

MISSISSIPPI ASSET QUALITY - SEPTEMBER 30, 2020

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO
										30-90 \$	90 + \$			30-90 \$	90 + \$		
State Summary																	
North - Total/Average	4,821,029	2,768,016	174,292	32,134	4,690	1,496	4,096	1.16	0.57	27,594	1,972	22,461	4,809	28,742	2,089	21,362	3,935
West Central - Total/Average	11,684,435	8,045,697	744,656	83,093	19,691	5,948	13,808	1.03	0.61	47,522	7,577	55,614	15,852	55,906	6,809	56,664	19,323
East Central - Total/Average	9,644,030	6,139,864	292,114	65,563	16,613	1,469	4,694	1.07	0.77	40,706	7,045	49,164	25,040	38,178	9,236	45,345	27,400
Southwest - Total/Average	1,781,490	1,175,897	69,509	16,104	1,879	193	970	1.37	0.43	8,737	6,079	4,998	2,716	13,534	10,506	6,362	2,927
Southeast - Total/Average	9,812,907	5,913,495	434,315	64,993	31,756	2,181	11,669	1.10	0.90	51,393	4,292	64,578	23,672	34,369	3,377	72,292	28,166
State Total	37,743,891	24,042,969	1,714,886	261,887	74,629	11,287	35,237	1.09	0.71	175,952	26,965	196,815	72,089	170,729	32,017	202,025	81,751
Regionals																	
Hancock Whitney Bank	33,173,733	22,240,270	2,323,691	448,674	578,467	11,523	381,978	2.02	0.55	74,795	10,439	171,463	11,574	34,886	5,650	183,980	18,724
BancorpSouth Bank	23,557,299	15,351,335	1,212,246	250,624	81,000	6,527	22,829	1.63	0.55	48,672	17,641	122,108	6,397	45,452	9,877	126,752	7,164
Trustmark National Bank	15,556,137	10,791,998	969,999	122,010	40,526	7,102	8,678	1.13	0.45	33,526	122,062	53,856	16,248	71,889	57,076	49,995	18,276
Renasant Bank	14,793,082	11,084,738	1,307,972	168,098	76,350	9,592	12,491	1.52	0.35	16,644	2,144	43,652	8,153	9,675	6,151	37,952	9,125
North																	
Memphis, TN-MS-AR (Metro)																	
Bank of Holly Springs	266,171	192,360	10,099	1,449	281	78	219	0.75	1.60	5,333	144	3,692	575	4,126	360	4,105	217
Sycamore Bank	262,663	170,766	9,130	1,855	420	16	71	1.09	0.36	278	-	462	474	1,130	-	444	431
First State Bank	123,654	65,353	3,122	551	-	40	29	0.84	1.29	331	-	747	843	-	-	766	843
Merchants & Farmers Bank	115,914	52,582	67	315	125	36	460	0.60	1.31	395	-	452	1,071	506	-	1,628	385
Citizens Bank	85,910	38,680	2,036	366	52	11	63	0.95	0.17	1,421	-	147	-	324	-	148	109
Total/Average	854,312	519,741	24,454	4,536	878	181	842	0.87	0.99	7,758	144	5,500	2,963	6,086	360	7,091	1,985
Other																	
First Security Bank	660,627	397,766	24,356	4,496	828	469	634	1.13	0.95	2,972	648	5,514	761	5,536	1,057	2,323	854
BNA Bank	614,951	341,558	25,521	5,679	320	23	109	1.66	0.47	1,551	52	2,802	90	1,686	8	3,050	90
Peoples Bank	475,014	194,291	17,020	1,499	839	441	1,328	0.77	0.01	1,268	-	33	-	738	24	23	-
FNB Oxford Bank	440,348	231,746	19,106	3,070	825	20	95	1.32	0.11	1,256	-	189	315	253	2	452	149
Farmers and Merchants Bank	395,545	217,749	17,860	2,716	-	103	355	1.25	0.50	1,195	17	1,965	22	635	2	1,974	22
First Choice Bank	345,490	204,859	9,693	2,322	357	98	157	1.13	0.16	1,927	27	568	-	5,399	78	891	-
First American National Bank	322,026	177,882	16,767	1,878	130	113	230	1.06	0.77	2,533	16	2,236	253	2,673	245	2,014	209
Mechanics Bank	251,245	172,763	10,218	2,036	179	10	54	1.18	1.20	2,980	628	2,902	101	2,675	34	2,817	161
Oxford University Bank	189,302	135,971	7,234	1,545	132	11	116	1.14	0.13	1,406	31	92	159	1,022	-	220	100
Commerce Bank	147,013	93,158	2,063	1,726	135	27	138	1.85	0.36	1,483	183	377	145	1,163	138	121	301
Armory Federal Savings and Loan Association	79,638	50,099	-	455	38	-	38	0.91	0.36	1,074	135	283	-	702	49	386	64
First Federal Savings and Loan Association	45,518	30,433	-	176	29	-	-	0.58	0.00	191	91	-	-	174	92	-	-
Total/Average	3,966,717	2,248,275	149,838	27,598	3,812	1,315	3,254	1.23	0.47	19,836	1,828	16,961	1,846	22,656	1,729	14,271	1,950
North - Total/Average	4,821,029	2,768,016	174,292	32,134	4,690	1,496	4,096	1.16	0.57	27,594	1,972	22,461	4,809	28,742	2,089	21,362	3,935

MISSISSIPPI ASSET QUALITY - SEPTEMBER 30, 2020

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
										30-90 \$	90 + \$			30-90 \$	90 + \$		
West Central																	
Jackson, MS (Metro)																	
PriorityOne Bank	785,542	562,901	24,028	6,391	1,200	275	341	1.14	0.48	3,511	-	3,744	55	5,288	-	2,678	469
First Commercial Bank	529,365	454,358	48,187	4,324	189	107	63	0.95	0.04	-	-	226	-	301	-	228	112
Peoples Bank	426,625	357,219	91,194	3,607	853	306	672	1.01	3.15	4,595	-	11,141	2,300	1,924	-	10,844	1,971
Copiah Bank	252,291	171,625	2,365	2,382	293	15	248	1.39	1.07	2,000	60	2,465	228	856	25	1,426	745
Merchants and Planters Bank	98,774	65,291	6,344	868	135	25	13	1.33	0.06	-	-	56	-	91	-	59	13
OmniBank	52,675	31,293	1,974	375	(138)	21	12	1.20	1.80	218	-	320	629	1	-	334	629
Total/Average	2,145,272	1,642,687	174,092	17,947	2,532	749	1,349	1.09	0.99	10,324	60	17,952	3,212	8,461	25	15,569	3,939
Other																	
BankPlus	4,545,241	3,418,567	298,012	26,848	7,723	3,137	5,512	0.79	0.39	10,165	2,965	12,947	4,914	10,164	1,940	14,342	7,029
Planters Bank & Trust Company	1,222,650	649,472	79,034	4,874	1,412	284	1,623	0.75	0.77	10,537	297	7,554	1,916	11,307	139	8,013	1,813
Guaranty Bank and Trust Company	1,199,137	920,138	125,225	11,952	2,742	446	388	1.30	0.46	4,202	15	5,166	409	9,833	89	5,173	406
Bank of Commerce	654,904	357,683	-	4,598	594	606	722	1.29	0.10	4,790	619	647	-	3,572	1,669	178	999
RiverHills Bank	369,856	189,358	16,940	4,666	495	8	225	2.46	0.59	2,472	179	1,895	301	2,532	318	1,995	256
First National Bank of Clarksdale	362,343	218,312	12,704	3,199	206	20	33	1.47	0.17	19	-	615	-	53	100	613	-
Bank of Yazoo City	264,442	150,384	13,978	1,325	93	76	92	0.88	0.83	234	62	-	2,200	88	133	-	2,200
Cleveland State Bank	262,917	142,914	12,836	1,655	90	71	141	1.16	0.19	1,405	-	-	499	1,021	557	-	499
Bank of Kilmichael	208,719	126,463	6,523	2,120	399	23	74	1.68	0.26	348	-	178	369	1,025	-	1,250	369
Bank of Anguilla	157,017	97,341	2,289	1,192	270	127	362	1.22	1.98	1,302	67	2,402	710	77	256	3,068	295
Citizens Bank & Trust Company	136,897	74,695	-	2,199	3,087	370	3,152	2.94	5.12	560	3,226	5,758	1,249	6,632	1,485	5,819	1,261
Bank of Winona	133,969	51,931	3,023	444	-	28	125	0.85	0.43	987	-	498	73	1,003	-	636	257
Bank of Benoit	21,071	5,752	-	74	48	3	10	1.29	0.01	177	87	2	-	138	98	8	-
Total/Average	9,539,163	6,403,010	570,564	65,146	17,159	5,199	12,459	1.02	0.53	37,198	7,517	37,662	12,640	47,445	6,784	41,095	15,384
West Central - Total/Average																	
	11,684,435	8,045,697	744,656	83,093	19,691	5,948	13,808	1.03	0.61	47,522	7,577	55,614	15,852	55,906	6,809	56,664	19,323

MISSISSIPPI ASSET QUALITY - SEPTEMBER 30, 2020

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPA's/Assets (%)	Current Quarter				Previous Quarter					
										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO		
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
East Central																			
Community Bank of Mississippi	3,849,031	2,661,751	-	23,180	4,401	409	2,009	0.87	0.73	21,619	2,390	14,231	13,856	20,180	4,318	11,081	15,790		
BankFirst Financial Services	1,682,214	1,183,431	116,140	16,857	7,965	308	834	1.42	0.73	3,093	101	10,885	1,432	796	12	10,163	404		
Citizens National Bank of Meridian	1,568,373	1,067,645	102,469	13,994	1,940	279	333	1.31	0.79	4,349	299	7,764	4,604	2,778	334	5,664	4,604		
Citizens Bank of Philadelphia, Mississippi	1,373,958	655,633	48,829	4,494	1,183	178	622	0.69	1.01	1,975	246	10,412	3,413	4,064	301	10,790	4,358		
Great Southern Bank	335,800	127,290	13,077	1,200	102	124	340	0.94	0.20	1,575	310	448	221	1,482	482	664	146		
Bank of Forest	223,988	118,691	4,316	1,301	160	4	95	1.10	0.33	3,014	105	387	358	2,579	203	752	366		
Bank of Okolona	222,153	130,251	-	1,785	-	93	109	1.37	1.13	717	432	1,604	906	752	467	2,945	1,259		
Commercial Bank	181,189	103,345	6,150	1,877	700	33	214	1.82	0.23	3,084	204	225	191	2,804	453	57	191		
Holmes County Bank & Trust Company	132,352	45,495	1,133	792	135	18	53	1.74	1.56	144	-	2,018	52	677	-	2,032	234		
Bank of Morton	74,972	46,332	-	83	27	23	85	0.18	1.60	1,136	2,958	1,190	7	2,066	2,666	1,197	48		
East Central - Total/Average	9,644,030	6,139,864	292,114	65,563	16,613	1,469	4,694	1.07	0.77	40,706	7,045	49,164	25,040	38,178	9,236	45,345	27,400		
Southwest																			
First Bank	604,554	408,810	6,418	5,933	1,121	13	350	1.45	0.18	4,205	5,464	-	1,085	6,661	9,935	559	1,749		
United Mississippi Bank	388,983	284,120	29,912	1,865	155	39	205	0.66	0.99	2,342	404	3,019	849	1,638	87	3,476	616		
Pike National Bank	282,045	170,106	16,569	2,265	311	38	109	1.33	0.56	1,046	11	1,422	156	2,648	178	1,485	211		
Bank of Brookhaven	188,567	101,271	4,407	1,049	112	7	18	1.04	0.15	60	44	-	276	311	118	276	-		
Bank of Franklin	168,560	105,490	7,099	1,354	180	67	121	1.28	0.33	1,061	156	208	350	564	188	219	351		
Jefferson Bank	148,781	106,100	5,104	3,638	-	29	167	3.43	0.23	23	-	349	-	1,712	-	347	-		
Southwest - Total/Average	1,781,490	1,175,897	69,509	16,104	1,879	193	970	1.37	0.43	8,737	6,079	4,998	2,716	13,534	10,506	6,362	2,927		

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non Accrual \$	OREO \$	P/D Still Accruing		Non Accrual \$	OREO \$
										30-90 \$	90 + \$			30-90 \$	90 + \$		
Southeast																	
Gulfport - Biloxi, MS (Metro)																	
Peoples Bank, Biloxi, Mississippi	686,375	286,567	22,454	4,400	5,948	184	5,938	1.54	1.26	2,088	-	3,955	4,721	2,284	82	8,381	6,100
First Federal Savings and Loan Association of Pascagoula-Moss Point	337,678	262,444	75	1,048	103	9	141	0.40	0.49	1,593	34	1,158	503	617	92	1,204	563
Bank of Wiggins	179,762	89,627	852	1,398	78	16	94	1.56	0.93	1,795	148	18	1,660	1,690	285	19	1,733
Total/Average	1,203,815	638,638	23,381	6,846	6,129	209	6,173	1.07	1.00	5,476	182	5,131	6,884	4,591	459	9,604	8,396
Hattiesburg, MS (Metro)																	
First, A National Banking Association	5,154,798	3,155,932	260,236	34,256	21,628	1,023	2,303	1.09	0.82	15,015	2,397	37,299	5,202	9,118	1,009	39,201	5,471
Grand Bank for Savings, FSB	91,430	74,044	-	588	108	1	-	0.79	1.45	1,300	35	572	751	1,825	-	574	770
Richton Bank & Trust Company	62,427	20,242	-	402	-	6	6	1.99	0.05	310	240	-	30	164	244	-	30
Total/Average	5,308,655	3,250,218	260,236	35,246	21,736	1,030	2,309	1.08	0.83	16,625	2,672	37,871	5,983	11,107	1,253	39,775	6,271
Pascagoula, MS (Metro)																	
Merchants & Marine Bank	632,136	348,644	37,179	3,936	622	299	336	1.13	1.00	8,275	-	6,145	202	3,320	-	5,407	405
Century Bank	421,543	255,280	20,311	3,466	575	113	524	1.36	0.21	5,718	143	854	19	5,217	172	1,454	22
Total/Average	1,053,679	603,924	57,490	7,402	1,197	412	860	1.23	0.69	13,993	143	6,999	221	8,537	172	6,861	427
Other																	
First State Bank	861,861	497,981	30,558	5,148	1,785	55	1,309	1.03	1.20	7,423	213	6,583	3,763	5,323	263	7,110	4,234
Citizens Bank	471,075	318,975	14,248	4,743	562	185	308	1.49	1.06	2,589	214	4,065	926	2,475	428	4,380	1,227
Magnolia State Bank	375,252	264,581	20,453	1,913	105	36	375	0.72	0.59	2,866	821	549	1,670	1,141	491	1,777	3,128
First National Bank of Picayune	234,191	148,855	12,451	1,898	152	22	150	1.28	3.09	562	26	3,110	4,118	743	275	2,209	4,201
First Southern Bank	223,330	149,252	13,451	1,689	50	171	126	1.13	0.03	753	-	-	76	300	-	245	282
Covington County Bank	81,049	41,071	2,047	108	40	61	59	0.26	0.37	1,106	21	270	31	152	36	331	-
Total/Average	2,246,758	1,420,715	93,208	15,499	2,694	530	2,327	1.09	1.12	15,299	1,295	14,577	10,584	10,134	1,493	16,052	13,072
Southeast - Total/Average	9,812,907	5,913,495	434,315	64,993	31,756	2,181	11,669	1.10	0.90	51,393	4,292	64,578	23,672	34,369	3,377	72,292	28,166