

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/Loans (%)	NPAs/Assets (%)
															30-90 \$	90 + \$				
State Summary																				
Greater than \$10 Billion		4	95,793,175	56,628,966	572,006	1.25	10.66	3.08	63.60	8.77	21.13	(26,249)	29,162	61,991	109,606	108,019	251,453	41,791	1.59%	0.45%
\$1 Billion to \$10 Billion		8	22,382,203	13,505,295	133,690	1.20	11.51	3.24	63.71	8.82	21.24	12,708	5,290	11,533	40,382	13,438	76,205	31,109	1.16%	0.55%
\$500 Million to \$1 Billion		10	7,170,060	3,829,177	36,720	1.05	9.32	3.19	69.42	10.26	28.16	(1,269)	5,832	1,638	32,994	9,895	33,417	7,777	1.39%	0.69%
\$250 Million to \$500 Million		21	7,699,172	4,398,887	51,365	1.32	11.27	3.60	65.89	10.08	29.15	6,040	1,139	2,444	43,784	3,850	44,883	10,779	1.33%	0.76%
\$100 Million to \$250 Million		19	3,305,351	1,736,156	13,585	0.75	5.25	3.54	75.97	10.52	32.72	2,206	890	2,277	20,098	1,494	19,174	5,180	1.65%	0.89%
Less than \$100 Million		7	425,048	223,981	860	0.30	2.39	3.30	85.01	12.91	44.44	278	45	179	4,470	1,292	1,752	1,111	1.09%	0.85%
State Total		69	136,775,009	80,322,462	808,226	0.98	8.40	3.32	70.60	10.23	29.47	(6,286)	42,358	80,062	251,334	137,988	426,884	97,747	1.37%	0.70%
Greater than \$10 Billion																				
Hancock Whitney Bank	No	Gulfport	35,074,799	21,148,565	206,504	1.20	11.69	3.02	62.70	7.98	23.37	(21,757)	9,174	37,926	28,389	8,925	83,551	10,080	1.89%	0.29%
BancorpSouth Bank	No	Tupelo	27,616,695	15,012,171	157,094	1.23	10.49	3.04	59.80	8.43	22.28	10,000	8,263	9,768	47,449	15,386	61,665	17,333	1.77%	0.30%
Trustmark National Bank	No	Jackson	17,096,019	10,318,988	102,934	1.22	11.44	2.93	69.20	8.96	17.49	(14,492)	7,291	6,073	18,691	81,962	51,446	9,439	1.01%	0.81%
Renasant Bank	No	Tupelo	16,005,662	10,149,242	105,474	1.36	9.01	3.32	62.70	9.70	21.37	-	4,434	8,224	15,077	1,746	54,791	4,939	1.70%	0.38%
Total/Average			95,793,175	56,628,966	572,006	1.25	10.66	3.08	63.60	8.77	21.13	(26,249)	29,162	61,991	109,606	108,019	251,453	41,791	1.59%	0.45%
\$1 Billion to \$10 Billion																				
The First, A National Banking Association	No	Hattiesburg	5,500,831	3,036,732	36,406	1.36	9.93	3.37	50.60	10.50	23.04	-	1,251	5,011	5,812	5,835	27,625	3,529	1.07%	0.67%
BankPlus	No	Belzoni	5,056,112	3,482,872	31,404	1.28	15.27	3.78	63.70	8.21	15.59	5,936	2,824	2,756	5,556	4,394	8,828	5,495	1.21%	0.37%
Community Bank of Mississippi	No	Forest	4,301,854	2,642,390	20,291	0.97	12.10	3.28	65.40	7.56	23.71	3,071	187	890	14,301	3,036	8,387	10,418	1.06%	0.47%
BankFirst Financial Services	No	Macon	1,798,482	1,122,258	9,292	1.04	9.82	3.10	67.70	8.59	20.12	390	240	600	1,945	1	10,398	1,207	1.47%	0.65%
The Citizens National Bank of Meridian	Yes	Meridian	1,717,965	1,021,710	14,499	1.74	13.10	3.29	58.40	10.32	20.86	680	101	481	3,632	136	4,528	4,700	1.43%	0.55%
Guaranty Bank And Trust Company	Yes	Belzoni	1,359,456	960,849	12,366	1.87	16.22	4.05	58.30	8.38	16.70	1,353	286	126	3,071	31	2,598	140	1.43%	0.20%
The Citizens Bank Of Philadelphia	No	Philadelphia	1,337,945	634,041	4,033	0.54	6.96	2.35	81.10	8.21	12.30	319	145	847	2,385	5	4,366	4,481	0.69%	0.66%
Planters Bank & Trust Company	No	Indianola	1,309,558	604,443	5,399	0.81	8.70	2.69	64.50	8.80	37.57	959	256	822	3,680	-	9,475	1,139	0.92%	0.81%
Total/Average			22,382,203	13,505,295	133,690	1.20	11.51	3.24	63.71	8.82	21.24	12,708	5,290	11,533	40,382	13,438	76,205	31,109	1.16%	0.55%
\$500 Million to \$1 Billion																				
First State Bank	No	Waynesboro	894,783	448,568	3,642	0.81	6.59	3.29	63.60	11.28	17.93	890	239	163	5,805	-	6,416	3,637	1.50%	1.12%
Priorityone Bank	Yes	Magee	844,025	610,125	7,113	1.73	13.81	4.39	65.20	9.55	12.30	600	164	325	5,691	1,388	2,715	72	1.30%	0.49%
The Peoples Bank, Biloxi, Mississippi	No	Biloxi	765,222	269,933	5,555	1.46	12.18	2.67	93.00	11.43	20.91	(4,831)	4,672	139	789	-	2,455	2,621	1.53%	0.66%
First Security Bank	No	Batesville	760,696	417,910	3,949	1.06	11.21	3.53	65.20	8.73	23.40	552	276	261	5,339	919	5,175	182	1.25%	0.83%
Merchants & Marine Bank	No	Pascagoula	731,767	321,221	1,497	0.43	3.79	3.49	86.90	10.50	47.67	25	97	349	1,764	-	7,738	160	1.22%	1.08%
Bank Of Commerce	No	Greenwood	728,304	378,310	5,047	1.61	14.79	2.80	46.00	10.28	28.12	190	53	191	9,725	1,130	904	79	1.26%	0.29%
BNA Bank	No	New Albany	655,081	349,755	4,768	1.48	13.22	3.13	47.80	11.05	27.73	259	41	95	1,164	50	2,648	-	1.86%	0.41%
First Commercial Bank	No	Jackson	634,419	508,608	1,564	0.51	4.44	3.32	80.60	11.19	13.70	324	84	-	18	-	667	-	1.06%	0.11%
First Bank	Yes	Mccomb	626,384	346,325	719	0.23	1.92	2.61	87.40	9.33	33.09	360	26	40	2,318	6,404	4,637	1,026	1.59%	1.93%
The Peoples Bank	No	Ripley	529,379	178,422	2,866	1.13	11.20	2.67	58.50	9.26	56.72	362	180	75	381	4	62	-	1.30%	0.01%
Total/Average			7,170,060	3,829,177	36,720	1.05	9.32	3.19	69.42	10.26	28.16	(1,269)	5,832	1,638	32,994	9,895	33,417	7,777	1.39%	0.69%

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - JUNE 30, 2021

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/Loans (%)	NPAs/Assets (%)
															30-90 \$	90 + \$				
\$250 Million to \$500 Million																				
Citizens Bank	Yes	Columbia	486,567	305,121	4,936	2.05	16.91	3.59	53.20	9.96	26.27	703	102	316	2,336	35	6,477	327	1.52%	1.41%
FNB Oxford	No	Oxford	466,649	234,357	2,500	1.11	10.27	3.08	59.50	9.67	26.74	-	9	10	370	-	38	95	1.34%	0.03%
Farmers And Merchants Bank	No	Baldwyn	446,725	233,112	4,190	1.92	14.19	3.78	56.30	12.79	27.98	-	84	174	1,395	6	2,686	8	1.60%	0.60%
Century Bank	No	Lucedale	439,430	248,509	1,897	0.86	9.62	3.35	75.00	9.14	28.06	150	166	335	4,884	132	779	-	1.66%	0.21%
Peoples Bank	Yes	Mendenhall	422,771	297,330	8,608	4.17	34.15	5.41	49.80	9.56	22.03	3,277	186	258	4,553	-	13,736	891	2.47%	3.33%
United Mississippi Bank	Yes	Natchez	419,021	286,381	2,301	1.12	8.86	3.47	73.70	9.45	18.16	105	28	151	4,690	525	2,451	137	0.69%	0.74%
Magnolia State Bank	Yes	Bay Springs	413,165	283,485	1,625	0.79	7.29	2.96	74.80	8.18	22.15	294	19	53	1,823	1,439	296	1,519	0.78%	0.79%
Riverhills Bank	Yes	Vicksburg	388,092	177,920	3,595	1.89	13.46	3.47	47.30	10.24	39.31	90	7	147	5,080	159	898	871	2.72%	0.50%
First Choice Bank	No	Pontotoc	387,823	217,048	2,026	1.06	9.20	3.61	62.10	11.28	23.93	180	54	102	1,577	265	413	-	1.18%	0.17%
First National Bank Of Clarksdale	No	Clarksdale	385,989	195,542	1,823	0.91	7.66	2.98	67.70	11.90	29.92	2	40	59	1,156	137	2,137	-	1.52%	0.59%
The Bank Of Holly Springs	Yes	Holly Springs	369,504	250,733	1,908	1.04	7.47	4.00	71.70	9.79	18.53	368	52	66	4,999	36	2,734	69	0.76%	0.77%
First American National Bank	Yes	Iuka	365,114	198,840	2,538	1.43	11.11	4.49	69.50	9.63	33.84	153	78	166	1,778	-	3,404	-	1.08%	0.93%
Great Southern Bank	No	Meridian	351,674	124,782	1,240	0.72	8.26	3.45	80.00	8.21	59.96	-	84	111	1,226	135	244	-	0.98%	0.11%
First Federal Savings & Loan Association Of Pascagoula-moss Point	No	Pascagoula	325,034	249,806	422	0.26	2.80	2.76	86.60	9.40	15.57	-	2	44	1,137	56	607	864	0.42%	0.47%
Pike National Bank	No	Mccomb	314,411	166,335	2,462	1.62	12.93	3.46	57.30	12.45	25.14	293	7	55	2,006	128	1,513	-	1.60%	0.52%
Sycamore Bank	No	Senatobia	309,686	158,289	881	0.59	7.17	3.20	78.80	7.91	26.71	90	20	4	625	-	1,096	372	1.33%	0.47%
The Cleveland State Bank	No	Cleveland	300,892	137,062	1,873	1.27	14.75	3.96	60.50	9.69	43.59	60	41	42	1,590	425	-	-	1.25%	0.14%
Bank Of Yazoo City	No	Yazoo City	299,277	147,113	1,056	0.72	6.98	2.89	70.80	10.51	30.30	180	75	259	115	-	-	2,405	0.98%	0.80%
Mechanics Bank	No	Water Valley	276,732	172,839	1,537	1.15	11.21	3.76	64.90	9.96	26.88	48	44	43	1,282	105	2,042	137	1.29%	0.83%
Copiah Bank	No	Hazlehurst	273,880	179,317	1,203	0.88	9.50	3.77	73.30	9.33	23.17	47	25	42	524	92	711	-	1.31%	0.29%
Fnb Picayune Bank	Yes	Picayune	256,736	134,966	2,744	2.19	12.96	4.16	50.80	12.67	43.83	-	16	7	638	175	2,621	3,084	1.41%	2.29%
Total/Average			7,699,172	4,398,887	51,365	1.32	11.27	3.60	65.89	10.08	29.15	6,040	1,139	2,444	43,784	3,850	44,883	10,779	1.33%	0.76%
\$100 Million to \$250 Million																				
First Southern Bank	Yes	Columbia	240,391	140,264	1,575	1.33	10.13	3.53	71.20	10.09	28.12	-	92	66	769	-	1,043	-	1.24%	0.43%
Bank Of Forest	Yes	Forest	236,198	108,814	1,355	1.17	7.26	3.58	67.40	11.89	41.24	170	5	213	1,115	184	1,276	460	1.23%	0.81%
Bank Of Okolona	Yes	Okolona	236,047	135,148	1,408	1.20	9.44	4.11	68.70	9.41	34.18	-	10	14	469	506	2,203	591	1.44%	1.40%
Bank Of Kilmichael	Yes	Kilmichael	228,908	116,225	1,827	1.65	13.85	4.01	61.00	8.91	32.32	255	26	28	3,792	-	58	-	2.10%	0.03%
The Commercial Bank	No	De Kalb	215,208	106,651	1,086	1.08	11.10	3.81	65.30	9.21	35.60	90	31	71	2,374	89	202	146	2.01%	0.20%
Bank Of Brookhaven	No	Brookhaven	210,674	103,737	1,001	0.94	9.28	2.89	65.60	9.63	39.39	90	6	10	159	4	-	276	1.11%	0.13%
Oxford University Bank	No	Oxford	197,949	142,978	990	1.03	10.04	3.86	64.10	10.04	21.77	60	18	9	1,975	71	344	-	1.23%	0.21%
Bank Of Wiggins	No	Wiggins	190,716	88,702	775	0.83	5.21	3.15	71.90	15.94	55.08	9	13	22	1,245	115	140	231	1.58%	0.25%
Bank Of Franklin	No	Meadville	189,675	114,072	766	0.82	8.01	3.83	74.10	9.76	27.52	131	113	198	873	-	345	230	1.27%	0.30%
Bank Of Anguilla	No	Anguilla	164,976	89,924	415	0.49	5.71	3.09	81.10	9.65	21.09	180	187	347	152	30	1,418	672	1.47%	1.29%
Commerce Bank	Yes	Corinth	158,877	87,907	780	1.02	7.58	3.86	69.40	10.28	39.38	120	16	43	1,486	129	620	145	2.10%	0.56%
The Jefferson Bank	No	Greenville	144,887	100,087	1,091	1.46	9.64	4.08	55.10	15.92	22.18	(101)	189	116	2,148	-	355	-	4.07%	0.25%
Bank Of Winona	Yes	Winona	139,470	49,729	908	1.29	8.46	3.39	62.10	10.12	47.26	-	11	10	791	-	265	-	1.00%	0.19%
Holmes County Bank	Yes	Lexington	138,472	48,352	493	0.72	4.58	2.92	82.10	12.49	30.09	25	7	7	140	-	1,454	172	1.57%	1.17%
First State Bank	No	Holly Springs	136,988	59,578	264	0.38	3.58	2.90	84.40	11.06	22.25	-	18	2	815	-	726	843	0.96%	1.15%
Merchants & Farmers Bank	Yes	Holly Springs	128,411	48,833	(266)	(0.43)	(3.57)	3.10	102.50	8.96	39.91	74	13	22	219	-	576	33	0.97%	0.47%
Citizens Bank And Trust Company	Yes	Marks	124,673	66,697	(1,996)	(2.81)	(37.27)	1.86	142.80	5.52	15.49	1,043	108	1,098	618	339	7,538	652	3.08%	6.84%
Merchants And Planters Bank	No	Raymond	113,795	55,507	368	0.66	6.58	3.11	78.00	9.54	38.05	60	23	-	30	-	-	-	2.16%	0.00%
Grand Bank For Savings, F.S.B.	Yes	Hattiesburg	109,036	72,951	745	1.51	10.14	6.23	76.60	11.50	30.70	-	4	1	928	27	611	729	0.81%	1.25%
Total/Average			3,305,351	1,736,156	13,585	0.75	5.25	3.54	75.97	10.52	32.72	2,206	890	2,277	20,098	1,494	19,174	5,180	1.65%	0.89%

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/Loans (%)	NPAs/Assets (%)
															30-90	90 +				
															\$	\$				
Less than \$100 Million																				
Covington County Bank	No	Collins	82,295	41,941	163	0.37	4.19	2.63	81.10	9.13	47.54	50	7	4	454	111	354	-	0.47%	0.44%
Bank Of Morton	Yes	Morton	81,359	42,474	551	1.37	8.22	4.04	67.00	12.46	39.36	39	20	60	1,719	1,037	769	353	0.29%	2.65%
Amory Federal Savings And Loan Association	No	Amory	78,902	44,695	(61)	(0.15)	(1.15)	2.34	93.30	13.41	40.87	90	1	94	831	-	289	-	1.01%	0.37%
Richton Bank & Trust Company	Yes	Richton	57,733	18,193	27	0.09	0.51	3.68	96.90	13.36	55.56	-	-	-	1,064	-	-	30	2.21%	0.05%
Omnibank	No	Bay Springs	54,987	34,680	137	0.53	5.53	4.81	87.90	8.55	32.71	-	17	2	59	69	278	629	1.15%	1.78%
First Federal Savings And Loan Association	No	Aberdeen	46,715	34,739	114	0.49	3.02	2.37	68.40	16.40	27.41	30	-	18	223	58	-	99	0.54%	0.34%
Genesis Bank	No	Benoit	23,057	7,259	(71)	(0.62)	(3.61)	3.21	100.50	17.04	67.63	69	-	1	120	17	62	-	1.94%	0.34%
Total/Average			425,048	223,981	860	0.30	2.39	3.30	85.01	12.91	44.44	278	45	179	4,470	1,292	1,752	1,111	1.09%	0.85%