

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>State Summary (Does not include Regionals)</b>															
North - Total/Average			4,826,576	25,346	0.89	7.58	3.58	11.37	10.73	30.61	3,377	1,169	2,947	1.15	0.52
West Central - Total/Average			11,636,542	59,736	1.10	10.51	3.77	10.38	17.38	26.06	10,447	3,668	9,009	0.97	0.65
East Central - Total/Average			9,439,771	41,548	1.04	9.04	3.62	10.31	17.80	28.56	8,380	890	3,468	0.98	0.77
Southwest - Total/Average			1,794,344	7,775	1.15	8.79	3.77	11.77	18.81	26.52	1,338	92	627	1.34	0.52
Southeast - Total/Average			9,698,847	50,356	0.94	7.64	3.70	11.95	20.93	28.44	17,580	1,640	4,342	0.97	1.04
State Total			37,396,080	184,761	1.02	8.71	3.69	11.16	17.13	28.04	41,122	7,459	20,393	1.01	0.76
<b>Regionals</b>															
BancorpSouth Bank	No	Tupelo	23,215,373	85,420	0.78	6.34	3.42	8.54	13.79	13.86	66,000	4,786	19,687	1.54	0.58
Renasant Bank	No	Tupelo	14,881,088	27,029	0.38	2.39	3.57	9.62	13.30	11.06	53,250	6,406	8,915	1.32	0.32
Trustmark National Bank	No	Jackson	15,689,973	55,831	0.77	6.55	3.20	8.94	12.80	11.75	38,766	4,777	7,415	1.12	0.44
Hancock Whitney Bank	No	Gulfport	33,198,825	(221,836)	(1.40)	(12.86)	3.27	7.47	11.17	15.10	548,424	7,207	353,655	1.96	0.61
<b>North</b>															
<b>Memphis, TN-MS-AR (Metro)</b>															
Bank of Holly Springs	Yes	Holly Springs	281,122	1,995	1.53	11.53	4.20	12.97	NA	18.04	281	56	197	0.76	1.54
Sycamore Bank	No	Senatobia	263,746	933	0.76	7.96	3.91	9.23	NA	23.08	265	8	71	0.99	0.33
First State Bank	No	Holly Springs	125,441	286	0.46	4.00	3.03	10.91	NA	21.28	-	30	18	0.88	1.28
Merchants & Farmers Bank	Yes	Holly Springs	114,085	260	0.48	4.17	3.48	10.49	NA	36.73	95	22	78	1.30	1.76
Citizens Bank	No	Byhalia	83,734	331	0.84	6.69	4.50	12.15	NA	50.06	42	9	34	1.00	0.31
<b>Total/Average</b>			868,128	3,805	0.81	6.87	3.82	11.15	-	29.84	683	125	398	0.92	1.05
<b>Other</b>															
First Security Bank	No	Batesville	708,945	3,417	1.05	10.19	3.59	9.31	16.66	29.77	552	376	511	1.12	0.45
BNA Bank	No	New Albany	609,351	5,162	1.85	15.30	3.18	11.77	18.20	31.26	180	19	101	1.60	0.52
Peoples Bank	No	Ripley	457,020	2,135	0.98	8.84	2.97	10.14	20.56	45.82	563	419	1,195	0.67	0.01
FNB Oxford Bank	No	Oxford	427,736	1,555	0.79	7.32	3.07	9.79	NA	27.11	750	11	36	1.29	0.14
Farmers and Merchants Bank	No	Baldwyn	385,170	3,555	1.92	13.30	4.33	14.23	NA	25.91	-	34	168	1.34	0.52
First Choice Bank	No	Pontotoc	345,216	1,703	1.03	8.28	3.68	12.18	NA	23.75	207	63	122	1.07	0.26
First American National Bank	Yes	Iuka	312,375	1,266	0.87	7.56	4.64	10.63	NA	36.99	100	93	137	1.09	0.71
Mechanics Bank	No	Water Valley	253,359	1,179	0.99	9.14	3.85	10.56	NA	20.15	142	6	18	1.21	1.18
Oxford University Bank	No	Oxford	189,195	780	0.88	8.76	3.58	9.68	NA	25.37	60	7	107	1.07	0.17
Commerce Bank	Yes	Corinth	145,241	824	1.20	10.61	3.69	10.98	NA	33.07	90	16	116	1.85	0.29
Amory Federal Savings and Loan Association	No	Amory	80,580	(131)	(0.32)	(2.49)	1.77	12.97	30.42	40.32	38	-	38	0.88	0.56
First Federal Savings and Loan Association	No	Aberdeen	44,260	96	0.44	2.62	1.77	16.92	NA	36.97	12	-	-	0.52	0.00
<b>Total/Average</b>			3,958,448	21,541	0.97	8.29	3.34	11.60	21.46	31.37	2,694	1,044	2,549	1.21	0.41
<b>North - Total/Average</b>			4,826,576	25,346	0.89	7.58	3.58	11.37	10.73	30.61	3,377	1,169	2,947	1.15	0.52

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - JUNE 30, 2020

Institution	Sub S	City	Total Assets \$	YTD Net Income \$			Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	
				ROAA (%)	ROAE (%)	NIM (%)									
<b>West Central</b>															
<b>Jackson, MS (Metro)</b>															
PriorityOne Bank	Yes	Magee	778,547	6,148	1.68	16.23	4.46	10.19	NA	16.41	600	57	275	1.02	0.40
First Commercial Bank	No	Jackson	489,766	1,354	0.62	4.99	3.32	11.29	15.34	14.83	30	101	63	1.05	0.07
Peoples Bank	Yes	Mendenhall	402,287	4,734	2.75	27.83	4.50	9.82	16.14	15.58	485	279	484	1.07	3.19
Copiah Bank	No	Hazlehurst	247,658	1,047	0.87	8.80	3.94	9.84	NA	20.56	113	13	96	1.35	0.88
Merchants and Planters Bank	No	Raymond	101,658	670	1.34	12.64	3.74	9.84	NA	22.91	90	19	10	1.25	0.07
OmniBank	No	Bay Springs	53,895	123	0.49	5.20	3.88	8.73	15.04	34.29	(138)	13	4	1.18	1.79
<b>Total/Average</b>			<b>2,073,811</b>	<b>14,076</b>	<b>1.29</b>	<b>12.62</b>	<b>3.97</b>	<b>9.95</b>	<b>15.51</b>	<b>20.76</b>	<b>1,180</b>	<b>482</b>	<b>932</b>	<b>1.09</b>	<b>0.94</b>
<b>Other</b>															
BankPlus	No	Belzoni	4,542,059	18,241	0.97	11.50	3.94	8.40	11.36	12.74	3,048	2,037	2,526	0.72	0.47
Planters Bank & Trust Company	No	Indianola	1,239,617	5,240	0.89	8.67	3.02	9.27	17.00	32.57	1,042	215	1,212	0.74	0.79
Guaranty Bank and Trust Company	Yes	Belzoni	1,211,905	8,301	1.49	14.69	4.03	9.28	NA	12.58	1,636	339	286	1.19	0.46
Bank of Commerce	No	Greenwood	630,970	4,445	1.53	13.64	3.13	9.82	14.87	24.09	520	260	407	1.29	0.19
First National Bank of Clarksdale	No	Clarksdale	374,450	2,168	1.19	9.11	3.67	12.87	NA	26.88	206	14	21	1.54	0.16
RiverHills Bank	Yes	Vicksburg	370,387	3,037	1.73	15.98	3.49	11.02	NA	34.01	270	3	171	2.30	0.61
Bank of Yazoo City	No	Yazoo City	263,225	990	0.78	6.84	3.26	11.73	NA	27.73	33	69	58	0.91	0.84
Cleveland State Bank	No	Cleveland	262,428	1,364	1.12	10.68	4.12	10.94	NA	38.03	60	51	124	1.13	0.19
Bank of Kilmichael	Yes	Kilmichael	211,069	1,543	1.56	16.94	4.01	8.92	NA	27.43	269	15	53	1.61	0.77
Bank of Anguilla	No	Anguilla	160,432	621	0.83	8.92	4.15	9.87	12.89	6.24	180	37	59	1.29	2.10
Citizens Bank & Trust Company	Yes	Marks	141,500	(1,021)	(1.40)	(17.87)	2.76	7.68	11.78	30.25	1,987	135	3,068	1.24	5.00
Bank of Winona	Yes	Winona	133,395	735	1.15	10.47	3.72	10.28	15.15	44.69	-	9	89	0.91	0.67
Bank of Benoit	No	Benoit	21,294	(4)	(0.04)	(0.33)	3.05	20.48	51.67	90.30	16	2	3	1.02	0.04
<b>Total/Average</b>			<b>9,562,731</b>	<b>45,660</b>	<b>0.91</b>	<b>8.40</b>	<b>3.57</b>	<b>10.81</b>	<b>19.25</b>	<b>31.35</b>	<b>9,267</b>	<b>3,186</b>	<b>8,077</b>	<b>0.95</b>	<b>0.59</b>
<b>West Central - Total/Average</b>			<b>11,636,542</b>	<b>59,736</b>	<b>1.10</b>	<b>10.51</b>	<b>3.77</b>	<b>10.38</b>	<b>17.38</b>	<b>26.06</b>	<b>10,447</b>	<b>3,668</b>	<b>9,009</b>	<b>0.97</b>	<b>0.65</b>

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - JUNE 30, 2020

[www.thebankadvisors.com](http://www.thebankadvisors.com)

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>East Central</b>															
Community Bank of Mississippi	No	Forest	3,724,405	14,432	0.84	9.47	3.55	7.92	14.77	16.55	2,951	228	1,369	0.84	0.72
Citizens National Bank of Meridian	Yes	Meridian	1,605,886	11,925	1.59	14.14	3.31	10.76	14.63	17.66	1,061	126	250	1.22	0.64
BankFirst Financial Services	No	Macon	1,528,756	7,223	1.04	9.39	3.37	9.60	14.50	18.80	2,804	233	623	1.16	0.69
Citizens Bank of Philadelphia, Mississippi	No	Philadelphia	1,402,061	2,839	0.45	4.92	2.69	7.44	13.81	10.04	936	106	540	0.67	1.08
Great Southern Bank	No	Meridian	331,733	963	0.63	6.50	3.96	9.00	NA	60.36	73	81	261	0.94	0.24
Bank of Forest	Yes	Forest	226,449	1,326	1.24	9.16	3.85	12.52	20.20	34.29	95	3	83	1.00	0.49
Bank of Okolona	Yes	Okolona	230,360	938	0.87	8.46	3.66	9.85	NA	34.65	-	60	66	1.35	1.82
Commercial Bank	No	De Kalb	186,681	666	0.75	7.82	3.66	9.28	NA	34.51	350	23	176	1.52	0.13
Holmes County Bank & Trust Company	Yes	Lexington	128,800	421	0.66	5.14	3.21	12.26	28.88	32.38	90	14	52	1.63	1.76
Bank of Morton	Yes	Morton	74,640	815	2.30	15.43	4.97	14.42	NA	26.34	20	16	48	0.22	1.67
<b>East Central - Total/Average</b>			<b>9,439,771</b>	<b>41,548</b>	<b>1.04</b>	<b>9.04</b>	<b>3.62</b>	<b>10.31</b>	<b>17.80</b>	<b>28.56</b>	<b>8,380</b>	<b>890</b>	<b>3,468</b>	<b>0.98</b>	<b>0.77</b>
<b>Southwest</b>															
First Bank	Yes	McComb	613,852	1,305	0.43	4.43	2.93	9.31	15.02	28.40	900	5	118	1.37	0.38
United Mississippi Bank	Yes	Natchez	384,404	2,174	1.20	11.05	4.11	10.18	NA	16.25	95	17	160	0.66	1.06
Pike National Bank	No	McComb	280,630	1,118	0.85	6.20	3.98	13.25	23.25	25.02	175	28	78	1.27	0.60
Bank of Brookhaven	No	Brookhaven	190,414	808	0.90	8.19	3.06	10.50	17.31	37.87	69	5	14	1.03	0.14
Bank of Franklin	No	Meadville	173,386	714	0.90	8.21	4.00	10.49	NA	26.29	99	35	89	1.23	0.33
Jefferson Bank	No	Greenville	151,658	1,656	2.60	14.65	4.53	16.89	19.64	25.31	-	2	168	3.54	0.23
<b>Southwest - Total/Average</b>			<b>1,794,344</b>	<b>7,775</b>	<b>1.15</b>	<b>8.79</b>	<b>3.77</b>	<b>11.77</b>	<b>18.81</b>	<b>26.52</b>	<b>1,338</b>	<b>92</b>	<b>627</b>	<b>1.34</b>	<b>0.52</b>

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - JUNE 30, 2020

[www.thebankadvisors.com](http://www.thebankadvisors.com)

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
<b>Southeast</b>															
<b>Gulfport - Biloxi, MS (Metro)</b>															
Peoples Bank, Biloxi, Mississippi	No	Biloxi	654,982	2,077	0.64	4.35	3.04	13.81	23.87	16.73	262	120	395	1.44	2.21
First Federal Savings and Loan Association of Pascagoula-Moss Point	No	Pascagoula	334,914	514	0.32	3.54	2.81	8.95	20.05	19.51	59	3	141	0.39	0.53
Bank of Wiggins	No	Wiggins	181,732	712	0.83	4.73	3.69	17.01	NA	52.96	77	10	87	1.55	0.96
<b>Total/Average</b>			<b>1,171,628</b>	<b>3,303</b>	<b>0.60</b>	<b>4.21</b>	<b>3.18</b>	<b>13.26</b>	<b>21.96</b>	<b>29.73</b>	<b>398</b>	<b>133</b>	<b>623</b>	<b>1.04</b>	<b>1.54</b>
<b>Hattiesburg, MS (Metro)</b>															
First, A National Banking Association	No	Hattiesburg	5,075,725	29,341	1.32	9.13	3.80	10.20	15.88	18.85	14,708	817	1,368	0.88	0.88
Grand Bank for Savings, FSB	Yes	Hattiesburg	84,698	344	0.79	6.54	5.82	11.96	26.74	12.76	72	1	-	0.79	1.59
Richton Bank & Trust Company	Yes	Richton	64,685	147	0.50	3.14	3.37	14.64	30.36	61.70	-	-	6	1.83	0.05
<b>Total/Average</b>			<b>5,225,108</b>	<b>29,832</b>	<b>0.87</b>	<b>6.27</b>	<b>4.33</b>	<b>12.27</b>	<b>24.33</b>	<b>31.10</b>	<b>14,780</b>	<b>818</b>	<b>1,374</b>	<b>0.89</b>	<b>0.88</b>
<b>Pascagoula, MS (Metro)</b>															
Merchants & Marine Bank	No	Pascagoula	642,333	3,514	1.15	9.15	3.11	12.62	20.09	28.07	485	279	285	1.09	0.90
Century Bank	No	Lucedale	401,028	1,805	0.99	9.89	3.95	10.27	NA	22.87	500	58	454	1.37	0.37
<b>Total/Average</b>			<b>1,043,361</b>	<b>5,319</b>	<b>1.07</b>	<b>9.52</b>	<b>3.53</b>	<b>11.45</b>	<b>20.09</b>	<b>25.47</b>	<b>985</b>	<b>337</b>	<b>739</b>	<b>1.21</b>	<b>0.70</b>
<b>Other</b>															
First State Bank	No	Waynesboro	867,620	3,030	0.72	5.49	3.38	11.52	NA	19.33	990	31	1,166	0.87	1.31
Citizens Bank	Yes	Columbia	470,895	2,948	1.32	14.09	3.86	9.66	16.05	20.27	272	111	189	1.38	1.19
Magnolia State Bank	Yes	Bay Springs	382,873	1,716	0.97	9.92	3.47	9.21	13.60	23.52	-	17	65	0.79	1.28
First National Bank of Picayune	Yes	Picayune	230,649	2,743	2.55	17.09	4.51	13.88	22.06	28.44	130	16	125	1.26	2.78
First Southern Bank	Yes	Columbia	224,805	1,216	1.19	10.48	4.26	10.75	NA	21.41	25	121	48	1.13	0.23
Covington County Bank	No	Collins	81,908	249	0.62	6.42	3.16	9.89	17.67	51.72	-	56	13	0.27	0.40
<b>Total/Average</b>			<b>2,258,750</b>	<b>11,902</b>	<b>1.23</b>	<b>10.58</b>	<b>3.77</b>	<b>10.82</b>	<b>17.35</b>	<b>27.45</b>	<b>1,417</b>	<b>352</b>	<b>1,606</b>	<b>1.02</b>	<b>1.29</b>
<b>Southeast - Total/Average</b>			<b>9,698,847</b>	<b>50,356</b>	<b>0.94</b>	<b>7.64</b>	<b>3.70</b>	<b>11.95</b>	<b>20.93</b>	<b>28.44</b>	<b>17,580</b>	<b>1,640</b>	<b>4,342</b>	<b>0.97</b>	<b>1.04</b>