

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 (%)	NPA's/ Assets (%)
															30-90 \$	90 + \$				
State Summary																				
Greater than \$10 Billion		4	117,802,148	69,242,955	309,250	0.99	9.03	2.74	65.75	8.90	20.23	(23,263)	14,878	15,471	198,830	89,051	249,862	28,520	1.42%	0.35%
\$1 Billion to \$10 Billion		8	25,840,574	14,887,587	66,292	1.07	11.01	3.19	65.21	9.06	24.94	2,050	3,112	3,046	74,751	4,448	71,182	22,398	1.13%	0.40%
\$500 Million to \$1 Billion		10	7,724,405	3,933,495	17,085	0.90	9.49	2.94	69.42	10.05	28.39	1,420	727	1,085	42,560	3,930	23,036	6,478	1.43%	0.43%
\$250 Million to \$500 Million		24	8,925,057	4,790,839	26,481	1.15	10.39	3.34	69.36	10.09	31.86	1,168	610	823	44,990	3,862	38,787	8,627	1.40%	0.56%
\$100 Million to \$250 Million		15	2,694,355	1,391,739	6,256	0.92	7.77	3.49	73.11	10.98	33.20	275	264	301	13,958	590	14,095	3,402	1.99%	0.80%
Less than \$100 Million		7	434,712	222,603	341	0.13	0.79	3.52	92.01	13.20	39.89	20	11	2	3,585	200	2,878	739	1.57%	0.74%
State Total		68	163,421,251	94,469,218	425,705	1.00	9.40	2.87	66.23	9.09	22.26	(18,330)	19,602	20,728	378,674	102,081	399,840	70,164	1.38%	0.38%
Greater than \$10 Billion																				
Hancock Whitney Bank	No	Gulfport	36,297,712	21,324,122	125,821	1.39	13.99	2.79	55.70	8.49	20.75	(23,903)	5,066	5,385	57,842	4,267	42,439	6,345	1.49%	0.14%
BancorpSouth Bank	No	Tupelo	47,209,015	27,189,666	114,947	0.96	9.10	2.84	64.30	8.24	20.01	-	5,227	4,787	84,094	20,957	91,031	16,926	1.61%	0.21%
Trustmark National Bank	No	Jackson	17,439,196	10,415,708	30,714	0.70	6.85	2.52	78.20	8.86	15.58	(860)	2,379	2,242	26,277	63,580	64,397	3,187	0.95%	0.73%
Renasant Bank	No	Tupelo	16,856,225	10,313,459	37,768	0.90	6.19	2.82	64.80	10.00	24.57	1,500	2,206	3,057	30,617	247	51,995	2,062	1.61%	0.32%
Total/Average			117,802,148	69,242,955	309,250	0.99	9.03	2.74	65.75	8.90	20.23	(23,263)	14,878	15,471	198,830	89,051	249,862	28,520	1.42%	0.35%
\$1 Billion to \$10 Billion																				
BankPlus	No	Belzoni	6,505,807	4,738,423	14,597	1.03	11.64	3.33	70.00	9.14	12.48	285	940	1,987	13,309	1,614	7,979	6,063	0.93%	0.23%
The First, A National Banking Association	No	Hattiesburg	6,189,796	2,970,246	17,116	1.11	9.17	2.87	53.90	10.10	30.51	-	1,109	231	8,342	-	24,736	2,834	1.06%	0.45%
Community Bank of Mississippi	No	Forest	4,680,019	2,517,618	10,971	0.96	13.10	3.20	67.50	7.78	32.25	264	113	234	21,682	2,545	6,331	7,820	1.15%	0.33%
BankFirst Financial Services	No	Macon	2,024,855	1,212,794	5,149	1.00	9.89	4.05	66.60	8.99	23.75	150	229	230	4,568	138	12,852	1,545	1.31%	0.72%
Planters Bank & Trust Company	No	Indianola	1,801,308	867,486	4,257	0.93	10.54	2.78	60.50	8.33	36.74	602	97	81	3,906	-	8,748	319	0.77%	0.50%
The Citizens National Bank of Meridian	Yes	Meridian	1,758,251	1,056,916	7,767	1.78	14.51	3.17	58.60	10.50	23.37	180	18	45	2,500	72	5,181	2,283	1.42%	0.43%
Guaranty Bank And Trust Company	Yes	Belzoni	1,532,000	940,910	4,210	1.13	10.48	3.49	69.90	8.68	25.72	476	354	156	18,984	63	1,810	113	1.60%	0.13%
The Citizens Bank Of Philadelphia	No	Philadelphia	1,348,538	583,194	2,225	0.65	8.75	2.63	74.70	8.97	14.73	93	252	82	1,460	16	3,545	1,421	0.82%	0.37%
Total/Average			25,840,574	14,887,587	66,292	1.07	11.01	3.19	65.21	9.06	24.94	2,050	3,112	3,046	74,751	4,448	71,182	22,398	1.13%	0.40%
\$500 Million to \$1 Billion																				
The Peoples Bank, Biloxi, Mississippi	No	Biloxi	938,985	241,098	1,010	0.47	5.09	2.39	84.20	10.50	28.87	25	108	76	3,448	40	574	1,010	1.40%	0.17%
First State Bank	No	Waynesboro	931,600	418,553	1,765	0.73	6.87	3.11	65.60	10.48	23.38	195	52	34	5,305	515	6,323	2,744	1.72%	1.03%
Priorityone Bank	Yes	Magee	915,826	657,355	2,768	1.22	10.52	3.77	73.20	9.43	12.18	170	92	119	6,917	640	2,977	333	1.48%	0.43%
First Security Bank	No	Batesville	864,653	437,119	2,492	1.18	14.69	3.39	62.30	8.14	28.12	276	111	333	2,870	273	1,755	273	1.20%	0.27%
Bank Of Commerce	No	Greenwood	768,094	395,685	3,272	1.71	21.76	2.95	45.90	9.66	29.12	-	95	134	17,159	1,765	514	-	1.39%	0.30%
Merchants & Marine Bank	No	Pascagoula	733,464	361,409	158	0.09	0.82	2.81	97.60	11.14	41.85	214	84	298	1,138	-	4,523	612	1.00%	0.70%
First Commercial Bank	No	Jackson	717,710	577,322	690	0.40	3.88	3.19	84.60	10.26	13.20	210	16	1	-	-	94	-	1.07%	0.01%
BNA Bank	No	New Albany	706,311	337,893	2,546	1.48	14.22	3.03	47.40	11.13	31.70	89	4	14	4,119	308	2,266	-	1.97%	0.36%
First Bank	Yes	Mccomb	604,584	329,216	985	0.66	5.05	2.51	75.90	10.36	20.15	150	128	38	844	389	3,910	1,506	1.47%	0.96%
The Peoples Bank	No	Ripley	543,178	177,845	1,399	1.04	11.98	2.25	57.50	9.35	55.29	91	37	38	760	-	100	-	1.56%	0.02%
Total/Average			7,724,405	3,933,495	17,085	0.90	9.49	2.94	69.42	10.05	28.39	1,420	727	1,085	42,560	3,930	23,036	6,478	1.43%	0.43%

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - MARCH 31, 2022

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																				
FNB Oxford	No	Oxford	496,415	245,693	916	0.74	7.79	3.01	64.90	9.55	25.32	45	8	6	158	-	79	85	1.29%	0.03%
Farmers And Merchants Bank	No	Baldwyn	485,382	221,357	1,966	1.61	13.11	3.98	60.10	12.48	32.95	-	18	35	1,876	2	1,796	-	2.06%	0.37%
Citizens Bank	Yes	Columbia	479,724	295,160	1,655	1.40	11.14	3.57	65.70	10.48	29.51	93	58	55	2,763	254	5,303	390	1.47%	1.24%
Century Bank	No	Lucedale	455,333	262,444	1,044	0.93	10.90	3.66	70.60	9.35	26.11	75	108	119	3,523	148	1,240	50	1.57%	0.32%
Peoples Bank	Yes	Mendenhall	444,874	295,552	5,256	4.79	33.05	5.42	52.90	11.43	22.83	366	47	156	7,186	-	12,258	339	1.67%	2.79%
United Mississippi Bank	Yes	Natchez	434,682	264,089	807	0.75	6.25	3.33	81.10	9.59	29.29	60	17	18	2,729	22	1,117	87	0.80%	0.28%
Magnolia State Bank	Yes	Bay Springs	429,223	275,043	873	0.81	8.04	2.99	76.60	8.34	24.25	-	16	7	1,706	125	342	1,208	1.00%	0.39%
First National Bank Of Clarksdale	No	Clarksdale	419,443	201,102	1,217	1.15	11.10	2.79	59.90	11.19	32.73	15	13	30	168	-	108	-	1.48%	0.03%
First Choice Bank	No	Pontotoc	412,408	225,855	1,114	1.10	10.58	3.64	64.80	11.37	24.51	30	84	65	1,903	-	439	-	1.22%	0.11%
The Bank Of Holly Springs	Yes	Holly Springs	401,295	314,216	1,716	1.74	13.05	4.21	57.70	9.64	6.09	113	62	15	5,988	193	4,686	112	0.71%	1.24%
Riverhills Bank	Yes	Vicksburg	399,556	154,423	1,320	1.35	10.63	2.57	57.50	10.59	43.11	-	-	21	3,323	379	1,270	70	3.27%	0.43%
First American National Bank	Yes	Iuka	380,015	199,522	1,103	1.17	10.30	3.67	74.70	10.09	37.07	-	32	73	1,185	-	1,586	102	1.11%	0.44%
Great Southern Bank	Yes	Meridian	358,597	122,858	703	0.78	8.34	3.38	86.40	8.43	60.63	19	28	68	2,928	1,539	231	-	1.19%	0.49%
Pike National Bank	No	Mccomb	349,052	156,379	762	0.89	8.56	3.18	70.80	11.34	32.44	(4)	7	8	2,121	338	587	-	1.70%	0.27%
Sycamore Bank	No	Senatobia	330,400	161,196	597	0.73	9.48	2.92	73.40	8.39	33.54	-	-	-	276	-	630	-	1.30%	0.19%
The Cleveland State Bank	No	Cleveland	328,288	132,246	483	0.60	9.15	2.79	74.70	9.39	48.26	30	10	66	802	-	-	-	1.48%	0.00%
Pascagoula-moss Point	No	Pascagoula	323,451	251,579	482	0.60	5.99	2.76	75.50	10.07	13.63	-	34	5	1,008	148	621	430	0.48%	0.37%
Bank Of Yazoo City	No	Yazoo City	317,040	143,367	690	0.88	9.84	2.50	69.10	10.44	34.10	30	7	9	343	-	-	2,405	1.10%	0.76%
Copiah Bank	No	Hazlehurst	302,477	187,009	554	0.72	8.12	3.25	75.20	9.08	20.78	14	3	17	1,068	105	705	-	1.28%	0.27%
Mechanics Bank	No	Water Valley	290,197	193,710	709	0.99	9.92	3.17	64.20	10.24	21.85	80	18	2	1,620	81	1,316	724	1.27%	0.73%
Fnb Picayune Bank	Yes	Picayune	287,057	126,956	852	1.19	8.26	3.51	72.70	12.26	49.51	-	6	9	1,243	335	1,976	2,331	1.59%	1.62%
Unity Bank Of Mississippi	No	Holly Springs	284,476	102,074	257	0.36	3.96	2.79	81.20	10.21	40.30	75	7	23	287	-	1,755	114	0.87%	0.66%
Bank Of Kilmichael	Yes	Kilmichael	258,016	118,276	820	1.29	13.53	3.59	61.30	8.91	37.05	127	9	5	233	-	63	-	2.28%	0.02%
Bank Of Okolona	Yes	Okolona	257,656	140,733	585	0.92	8.15	3.54	73.70	9.37	38.71	-	18	11	553	193	679	180	1.36%	0.41%
Total/Average			8,925,057	4,790,839	26,481	1.15	10.39	3.34	69.36	10.09	31.86	1,168	610	823	44,990	3,862	38,787	8,627	1.40%	0.56%
\$100 Million to \$250 Million																				
Bank Of Forest	Yes	Forest	242,309	115,425	524	0.86	6.21	3.18	74.10	11.95	38.22	60	1	3	1,012	126	1,265	433	1.30%	0.75%
First Southern Bank	Yes	Columbia	241,459	139,439	770	1.26	10.20	3.59	72.20	10.43	30.55	-	10	20	148	-	1,047	-	1.53%	0.43%
The Commercial Bank	No	De Kalb	234,353	103,879	618	1.05	12.73	3.53	62.90	9.36	40.24	45	14	100	2,932	113	284	5	2.03%	0.17%
Bank Of Brookhaven	No	Brookhaven	233,917	108,307	543	0.93	10.08	2.67	66.50	9.57	39.48	26	3	11	51	-	-	276	1.11%	0.12%
Oxford University Bank	No	Oxford	211,819	148,036	553	1.06	10.67	3.57	63.20	10.21	25.44	-	3	2	1,931	37	109	-	1.28%	0.07%
Bank Of Wiggins	No	Wiggins	198,367	88,686	401	0.79	6.10	2.93	74.10	15.17	53.65	10	3	13	1,601	147	15	86	1.58%	0.13%
Bank Of Franklin	No	Meadville	187,877	118,113	616	1.30	13.76	4.28	66.50	10.15	23.99	24	9	45	261	-	201	70	1.48%	0.14%
Bank Of Anguilla	No	Anguilla	184,943	75,226	92	0.20	2.74	2.57	92.40	9.13	38.44	-	20	21	1	5	1,129	613	2.60%	0.94%
Commerce Bank	Yes	Corinth	158,076	87,548	403	1.02	8.39	3.48	72.40	10.87	40.02	30	27	39	1,147	73	547	158	2.17%	0.49%
Holmes County Bank	Yes	Lexington	151,911	53,883	202	0.54	4.10	2.50	80.60	11.94	24.12	-	8	8	871	-	1,294	172	2.43%	0.97%
The Jefferson Bank	No	Greenville	145,293	107,534	813	2.27	14.44	4.95	37.30	16.84	14.85	-	5	-	1,528	-	308	-	4.12%	0.21%
Bank Of Winona	Yes	Winona	140,047	45,854	301	0.81	5.90	3.17	72.30	10.54	50.90	-	3	4	744	-	111	-	1.53%	0.08%
Citizens Bank And Trust Company	Yes	Marks	133,770	64,586	(34)	(0.10)	(1.31)	2.41	102.10	5.84	16.14	-	151	7	624	61	7,265	423	3.57%	5.79%
Merchants And Planters Bank	No	Raymond	125,972	55,182	159	0.52	5.40	2.70	80.90	10.00	42.92	30	6	3	21	-	-	-	2.33%	0.00%
Grand Bank For Savings, F.S.B.	Yes	Hattiesburg	104,242	80,041	295	1.22	7.20	6.78	79.20	12.64	19.11	50	1	25	1,086	28	520	1,166	0.81%	1.64%
Total/Average			2,694,355	1,391,739	6,256	0.92	7.77	3.49	73.11	10.98	33.20	275	264	301	13,958	590	14,095	3,402	1.99%	0.80%

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															30-90 \$	90 + \$				
Less than \$100 Million																				
Covington County Bank	No	Collins	85,799	44,379	106	0.45	5.24	2.48	80.50	9.38	21.37	-	-	1	37	8	322	32	0.95%	0.33%
Bank Of Morton	Yes	Morton	83,141	40,808	244	1.18	7.77	3.61	69.50	12.48	41.73	15	1	1	499	112	2,243	98	0.35%	2.95%
Amory Federal Savings And Loan Association	No	Amory	76,248	40,988	40	0.21	1.51	2.53	87.90	14.00	46.25	-	-	-	638	-	41	-	0.97%	0.05%
Richton Bank & Trust Company	Yes	Richton	57,749	18,687	62	0.42	2.32	3.53	85.60	14.87	54.04	-	1	-	1,523	10	-	10	4.83%	0.03%
Omnibank	No	Bay Springs	56,974	31,010	(90)	(0.65)	(7.59)	2.89	123.00	8.13	40.31	-	8	-	390	-	224	491	1.36%	1.26%
First Federal Savings And Loan Association	No	Aberdeen	46,939	37,325	74	0.62	3.92	2.20	59.10	15.72	21.41	5	-	-	328	54	-	108	0.58%	0.35%
Genesis Bank	No	Benoit	27,862	9,406	(95)	(1.32)	(7.66)	7.38	138.50	17.81	54.10	-	1	-	170	16	48	-	1.97%	0.23%
Total/Average			434,712	222,603	341	0.13	0.79	3.52	92.01	13.20	39.89	20	11	2	3,585	200	2,878	739	1.57%	0.74%