

## MISSISSIPPI BANKS - PERFORMANCE COMPARISON - SEPTEMBER 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 + \$				
<b>State Summary</b>																				
Greater than \$10 Billion		4	96,879,492	56,120,364	842,675	1.18	10.11	3.00	64.98	8.74	22.12	(63,818)	45,498	76,624	116,003	103,679	241,980	35,831	1.56%	0.43%
\$1 Billion to \$10 Billion		8	22,525,326	13,282,168	207,991	1.27	12.06	3.30	62.30	9.18	23.14	17,626	8,441	15,040	43,627	3,593	69,653	26,525	1.23%	0.47%
\$500 Million to \$1 Billion		10	7,267,745	3,831,114	60,090	1.13	10.15	3.20	65.55	10.20	28.57	2,638	6,493	4,902	28,548	6,754	29,078	7,007	1.42%	0.59%
\$250 Million to \$500 Million		22	8,086,061	4,517,216	94,382	1.56	13.43	3.61	62.27	10.52	31.79	8,080	1,764	3,976	45,761	4,255	40,840	10,384	1.33%	0.67%
\$100 Million to \$250 Million		16	2,977,189	1,541,402	41,074	1.84	14.40	3.55	57.52	11.29	35.24	3,524	1,095	2,714	10,663	1,012	17,233	2,465	1.89%	0.81%
Less than \$100 Million		8	531,938	299,100	6,795	2.31	14.62	3.59	64.21	13.94	41.98	1,098	64	264	4,854	1,414	2,173	1,621	1.53%	0.85%
State Total		68	138,267,751	79,591,364	1,253,007	1.23	10.74	3.11	64.25	9.06	23.55	(30,852)	63,355	103,520	249,456	120,707	400,957	83,833	1.49%	0.47%
<b>Greater than \$10 Billion</b>																				
Hancock Whitney Bank	No	Gulfport	35,300,256	20,886,082	338,358	1.30	12.65	3.00	61.10	8.25	22.28	(48,134)	14,159	44,681	39,214	9,969	60,360	8,398	1.78%	0.22%
BancorpSouth Bank	No	Tupelo	28,075,707	14,996,075	229,819	1.16	10.11	2.99	62.00	8.13	23.47	2,500	13,632	13,081	40,928	17,012	59,622	16,515	1.74%	0.30%
Trustmark National Bank	No	Jackson	17,362,560	10,221,385	125,661	0.99	9.24	2.80	73.50	8.98	18.89	(16,984)	11,410	7,659	21,055	75,716	66,240	6,213	1.02%	0.83%
Renasant Bank	No	Tupelo	16,140,969	10,016,822	148,837	1.27	8.45	3.21	63.30	9.58	23.83	(1,200)	6,297	11,203	14,806	982	55,758	4,705	1.70%	0.38%
<b>Total/Average</b>			96,879,492	56,120,364	842,675	1.18	10.11	3.00	64.98	8.74	22.12	(63,818)	45,498	76,624	116,003	103,679	241,980	35,831	1.56%	0.43%
<b>\$1 Billion to \$10 Billion</b>																				
The First, A National Banking Association	No	Hattiesburg	5,504,158	2,960,919	55,166	1.36	9.93	3.37	50.60	10.78	25.89	-	1,598	5,397	2,065	456	25,013	2,580	1.09%	0.51%
BankPlus	No	Belzoni	5,104,245	3,524,072	47,277	1.27	15.14	3.78	64.40	8.32	16.43	7,496	5,041	4,536	9,731	991	8,493	5,140	1.25%	0.26%
Community Bank of Mississippi	No	Forest	4,375,751	2,520,397	31,657	1.00	12.42	3.34	65.40	7.71	29.24	3,839	394	1,199	18,502	1,335	6,499	9,438	1.14%	0.36%
BankFirst Financial Services	No	Macon	1,789,572	1,135,693	14,982	1.12	10.47	3.12	65.60	8.94	17.72	712	329	1,179	3,309	88	9,371	973	1.44%	0.58%
The Citizens National Bank of Meridian	Yes	Meridian	1,678,176	1,015,181	23,182	1.84	13.83	3.29	57.50	10.64	20.33	920	148	633	2,378	667	3,853	4,505	1.45%	0.54%
Guaranty Bank And Trust Company	Yes	Belzoni	1,392,859	944,398	18,518	1.85	16.00	4.08	58.80	8.51	18.68	1,859	371	306	2,143	40	2,693	113	1.50%	0.20%
The Citizens Bank Of Philadelphia	No	Philadelphia	1,355,802	611,027	6,086	0.56	6.87	2.49	78.60	9.05	14.84	1,286	190	893	2,195	16	4,033	3,022	0.87%	0.52%
Planters Bank & Trust Company	No	Indianola	1,324,763	570,481	11,123	1.12	11.81	2.96	57.50	9.46	41.98	1,514	370	897	3,304	-	9,698	754	1.08%	0.79%
<b>Total/Average</b>			22,525,326	13,282,168	207,991	1.27	12.06	3.30	62.30	9.18	23.14	17,626	8,441	15,040	43,627	3,593	69,653	26,525	1.23%	0.47%
<b>\$500 Million to \$1 Billion</b>																				
First State Bank	No	Waynesboro	904,066	433,778	6,066	0.90	7.28	3.50	60.60	11.32	22.53	1,085	249	209	5,315	53	6,080	2,958	1.58%	1.01%
Priorityone Bank	Yes	Magee	854,131	609,565	10,800	1.73	13.95	4.26	63.60	9.49	14.54	1,900	257	353	3,253	-	2,902	72	1.53%	0.34%
The Peoples Bank, Biloxi, Mississippi	No	Biloxi	822,866	251,046	6,742	1.15	9.88	2.69	88.60	10.86	26.52	(5,004)	4,773	224	519	-	2,361	2,525	1.58%	0.59%
First Security Bank	No	Batesville	796,844	424,345	7,892	1.39	14.67	3.68	58.90	9.03	26.49	828	427	946	2,304	276	5,499	182	1.17%	0.75%
Bank Of Commerce	No	Greenwood	732,436	380,262	7,335	1.48	14.30	2.84	46.60	8.85	28.30	455	104	470	7,148	663	644	-	1.26%	0.18%
Merchants & Marine Bank	No	Pascagoula	695,431	340,237	2,204	0.42	3.71	3.28	81.20	10.88	41.50	1,325	270	2,146	2,834	-	4,657	245	1.06%	0.70%
First Commercial Bank	No	Jackson	675,409	531,755	2,307	0.48	4.34	3.34	80.50	10.46	15.49	644	87	1	200	-	102	-	1.07%	0.02%
BNA Bank	No	New Albany	671,785	337,618	9,142	1.87	16.53	3.29	41.90	11.54	25.68	349	69	291	1,213	109	2,373	-	1.90%	0.37%
First Bank	Yes	Mccomb	580,908	344,879	3,422	0.75	6.05	2.57	73.80	10.27	28.05	510	29	150	3,225	5,651	4,460	1,025	1.61%	1.92%
The Peoples Bank	No	Ripley	533,869	177,629	4,180	1.09	10.81	2.55	59.80	9.28	56.57	546	228	112	2,537	2	-	-	1.41%	0.00%
<b>Total/Average</b>			7,267,745	3,831,114	60,090	1.13	10.15	3.20	65.55	10.20	28.57	2,638	6,493	4,902	28,548	6,754	29,078	7,007	1.42%	0.59%

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															30-90 \$	90 + \$				
<b>\$250 Million to \$500 Million</b>																				
FNB Oxford	No	Oxford	477,124	233,376	5,230	1.53	14.14	3.22	49.80	9.99	28.60	-	13	134	233	-	35	85	1.30%	0.03%
Citizens Bank	Yes	Columbia	463,482	299,380	7,024	1.96	15.78	3.77	55.30	10.78	28.66	841	208	800	2,380	15	5,987	1,272	1.46%	1.57%
Century Bank	No	Lucedale	453,771	249,233	2,925	0.88	9.78	3.46	72.80	9.31	30.78	225	262	607	4,208	379	1,037	-	1.62%	0.31%
Farmers And Merchants Bank	No	Baldwyn	450,817	222,424	8,370	2.53	18.47	4.88	49.10	13.58	32.91	-	115	211	1,540	-	2,560	-	1.67%	0.57%
Peoples Bank	Yes	Mendenhall	434,488	321,739	13,310	4.23	34.31	5.46	51.60	9.83	20.98	3,605	292	426	5,053	-	13,174	413	2.37%	3.05%
United Mississippi Bank	Yes	Natchez	418,891	272,410	4,481	1.45	11.37	3.51	70.60	9.83	23.18	165	35	230	4,002	592	1,192	137	0.73%	0.46%
Magnolia State Bank	Yes	Bay Springs	416,862	279,930	3,768	1.22	11.15	2.98	64.90	8.56	24.29	862	26	89	1,754	842	522	1,504	0.98%	0.69%
Riverhills Bank	Yes	Vicksburg	393,613	164,610	4,541	1.59	11.24	3.20	52.20	10.64	44.37	135	9	147	5,210	1,285	846	519	2.97%	0.67%
First Choice Bank	No	Pontotoc	389,461	213,440	3,318	1.15	9.93	3.73	60.50	11.70	25.56	210	116	136	1,444	-	360	-	1.23%	0.09%
First National Bank Of Clarksdale	No	Clarksdale	389,131	224,196	2,629	0.89	7.30	3.06	69.50	12.74	22.70	12	77	82	854	-	133	-	1.34%	0.03%
The Bank Of Holly Springs	Yes	Holly Springs	376,897	273,593	3,706	1.34	9.55	4.10	65.70	10.12	15.21	444	72	115	5,827	128	2,868	143	0.71%	0.83%
First American National Bank	Yes	Iuka	371,592	199,437	4,925	1.83	14.18	4.24	65.50	9.97	35.98	265	105	210	2,082	-	2,100	-	1.13%	0.57%
Great Southern Bank	No	Meridian	363,305	121,771	3,302	1.26	14.50	3.44	68.50	8.55	62.57	32	111	176	1,463	173	239	-	1.00%	0.11%
Pike National Bank	No	Mccomb	334,718	156,966	3,528	1.49	12.16	3.68	59.80	11.92	35.46	309	12	76	2,042	-	1,447	-	1.70%	0.43%
Pascagoula-moss Point	No	Pascagoula	325,466	248,024	2,233	0.92	9.72	2.72	66.70	9.88	14.65	25	4	46	666	230	692	460	0.43%	0.42%
Sycamore Bank	No	Senatobia	308,904	155,194	3,029	1.32	16.06	3.34	62.20	8.58	28.15	90	22	6	581	-	942	586	1.36%	0.49%
Bank Of Yazoo City	No	Yazoo City	304,883	141,932	1,826	0.82	7.97	2.98	68.60	10.72	33.24	270	80	270	133	7	-	2,405	1.08%	0.79%
The Cleveland State Bank	No	Cleveland	303,566	128,229	3,752	1.69	19.32	3.63	53.70	10.38	47.12	90	47	70	684	118	610	-	1.34%	0.24%
Copiah Bank	No	Hazlehurst	289,604	190,698	3,128	1.51	16.12	3.71	60.90	9.54	21.29	59	27	56	2,937	66	678	-	1.23%	0.26%
Mechanics Bank	No	Water Valley	279,041	182,250	4,020	1.98	19.04	3.61	51.40	10.70	23.91	91	53	56	1,418	169	1,997	-	1.25%	0.78%
Fnb Picayune Bank	Yes	Picayune	270,299	128,842	6,007	3.16	18.86	4.15	41.60	12.76	46.98	100	55	18	691	251	2,222	2,743	1.58%	1.93%
Unity Bank Of Mississippi	No	Holly Springs	270,146	109,542	(670)	(0.52)	(5.40)	2.61	109.00	11.43	52.75	250	23	15	559	-	1,199	117	0.74%	0.49%
<b>Total/Average</b>			<b>8,086,061</b>	<b>4,517,216</b>	<b>94,382</b>	<b>1.56</b>	<b>13.43</b>	<b>3.61</b>	<b>62.27</b>	<b>10.52</b>	<b>31.79</b>	<b>8,080</b>	<b>1,764</b>	<b>3,976</b>	<b>45,761</b>	<b>4,255</b>	<b>40,840</b>	<b>10,384</b>	<b>1.33%</b>	<b>0.67%</b>
<b>\$100 Million to \$250 Million</b>																				
First Southern Bank	Yes	Columbia	244,087	141,258	3,581	2.00	15.11	3.53	59.10	10.56	29.38	500	105	88	602	-	1,157	-	1.58%	0.47%
Bank Of Okolona	Yes	Okolona	241,799	132,091	4,342	2.45	18.91	4.63	51.70	10.26	38.34	-	38	63	635	8	2,071	280	1.46%	0.98%
Bank Of Forest	Yes	Forest	240,135	109,513	2,317	1.32	8.17	3.74	65.30	12.21	43.41	230	9	224	1,187	119	1,308	358	1.27%	0.74%
Bank Of Kilmichael	Yes	Kilmichael	235,990	114,022	4,776	2.82	23.42	4.12	48.80	9.39	34.26	385	32	32	419	-	395	-	2.26%	0.17%
Bank Of Brookhaven	No	Brookhaven	217,136	103,501	2,828	1.76	17.03	2.93	49.50	10.40	37.40	98	10	68	189	-	-	276	1.07%	0.13%
The Commercial Bank	No	De Kalb	209,824	108,250	3,213	2.08	21.11	4.00	48.60	10.04	36.01	135	50	125	3,318	119	191	76	1.99%	0.18%
Oxford University Bank	No	Oxford	208,005	150,258	2,996	2.04	19.74	3.84	46.40	10.48	23.41	90	24	90	546	26	80	-	1.14%	0.05%
Bank Of Wiggins	No	Wiggins	198,549	86,774	1,088	0.77	4.86	3.11	73.70	15.90	57.46	8	15	23	1,469	280	19	86	1.61%	0.19%
Bank Of Franklin	No	Meadville	191,303	112,144	2,819	2.01	19.04	4.10	53.90	10.85	30.16	210	180	234	309	249	187	230	1.39%	0.35%
Bank Of Anguilla	No	Anguilla	167,715	84,279	1,625	1.28	15.32	3.25	59.00	10.70	25.31	800	200	361	45	-	1,153	616	2.30%	1.05%
Commerce Bank	Yes	Corinth	156,177	86,880	2,866	2.47	18.09	3.68	51.80	11.25	40.60	160	25	87	927	211	749	145	2.13%	0.71%
Holmes County Bank	Yes	Lexington	144,143	49,545	2,548	2.46	15.32	3.05	55.60	13.73	37.69	25	8	68	187	-	1,436	172	1.41%	1.12%
Bank Of Winona	Yes	Winona	141,815	48,377	3,004	2.82	18.11	3.37	43.10	11.09	50.10	-	15	11	635	-	301	-	1.03%	0.21%
The Jefferson Bank	No	Greenville	133,824	86,881	2,951	2.64	17.03	3.93	41.00	16.63	22.18	(275)	207	116	-	-	882	-	4.51%	0.66%
Citizens Bank And Trust Company	Yes	Marks	127,083	71,863	(1,955)	(1.90)	(24.68)	2.33	122.10	6.32	14.74	1,068	143	1,107	141	-	7,304	226	2.93%	5.93%
Merchants And Planters Bank	No	Raymond	119,604	55,766	2,075	2.45	23.74	3.11	50.70	10.84	43.35	90	34	17	54	-	-	-	2.19%	0.00%
<b>Total/Average</b>			<b>2,977,189</b>	<b>1,541,402</b>	<b>41,074</b>	<b>1.84</b>	<b>14.40</b>	<b>3.55</b>	<b>57.52</b>	<b>11.29</b>	<b>35.24</b>	<b>3,524</b>	<b>1,095</b>	<b>2,714</b>	<b>10,663</b>	<b>1,012</b>	<b>17,233</b>	<b>2,465</b>	<b>1.89%</b>	<b>0.81%</b>

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<b>Less than \$100 Million</b>																				
Grand Bank For Savings, F.S.B.	Yes	Hattiesburg	95,809	76,773	1,016	1.36	9.08	5.94	77.70	11.70	15.85	25	6	1	887	193	528	729	0.81%	1.51%
Covington County Bank	No	Collins	87,311	41,896	1,660	2.52	26.93	2.68	44.50	10.75	52.01	300	8	27	199	7	345	63	1.02%	0.36%
Bank Of Morton	Yes	Morton	82,101	42,238	790	1.30	7.83	3.98	68.50	12.43	40.44	52	22	63	1,453	1,095	551	98	0.32%	2.12%
Amory Federal Savings And Loan Association	No	Amory	78,700	43,839	(1)	-	(0.01)	2.36	90.50	13.54	40.99	90	1	94	342	-	439	-	1.03%	0.56%
Richton Bank & Trust Company	Yes	Richton	61,367	17,952	1,385	3.13	16.61	3.54	41.20	15.17	63.68	500	-	-	1,673	-	-	30	5.02%	0.05%
Omnibank	No	Bay Springs	54,287	32,173	89	0.22	2.40	4.38	94.10	8.47	36.38	-	26	5	147	61	262	593	1.26%	1.69%
First Federal Savings And Loan Association	No	Aberdeen	46,596	35,969	172	0.49	3.03	2.40	69.40	16.25	24.27	31	-	18	102	57	-	108	0.55%	0.35%
Genesis Bank	No	Benoit	25,767	8,260	1,684	9.49	51.07	3.45	27.80	23.18	62.19	100	1	56	51	1	48	-	2.23%	0.19%
<b>Total/Average</b>			531,938	299,100	6,795	2.31	14.62	3.59	64.21	13.94	41.98	1,098	64	264	4,854	1,414	2,173	1,621	1.53%	0.85%