

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	118,273,704	83,016,169	1,444,928	1.22	10.52	3.38	59.50	10.58	10.71	173,695	54,886	212,246	349,656	181,782	552,949	47,640	1.38%	0.63%
\$1 Billion to \$10 Billion		9	32,502,158	22,583,712	301,696	0.93	9.08	3.20	67.97	10.11	9.43	24,608	9,592	22,972	121,268	14,258	108,173	26,636	1.14%	0.48%
\$500 Million to \$1 Billion		13	9,493,247	5,523,715	104,142	1.12	10.71	3.40	67.98	11.97	20.39	8,390	3,128	11,668	96,137	7,302	32,072	5,654	1.31%	0.50%
\$250 Million to \$500 Million		21	7,419,526	4,509,106	85,089	1.10	10.37	3.57	73.16	11.16	22.22	5,753	3,245	9,144	52,382	7,137	35,339	7,397	1.30%	0.63%
\$100 Million to \$250 Million		10	1,812,408	989,973	21,018	1.17	9.57	4.00	66.39	13.90	30.28	2,755	684	1,009	12,829	3,419	7,546	867	2.24%	0.73%
Less than \$100 Million		4	291,742	191,400	2,578	0.80	5.70	4.01	78.40	15.59	29.97	244	10	429	13,309	1,413	1,672	-	1.74%	1.01%
State Total		61	169,792,785	116,814,075	1,959,451	1.15	10.23	3.36	62.30	10.64	11.75	215,445	71,545	257,468	645,581	215,311	737,751	88,194	1.34%	0.60%
<b>Greater than \$10 Billion</b>																				
Bancorpsouth Bank	No	Tupelo	47,019,190	33,741,755	523,604	1.07	9.60	3.21	57.80	10.41	10.71	71,000	12,163	90,404	140,867	82,119	264,692	5,504	1.37%	0.57%
Hancock Whitney Bank	No	Gulfport	35,067,504	23,299,452	472,174	1.34	12.22	3.37	55.20	10.91	12.63	52,167	27,051	73,083	109,637	21,852	97,335	27,546	1.37%	0.41%
Trustmark National Bank	No	Jackson	18,150,160	13,089,942	231,420	1.25	11.94	3.50	63.90	10.21	6.82	41,255	9,932	34,949	59,309	75,347	80,111	5,917	1.22%	0.87%
Renasant Bank	No	Tupelo	18,036,850	12,885,020	217,730	1.23	8.33	3.44	61.10	10.80	12.68	9,273	5,740	13,810	39,843	2,464	110,811	8,673	1.57%	0.68%
<b>Total/Average</b>			118,273,704	83,016,169	1,444,928	1.22	10.52	3.38	59.50	10.58	10.71	173,695	54,886	212,246	349,656	181,782	552,949	47,640	1.38%	0.63%
<b>\$1 Billion to \$10 Billion</b>																				
The First Bank	No	Hattiesburg	7,995,343	5,407,231	91,103	1.14	8.38	3.35	55.30	11.64	10.08	3,790	2,310	3,894	8,908	1,641	20,338	7,874	1.04%	0.37%
Bankplus	No	Belzoni	7,922,084	6,134,964	73,027	0.93	9.09	3.33	69.00	10.13	16.25	5,782	3,303	6,364	19,721	8,124	15,342	7,963	1.17%	0.39%
Community Bank Of Mississippi	No	Flowood	4,671,996	3,049,518	26,497	0.54	7.53	2.77	78.90	8.09	18.06	1,500	472	1,401	33,834	3,099	6,716	5,508	1.02%	0.29%
Guaranty Bank And Trust Company	No	Belzoni	2,867,959	2,011,706	24,814	0.91	9.04	3.58	65.30	9.61	10.47	4,491	1,235	2,481	17,461	36	30,204	2,165	1.27%	1.13%
Bankfirst Financial Services	No	Macon	2,730,258	1,846,784	26,619	0.98	7.62	3.51	66.50	10.58	10.63	2,500	1,065	4,422	6,117	139	17,052	-	1.27%	0.63%
Planters Bank & Trust Company	No	Indianola	1,995,139	1,264,415	13,275	0.64	6.90	2.41	67.70	10.31	20.33	2,136	353	1,110	6,715	-	5,288	132	0.96%	0.27%
The Citizens National Bank of Meridian	Yes	Meridian	1,713,832	1,211,357	23,298	1.33	11.17	3.07	66.80	11.23	10.89	1,053	165	991	9,314	325	5,565	1,316	1.15%	0.42%
The Citizens Bank Of Philadelphia	No	Philadelphia	1,471,051	765,635	6,901	0.46	11.05	2.60	76.00	8.33	(20.14)	833	226	389	4,567	32	3,763	1,014	0.91%	0.33%
Priorityone Bank	Yes	Magee	1,134,496	892,102	16,162	1.43	10.91	4.15	66.20	11.08	8.29	2,523	463	1,920	14,631	862	3,905	664	1.44%	0.48%
<b>Total/Average</b>			32,502,158	22,583,712	301,696	0.93	9.08	3.20	67.97	10.11	9.43	24,608	9,592	22,972	121,268	14,258	108,173	26,636	1.14%	0.48%
<b>\$500 Million to \$1 Billion</b>																				
Bank Of Commerce	No	Greenwood	961,776	510,478	8,797	0.95	8.65	2.70	63.10	13.59	27.22	682	460	1,363	26,260	3,776	1,211	166	0.97%	0.54%
First State Bank	No	Waynesboro	914,593	436,789	1,900	0.22	2.35	2.10	92.00	11.10	29.79	-	92	786	5,754	1,719	4,191	3,069	1.01%	0.98%
First Commercial Bank	No	Jackson	908,956	799,666	5,837	0.68	6.24	3.32	75.80	10.93	5.76	(49)	5	1	69	-	27	-	1.00%	0.00%
First Security Bank	No	Batesville	873,036	515,875	8,254	0.93	11.96	3.61	68.00	9.03	13.62	1,104	615	1,124	14,507	240	2,288	79	1.35%	0.30%
The Peoples Bank, Biloxi, Mississippi	No	Biloxi	831,396	233,576	22,124	2.50	27.97	3.02	71.50	13.95	27.06	(162)	227	269	1,264	-	418	-	1.28%	0.05%
Fnb Oxford	No	Oxford	819,468	402,510	7,789	0.98	9.25	2.76	61.30	12.37	24.90	1,000	25	230	524	203	682	-	0.97%	0.11%
Bna Bank	No	New Albany	774,450	454,142	11,373	1.47	14.81	2.97	47.70	11.81	20.98	361	162	501	4,414	297	3,294	721	1.52%	0.56%
Merchants & Marine Bank	No	Pascagoula	715,177	469,633	5,628	0.76	6.12	5.30	86.90	13.07	15.14	(86)	287	2,067	5,332	510	4,379	-	1.34%	0.68%
The Bank Of Holly Springs	Yes	Holly Springs	570,810	434,985	8,227	1.49	8.62	4.24	56.30	13.41	16.42	2,244	490	2,458	9,901	441	6,793	1,241	0.91%	1.48%
First Bank	Yes	Mccomb	540,804	371,048	7,291	1.33	8.17	3.71	64.70	13.29	12.69	1,137	106	623	8,601	68	504	228	1.53%	0.15%
Century Bank	No	Lucedale	530,360	361,786	5,110	0.97	12.55	3.91	68.50	9.41	18.28	1,250	389	1,157	11,934	47	1,847	-	1.45%	0.36%
Farmers And Merchants Bank	No	Baldwyn	528,886	322,760	7,264	1.35	11.69	4.36	63.00	13.07	10.35	850	107	777	3,574	1	6,381	150	2.29%	1.24%
The Peoples Bank	No	Ripley	523,535	210,467	4,548	0.89	10.86	2.22	64.90	10.54	42.82	59	163	312	4,003	-	57	-	1.41%	0.01%
<b>Total/Average</b>			9,493,247	5,523,715	104,142	1.12	10.71	3.40	67.98	11.97	20.39	8,390	3,128	11,668	96,137	7,302	32,072	5,654	1.31%	0.50%

## MISSISSIPPI BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2024

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 + \$				
<b>\$250 Million to \$500 Million</b>																				
United Mississippi Bank	Yes	Natchez	494,004	344,064	4,241	0.93	6.20	3.92	79.50	12.55	11.45	20	148	347	4,895	344	596	30	0.86%	0.20%
First Choice Bank	No	Pontotoc	483,846	311,743	3,324	0.69	8.48	3.19	74.70	10.33	10.85	270	235	404	1,901	19	1,827	-	1.22%	0.38%
Citizens Bank	Yes	Columbia	469,274	303,441	8,516	1.87	12.55	4.78	62.10	13.39	29.12	946	304	855	2,783	546	827	429	1.48%	0.38%
Magnolia State Bank	Yes	Bay Springs	456,371	350,440	4,622	1.00	7.71	3.74	72.80	11.42	10.67	430	316	689	4,383	459	142	849	0.86%	0.32%
Peoples Bank	Yes	Mendenhall	453,959	362,444	17,153	3.70	25.67	7.24	58.90	11.53	12.36	1,611	988	2,781	10,211	59	18,438	1,097	1.53%	4.32%
Riverhills Bank	Yes	Vicksburg	409,950	155,667	5,750	1.42	9.94	2.96	54.50	12.36	36.49	495	337	787	2,713	1,615	1,013	-	2.82%	0.64%
First Federal Savings & Loan Association Of Pa	No	Pascagoula	378,727	314,419	671	0.18	1.99	2.26	98.60	9.28	7.41	(23)	9	118	1,277	560	348	791	0.42%	0.45%
First National Bank Of Clarksdale	No	Clarksdale	376,278	232,252	3,700	0.96	10.03	2.92	67.90	12.62	18.37	31	39	346	403	-	1,590	-	1.12%	0.42%
Pike National Bank	No	Mccomb	373,239	179,762	3,624	0.98	9.70	3.40	72.10	11.95	23.95	38	58	211	2,112	319	745	225	1.08%	0.35%
Great Southern Bank	Yes	Meridian	337,749	133,945	3,081	0.83	10.60	2.94	79.30	9.08	44.72	(49)	150	429	2,839	477	179	981	0.73%	0.48%
Bankokolona	Yes	Okolona	332,316	227,663	2,530	0.78	7.91	2.99	77.30	9.16	18.57	-	42	116	3,744	737	1,189	180	1.23%	0.63%
The Cleveland State Bank	No	Cleveland	323,399	162,207	2,906	0.92	15.69	3.31	68.00	11.02	28.65	120	10	189	1,393	14	320	-	1.41%	0.10%
Copiah Bank	No	Hazlehurst	318,143	168,276	3,389	1.10	10.19	3.88	70.30	11.25	29.92	82	21	103	2,629	-	353	-	1.65%	0.11%
Bank Of Yazoo City	No	Yazoo City	306,744	157,327	1,765	0.55	6.33	2.19	78.50	11.44	24.83	170	1	62	42	-	-	-	1.18%	0.00%
Bank Of Kilmichael	Yes	Kilmichael	303,785	169,358	2,533	0.82	13.64	2.98	71.30	9.27	8.44	592	146	854	827	-	2,424	-	1.66%	0.80%
Unity Bank Of Mississippi	No	Holly Springs	289,929	149,873	841	0.29	5.01	2.47	91.00	10.47	16.04	35	112	131	1,545	-	783	-	1.48%	0.27%
Fnb Picayune Bank	Yes	Picayune	280,458	177,202	8,321	3.05	19.77	4.80	45.50	14.65	25.10	100	34	71	2,020	1,028	1,619	1,928	1.19%	1.63%
First Southern Bank	Yes	Columbia	269,856	149,772	4,597	1.80	14.78	4.74	66.00	11.45	27.72	-	66	174	1,047	-	1,097	200	1.40%	0.48%
Bank Of Forest	Yes	Forest	256,788	151,476	1,951	0.74	7.49	3.14	77.60	11.60	22.58	240	13	112	1,445	295	733	-	1.25%	0.40%
Grand Bank For Savings, F.S.B.	Yes	Hattiesburg	252,934	184,443	(678)	(0.32)	(2.82)	3.88	103.80	8.49	24.16	315	15	-	588	490	984	687	0.74%	0.85%
The Commercial Bank	No	De Kalb	251,777	123,332	2,252	0.86	16.98	3.24	66.60	11.02	35.22	330	201	365	3,585	175	132	-	1.94%	0.12%
<b>Total/Average</b>			<b>7,419,526</b>	<b>4,509,106</b>	<b>85,089</b>	<b>1.10</b>	<b>10.37</b>	<b>3.57</b>	<b>73.16</b>	<b>11.16</b>	<b>22.22</b>	<b>5,753</b>	<b>3,245</b>	<b>9,144</b>	<b>52,382</b>	<b>7,137</b>	<b>35,339</b>	<b>7,397</b>	<b>1.30%</b>	<b>0.63%</b>
<b>\$100 Million to \$250 Million</b>																				
Bank Of Franklin	No	Meadville	235,378	168,187	3,388	1.46	13.80	4.45	60.40	11.78	25.57	412	275	205	1,918	329	1,764	307	1.53%	1.02%
Bank Of Brookhaven	No	Brookhaven	233,352	133,358	2,260	0.97	9.46	3.45	66.30	11.81	24.98	308	9	64	303	8	-	26	0.92%	0.01%
Merchants And Planters Bank	No	Raymond	233,150	95,881	2,279	1.15	6.41	4.36	65.50	16.07	45.55	200	25	21	12	81	94	368	2.27%	0.23%
Bank Of Wiggins	No	Wiggins	198,479	94,064	1,014	0.52	5.21	2.62	82.30	15.22	45.53	(135)	17	37	1,802	520	50	-	1.40%	0.29%
Bank Of Anguilla	No	Anguilla	193,527	97,657	2,976	1.55	13.85	4.56	47.00	14.34	26.41	550	38	114	2,467	2,206	665	24	2.58%	1.50%
The Jefferson Bank	No	Greenville	171,290	123,993	2,597	1.49	8.68	4.81	57.00	18.80	21.05	825	193	14	897	2	141	-	5.65%	0.08%
Commerce Bank	Yes	Corinth	155,347	105,616	3,093	1.97	17.28	5.00	57.20	11.67	26.70	430	24	299	2,237	163	951	-	1.55%	0.72%
Holmes County Bank	Yes	Lexington	145,725	57,227	1,397	0.96	7.97	2.98	75.10	14.37	28.37	-	19	63	311	-	833	142	1.80%	0.67%
Bank Of Winona	Yes	Winona	142,096	47,829	945	0.63	4.81	3.09	77.90	13.02	40.42	150	13	119	1,130	-	802	-	1.67%	0.56%
Citizens Bank And Trust Company	No	Marks	104,064	66,161	1,069	0.99	8.18	4.63	75.20	11.95	18.17	15	71	73	1,752	110	2,246	-	3.06%	2.26%
<b>Total/Average</b>			<b>1,812,408</b>	<b>989,973</b>	<b>21,018</b>	<b>1.17</b>	<b>9.57</b>	<b>4.00</b>	<b>66.39</b>	<b>13.90</b>	<b>30.28</b>	<b>2,755</b>	<b>684</b>	<b>1,009</b>	<b>12,829</b>	<b>3,419</b>	<b>7,546</b>	<b>867</b>	<b>2.24%</b>	<b>0.73%</b>

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>Less than \$100 Million</b>																				
Covington County Bank	No	Collins	99,618	70,519	1,522	1.52	12.90	4.35	59.50	13.51	15.70	62	3	18	5,344	264	617	-	0.96%	0.80%
Amory Federal Savings And Loan Association	No	Amory	72,738	51,239	290	0.39	3.11	1.93	83.40	13.36	31.46	-	-	152	3,669	147	44	-	0.78%	0.26%
Genesis Bank	No	Benoit	67,342	49,614	513	0.80	3.90	6.01	83.30	19.29	25.99	182	3	180	4,228	1,002	1,011	-	1.28%	2.99%
Richton Bank & Trust Company	Yes	Richton	52,044	20,028	253	0.49	2.87	3.75	87.40	16.21	46.74	-	4	79	68	-	-	-	3.92%	0.00%
<b>Total/Average</b>			<b>291,742</b>	<b>191,400</b>	<b>2,578</b>	<b>0.80</b>	<b>5.70</b>	<b>4.01</b>	<b>78.40</b>	<b>15.59</b>	<b>29.97</b>	<b>244</b>	<b>10</b>	<b>429</b>	<b>13,309</b>	<b>1,413</b>	<b>1,672</b>	<b>-</b>	<b>1.74%</b>	<b>1.01%</b>