

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 (%)
State Summary (Does not include Regionals)															
North - Total/Average			4,821,029	36,510	0.83	7.11	3.56	11.31	10.93	29.18	4,690	1,496	4,096	1.16	0.57
West Central - Total/Average			11,684,435	95,285	1.05	9.93	3.73	10.26	17.44	24.87	19,691	5,948	13,808	1.03	0.61
East Central - Total/Average			9,644,030	65,186	1.01	9.02	3.60	10.11	17.09	28.24	16,613	1,469	4,694	1.07	0.77
Southwest - Total/Average			1,781,490	11,231	1.01	8.06	3.65	11.37	18.84	25.03	1,879	193	970	1.37	0.43
Southeast - Total/Average			9,812,907	66,384	0.73	6.22	3.66	11.67	21.50	31.33	31,756	2,181	11,669	1.10	0.90
State Total			37,743,891	274,596	0.93	8.07	3.64	10.94	17.16	27.73	74,629	11,287	35,237	1.09	0.71
Regionals															
Hancock Whitney Bank	No	Gulfport	33,173,733	(138,273)	(0.58)	(5.38)	3.26	7.86	11.78	17.51	578,467	11,523	381,978	2.02	0.55
BancorpSouth Bank	No	Tupelo	23,557,299	159,246	0.95	7.82	3.39	8.59	14.20	14.56	81,000	6,527	22,829	1.63	0.55
Trustmark National Bank	No	Jackson	15,556,137	110,820	0.99	8.62	3.12	9.00	12.60	8.33	40,526	7,102	8,678	1.13	0.45
Renasant Bank	No	Tupelo	14,793,082	59,914	0.56	3.52	3.49	9.64	13.53	9.06	76,350	9,592	12,491	1.52	0.35
North															
Memphis, TN-MS-AR (Metro)															
Bank of Holly Springs	Yes	Holly Springs	266,171	2,772	1.40	10.57	4.16	13.10	NA	12.04	281	78	219	0.75	1.60
Sycamore Bank	No	Senatobia	262,663	1,458	0.77	8.17	3.88	9.17	NA	16.86	420	16	71	1.09	0.36
First State Bank	No	Holly Springs	123,654	363	0.39	3.36	3.05	11.28	NA	19.42	-	40	29	0.84	1.29
Merchants & Farmers Bank	Yes	Holly Springs	115,914	312	0.38	3.33	3.45	10.28	NA	34.48	125	36	460	0.60	1.31
Citizens Bank	No	Byhalia	85,910	408	0.68	5.43	4.38	12.06	NA	50.95	52	11	63	0.95	0.17
		Total/Average	854,312	5,313	0.72	6.17	3.78	11.18	-	26.75	878	181	842	0.87	0.99
Other															
First Security Bank	No	Batesville	660,627	4,757	0.96	9.33	3.57	9.27	16.76	22.19	828	469	634	1.13	0.95
BNA Bank	No	New Albany	614,951	7,304	1.69	14.09	3.17	11.52	18.89	31.44	320	23	109	1.66	0.47
Peoples Bank	No	Ripley	475,014	3,106	0.93	8.44	2.92	9.90	20.72	49.55	839	441	1,328	0.77	0.01
FNB Oxford Bank	No	Oxford	440,348	2,499	0.82	7.62	3.07	9.61	NA	30.80	825	20	95	1.32	0.11
Farmers and Merchants Bank	No	Baldwyn	395,545	4,703	1.66	11.37	4.29	14.09	NA	26.05	-	103	355	1.25	0.50
First Choice Bank	No	Pontotoc	345,490	2,715	1.08	8.62	3.69	12.22	NA	24.95	357	98	157	1.13	0.16
First American National Bank	Yes	Iuka	322,026	1,856	0.83	7.25	4.37	10.38	NA	35.54	130	113	230	1.06	0.77
Mechanics Bank	No	Water Valley	251,245	1,809	1.00	9.19	3.83	10.49	NA	18.14	179	10	54	1.18	1.20
Oxford University Bank	No	Oxford	189,302	1,179	0.87	8.70	3.59	9.60	NA	26.10	132	11	116	1.14	0.13
Commerce Bank	Yes	Corinth	147,013	1,219	1.16	10.30	3.72	10.62	NA	33.20	135	27	138	1.85	0.36
Amory Federal Savings and Loan Association	No	Amory	79,638	(154)	(0.26)	(1.96)	1.79	13.04	31.05	42.02	38	-	38	0.91	0.36
First Federal Savings and Loan Association	No	Aberdeen	45,518	204	0.61	3.68	1.91	16.54	NA	39.26	29	-	-	0.58	0.00
		Total/Average	3,966,717	31,197	0.95	8.05	3.33	11.44	21.86	31.60	3,812	1,315	3,254	1.23	0.47
North - Total/Average															
			4,821,029	36,510	0.83	7.11	3.56	11.31	10.93	29.18	4,690	1,496	4,096	1.16	0.57

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2020

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West Central															
Jackson, MS (Metro)															
PriorityOne Bank	Yes	Magee	785,542	9,667	1.72	16.87	4.34	9.70	NA	16.48	1,200	275	341	1.14	0.48
First Commercial Bank	No	Jackson	529,365	1,729	0.51	4.19	3.17	11.25	13.19	8.37	189	107	63	0.95	0.04
Peoples Bank	Yes	Mendenhall	426,625	8,029	2.95	30.10	4.56	9.56	16.38	9.53	853	306	672	1.01	3.15
Copiah Bank	No	Hazlehurst	252,291	1,417	0.77	7.86	3.86	9.61	NA	23.26	293	15	248	1.39	1.07
Merchants and Planters Bank	No	Raymond	98,774	796	1.06	9.87	3.70	10.27	NA	21.44	135	25	13	1.33	0.06
OmniBank	No	Bay Springs	52,675	135	0.36	3.78	3.84	8.82	15.42	34.30	(138)	21	12	1.20	1.80
Total/Average			2,145,272	21,773	1.23	12.11	3.91	9.87	15.00	18.90	2,532	749	1,349	1.09	0.99
Other															
BankPlus	No	Belzoni	4,545,241	32,703	1.09	12.72	4.02	8.47	12.76	11.81	7,723	3,137	5,512	0.79	0.39
Planters Bank & Trust Company	No	Indianola	1,222,650	7,815	0.87	8.48	3.00	9.51	17.26	31.17	1,412	284	1,623	0.75	0.77
Guaranty Bank and Trust Company	Yes	Belzoni	1,199,137	13,078	1.53	15.25	4.00	8.84	NA	11.24	2,742	446	388	1.30	0.46
Bank of Commerce	No	Greenwood	654,904	6,565	1.48	13.26	3.18	9.75	NA	27.74	594	606	722	1.29	0.10
RiverHills Bank	Yes	Vicksburg	369,856	4,337	1.63	14.82	3.35	11.49	NA	37.08	495	8	225	2.46	0.59
First National Bank of Clarksdale	No	Clarksdale	362,343	3,132	1.15	8.64	3.59	13.28	NA	21.60	206	20	33	1.47	0.17
Bank of Yazoo City	No	Yazoo City	264,442	1,495	0.78	6.77	3.23	11.72	NA	25.87	93	76	92	0.88	0.83
Cleveland State Bank	No	Cleveland	262,917	1,841	0.98	9.43	3.86	10.75	NA	36.85	90	71	141	1.16	0.19
Bank of Kilmichael	Yes	Kilmichael	208,719	2,487	1.64	17.58	4.02	8.94	NA	25.92	399	23	74	1.68	0.26
Bank of Anguilla	No	Anguilla	157,017	1,177	1.03	11.03	4.10	10.09	13.82	15.14	270	127	362	1.22	1.98
Citizens Bank & Trust Company	Yes	Marks	136,897	(2,352)	(2.18)	(28.41)	2.75	6.90	10.83	28.91	3,087	370	3,152	2.94	5.12
Bank of Winona	Yes	Winona	133,969	1,229	1.26	10.90	3.57	10.41	14.61	44.52	-	28	125	0.85	0.43
Bank of Benoit	No	Benoit	21,071	5	0.03	0.23	3.35	18.28	49.98	83.14	48	3	10	1.29	0.01
Total/Average			9,539,163	73,512	0.87	7.75	3.54	10.65	19.88	30.85	17,159	5,199	12,459	1.02	0.53
West Central - Total/Average															
			11,684,435	95,285	1.05	9.93	3.73	10.26	17.44	24.87	19,691	5,948	13,808	1.03	0.61

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East Central															
Community Bank of Mississippi	No	Forest	3,849,031	23,306	0.87	10.06	3.55	7.80	15.07	17.87	4,401	409	2,009	0.87	0.73
BankFirst Financial Services	No	Macon	1,682,214	11,172	0.99	9.27	3.37	8.69	13.99	13.38	7,965	308	834	1.42	0.73
Citizens National Bank of Meridian	Yes	Meridian	1,568,373	17,893	1.57	13.99	3.29	10.77	14.57	15.54	1,940	279	333	1.31	0.79
Citizens Bank of Philadelphia, Mississippi	No	Philadelphia	1,373,958	5,051	0.52	5.82	2.71	7.17	13.30	7.72	1,183	178	622	0.69	1.01
Great Southern Bank	No	Meridian	335,800	1,621	0.69	7.19	3.79	8.64	NA	60.68	102	124	340	0.94	0.20
Bank of Forest	Yes	Forest	223,988	2,008	1.23	9.11	3.80	12.56	NA	37.42	160	4	95	1.10	0.33
Bank of Okolona	Yes	Okolona	222,153	1,371	0.83	8.09	3.80	9.66	NA	34.00	-	93	109	1.37	1.13
Commercial Bank	No	De Kalb	181,189	1,048	0.78	7.98	3.67	9.51	NA	31.42	700	33	214	1.82	0.23
Holmes County Bank & Trust Company	Yes	Lexington	132,352	623	0.65	5.01	3.19	12.30	28.53	33.76	135	18	53	1.74	1.56
Bank of Morton	Yes	Morton	74,972	1,093	2.01	13.65	4.84	14.01	NA	30.63	27	23	85	0.18	1.60
East Central - Total/Average			9,644,030	65,186	1.01	9.02	3.60	10.11	17.09	28.24	16,613	1,469	4,694	1.07	0.77
Southwest															
First Bank	Yes	McComb	604,554	2,642	0.58	5.99	2.93	9.60	15.67	31.64	1,121	13	350	1.45	0.18
United Mississippi Bank	Yes	Natchez	388,983	2,741	0.99	9.13	4.00	9.89	NA	15.46	155	39	205	0.66	0.99
Pike National Bank	No	McComb	282,045	1,636	0.81	5.98	3.89	13.05	23.11	26.24	311	38	109	1.33	0.56
Bank of Brookhaven	No	Brookhaven	188,567	1,225	0.89	8.09	3.10	10.46	17.91	36.51	112	7	18	1.04	0.15
Bank of Franklin	No	Meadville	168,560	1,025	0.84	7.74	3.92	10.20	NA	24.08	180	67	121	1.28	0.33
Jefferson Bank	No	Greenville	148,781	1,962	1.93	11.45	4.06	15.01	18.68	16.22	-	29	167	3.43	0.23
Southwest - Total/Average			1,781,490	11,231	1.01	8.06	3.65	11.37	18.84	25.03	1,879	193	970	1.37	0.43

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Southeast															
Gulfport - Biloxi, MS (Metro)															
Peoples Bank, Biloxi, Mississippi	No	Biloxi	686,375	(3,297)	(0.66)	(4.63)	3.02	12.43	22.45	22.92	5,948	184	5,938	1.54	1.26
First Federal Savings and Loan Association of Pascagoula-Moss Point	No	Pascagoula	337,678	780	0.32	3.55	2.78	8.85	19.91	17.85	103	9	141	0.40	0.49
Bank of Wiggins	No	Wiggins	179,762	1,085	0.83	4.77	3.61	16.97	NA	52.75	78	16	94	1.56	0.93
Total/Average			1,203,815	(1,432)	0.16	1.23	3.14	12.75	21.18	31.17	6,129	209	6,173	1.07	1.00
Hattiesburg, MS (Metro)															
First, A National Banking Association	No	Hattiesburg	5,154,798	42,964	1.23	8.68	3.73	10.15	16.53	21.31	21,628	1,023	2,303	1.09	0.82
Grand Bank for Savings, FSB	Yes	Hattiesburg	91,430	484	0.74	6.13	5.84	12.19	25.79	14.40	108	1	-	0.79	1.45
Richton Bank & Trust Company	Yes	Richton	62,427	39	0.09	0.55	3.46	14.16	30.02	62.47	-	6	6	1.99	0.05
Total/Average			5,308,655	43,487	0.69	5.12	4.34	12.17	24.11	32.73	21,736	1,030	2,309	1.08	0.83
Pascagoula, MS (Metro)															
Merchants & Marine Bank	No	Pascagoula	632,136	3,805	0.82	6.54	2.99	12.26	22.88	42.05	622	299	336	1.13	1.00
Century Bank	No	Lucedale	421,543	2,764	0.97	9.88	3.86	9.92	NA	24.14	575	113	524	1.36	0.21
Total/Average			1,053,679	6,569	0.90	8.21	3.43	11.09	22.88	33.10	1,197	412	860	1.23	0.69
Other															
First State Bank	No	Waynesboro	861,861	4,327	0.68	5.19	3.36	11.75	NA	22.42	1,785	55	1,309	1.03	1.20
Citizens Bank	Yes	Columbia	471,075	4,946	1.45	15.64	3.84	9.89	16.94	21.26	562	185	308	1.49	1.06
Magnolia State Bank	Yes	Bay Springs	375,252	2,100	0.77	8.05	3.41	8.95	13.89	22.79	105	36	375	0.72	0.59
First National Bank of Picayune	Yes	Picayune	234,191	4,137	2.49	17.12	4.51	13.46	22.84	31.31	152	22	150	1.28	3.09
First Southern Bank	Yes	Columbia	223,330	1,973	1.24	11.18	4.10	10.37	NA	21.29	50	171	126	1.13	0.03
Covington County Bank	No	Collins	81,049	277	0.46	4.69	3.10	9.63	17.56	50.87	40	61	59	0.26	0.37
Total/Average			2,246,758	17,760	1.18	10.31	3.72	10.68	17.81	28.32	2,694	530	2,327	1.09	1.12
Southeast - Total/Average			9,812,907	66,384	0.73	6.22	3.66	11.67	21.50	31.33	31,756	2,181	11,669	1.10	0.90