

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter					
										P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO		
										30-90 \$	90 + \$			30-90 \$	90 + \$				
<b>State Summary</b>																			
North - Total/Average	4,826,576	2,745,163	171,138	31,645	3,377	1,169	2,947	1.15	0.52	28,742	2,089	21,362	3,935	45,317	4,939	19,435	3,910		
West Central - Total/Average	11,636,542	7,836,673	728,525	76,369	10,447	3,668	9,009	0.97	0.65	55,906	6,809	56,664	19,323	67,840	8,871	56,616	17,034		
East Central - Total/Average	9,439,771	5,935,034	702,543	57,977	8,380	890	3,468	0.98	0.77	38,178	9,236	45,345	27,400	81,807	8,066	48,659	27,789		
Southwest - Total/Average	1,794,344	1,182,231	68,029	15,805	1,338	92	627	1.34	0.52	13,534	10,506	6,362	2,927	23,172	8,001	7,529	2,892		
Southeast - Total/Average	9,698,847	5,943,756	173,027	57,601	17,580	1,640	4,342	0.97	1.04	34,369	3,377	72,292	28,166	76,534	6,595	72,109	27,148		
<b>State Total</b>	<b>37,396,080</b>	<b>23,642,857</b>	<b>1,843,262</b>	<b>239,397</b>	<b>41,122</b>	<b>7,459</b>	<b>20,393</b>	<b>1.01</b>	<b>0.76</b>	<b>170,729</b>	<b>32,017</b>	<b>202,025</b>	<b>81,751</b>	<b>294,670</b>	<b>36,472</b>	<b>204,348</b>	<b>78,773</b>		
<b>Regionals</b>																			
Hancock Whitney Bank	33,198,825	22,628,568	2,286,963	442,638	548,424	7,207	353,655	1.96	0.61	34,886	5,650	183,980	18,724	114,918	17,788	260,649	18,460		
BancorpSouth Bank	23,215,373	15,416,022	1,192,715	237,025	66,000	4,786	19,687	1.54	0.58	45,452	9,877	126,752	7,164	68,720	7,272	110,074	9,200		
Trustmark National Bank	15,689,973	10,599,589	969,668	119,188	38,766	4,777	7,415	1.12	0.44	71,889	57,076	49,995	18,276	26,740	44,272	52,991	24,847		
Renasant Bank	14,881,088	10,997,304	1,281,278	145,387	53,250	6,406	8,915	1.32	0.32	9,675	6,151	37,952	9,125	45,524	9,563	40,473	8,671		
<b>North</b>																			
<b>Memphis, TN-MS-AR (Metro)</b>																			
Bank of Holly Springs	281,122	191,745	10,099	1,449	281	56	197	0.76	1.54	4,126	360	4,105	217	5,363	99	3,371	156		
Sycamore Bank	263,746	171,289	9,108	1,692	265	8	71	0.99	0.33	1,130	-	444	431	1,739	177	385	361		
First State Bank	125,441	62,274	3,112	551	-	30	18	0.88	1.28	-	-	766	843	93	-	806	1,008		
Merchants & Farmers Bank	114,085	50,418	67	653	95	22	78	1.30	1.76	506	-	1,628	385	1,029	-	1,486	385		
Citizens Bank	83,734	38,277	-	383	42	9	34	1.00	0.31	324	-	148	109	1,920	-	52	109		
<b>Total/Average</b>	<b>868,128</b>	<b>514,003</b>	<b>22,386</b>	<b>4,728</b>	<b>683</b>	<b>125</b>	<b>398</b>	<b>0.92</b>	<b>1.05</b>	<b>6,086</b>	<b>360</b>	<b>7,091</b>	<b>1,985</b>	<b>10,144</b>	<b>276</b>	<b>6,100</b>	<b>2,019</b>		
<b>Other</b>																			
First Security Bank	708,945	379,962	24,105	4,250	552	376	511	1.12	0.45	5,536	1,057	2,323	854	6,173	1,796	2,341	1,143		
BNA Bank	609,351	346,284	25,363	5,542	180	19	101	1.60	0.52	1,686	8	3,050	90	4,459	221	2,562	90		
Peoples Bank	457,020	198,068	16,933	1,334	563	419	1,195	0.67	0.01	738	24	23	-	1,050	3	470	-		
FNB Oxford Bank	427,736	235,156	18,841	3,045	750	11	36	1.29	0.14	253	2	452	149	2,025	239	212	164		
Farmers and Merchants Bank	385,170	211,980	17,724	2,834	-	34	168	1.34	0.52	635	2	1,974	22	3,384	9	1,825	22		
First Choice Bank	345,216	203,579	9,675	2,172	207	63	122	1.07	0.26	5,399	78	891	-	5,476	51	738	20		
First American National Bank	312,375	175,607	16,660	1,921	100	93	137	1.09	0.71	2,673	245	2,014	209	4,598	756	1,314	259		
Mechanics Bank	253,359	168,013	10,154	2,033	142	6	18	1.21	1.18	2,675	34	2,817	161	2,378	77	3,022	143		
Oxford University Bank	189,195	138,439	7,234	1,478	60	7	107	1.07	0.17	1,022	-	220	100	1,863	248	302	-		
Commerce Bank	145,241	91,814	2,063	1,694	90	16	116	1.85	0.29	1,163	138	121	301	1,854	621	185	-		
Amory Federal Savings and Loan Association	80,580	51,851	-	455	38	-	38	0.88	0.56	702	49	386	64	1,794	509	364	50		
First Federal Savings and Loan Association	44,260	30,407	-	159	12	-	-	0.52	0.00	174	92	-	-	119	133	-	-		
<b>Total/Average</b>	<b>3,958,448</b>	<b>2,231,160</b>	<b>148,752</b>	<b>26,917</b>	<b>2,694</b>	<b>1,044</b>	<b>2,549</b>	<b>1.21</b>	<b>0.41</b>	<b>22,656</b>	<b>1,729</b>	<b>14,271</b>	<b>1,950</b>	<b>35,173</b>	<b>4,663</b>	<b>13,335</b>	<b>1,891</b>		
<b>North - Total/Average</b>	<b>4,826,576</b>	<b>2,745,163</b>	<b>171,138</b>	<b>31,645</b>	<b>3,377</b>	<b>1,169</b>	<b>2,947</b>	<b>1.15</b>	<b>0.52</b>	<b>28,742</b>	<b>2,089</b>	<b>21,362</b>	<b>3,935</b>	<b>45,317</b>	<b>4,939</b>	<b>19,435</b>	<b>3,910</b>		

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter					
										P/D Still Accruing		Non Accrual	OREO	P/D Still Accruing		Non Accrual	OREO		
										30-90 \$	90 + \$			30-90 \$	90 + \$				
<b>West Central</b>																			
<b>Jackson, MS (Metro)</b>																			
PriorityOne Bank	778,547	555,368	23,131	5,640	600	57	275	1.02	0.40	5,288	-	2,678	469	10,943	376	3,576	514		
First Commercial Bank	489,766	394,465	48,145	4,159	30	101	63	1.05	0.07	301	-	228	112	255	-	301	169		
Peoples Bank	402,287	316,760	86,886	3,400	485	279	484	1.07	3.19	1,924	-	10,844	1,971	588	-	11,671	2,971		
Copiah Bank	247,658	173,639	2,365	2,352	113	13	96	1.35	0.88	856	25	1,426	745	2,275	133	1,535	745		
Merchants and Planters Bank	101,658	65,585	6,344	819	90	19	10	1.25	0.07	91	-	59	13	5	-	153	15		
OmniBank	53,895	31,867	-	375	(138)	13	4	1.18	1.79	1	-	334	629	201	331	345	629		
<b>Total/Average</b>	<b>2,073,811</b>	<b>1,537,684</b>	<b>166,871</b>	<b>16,745</b>	<b>1,180</b>	<b>482</b>	<b>932</b>	<b>1.09</b>	<b>0.94</b>	<b>8,461</b>	<b>25</b>	<b>15,569</b>	<b>3,939</b>	<b>14,267</b>	<b>840</b>	<b>17,581</b>	<b>5,043</b>		
<b>Other</b>																			
BankPlus	4,542,059	3,337,830	290,162	24,059	3,048	2,037	2,526	0.72	0.47	10,164	1,940	14,342	7,029	13,651	2,315	11,162	3,342		
Planters Bank & Trust Company	1,239,617	650,604	78,635	4,845	1,042	215	1,212	0.74	0.79	11,307	139	8,013	1,813	10,927	-	7,756	1,728		
Guaranty Bank and Trust Company	1,211,905	914,292	124,846	10,841	1,636	339	286	1.19	0.46	9,833	89	5,173	406	3,522	125	5,083	689		
Bank of Commerce	630,970	348,331	-	4,493	520	260	407	1.29	0.19	3,572	1,669	178	999	11,503	1,313	151	1,044		
First National Bank of Clarksdale	374,450	208,057	12,689	3,205	206	14	21	1.54	0.16	53	100	613	-	2,377	-	623	175		
RiverHills Bank	370,387	195,038	16,835	4,489	270	3	171	2.30	0.61	2,532	318	1,995	256	4,725	1,043	1,958	47		
Bank of Yazoo City	263,225	142,730	13,873	1,292	33	69	58	0.91	0.84	88	133	-	2,200	151	201	-	2,240		
Cleveland State Bank	262,428	143,723	12,856	1,622	60	51	124	1.13	0.19	1,021	557	-	499	2,515	37	-	499		
Bank of Kilmichael	211,069	124,713	6,507	2,005	269	15	53	1.61	0.77	1,025	-	1,250	369	1,345	-	1,412	358		
Bank of Anguilla	160,432	101,572	2,497	1,315	180	37	59	1.29	2.10	77	256	3,068	295	186	943	2,864	299		
Citizens Bank & Trust Company	141,500	76,494	-	949	1,987	135	3,068	1.24	5.00	6,632	1,485	5,819	1,261	796	1,931	7,187	1,311		
Bank of Winona	133,395	50,883	2,754	461	-	9	89	0.91	0.67	1,003	-	636	257	1,644	-	811	259		
Bank of Benoit	21,294	4,722	-	48	16	2	3	1.02	0.04	138	98	8	-	231	123	28	-		
<b>Total/Average</b>	<b>9,562,731</b>	<b>6,298,989</b>	<b>561,654</b>	<b>59,624</b>	<b>9,267</b>	<b>3,186</b>	<b>8,077</b>	<b>0.95</b>	<b>0.59</b>	<b>47,445</b>	<b>6,784</b>	<b>41,095</b>	<b>15,384</b>	<b>53,573</b>	<b>8,031</b>	<b>39,035</b>	<b>11,991</b>		
<b>West Central - Total/Average</b>	<b>11,636,542</b>	<b>7,836,673</b>	<b>728,525</b>	<b>76,369</b>	<b>10,447</b>	<b>3,668</b>	<b>9,009</b>	<b>0.97</b>	<b>0.65</b>	<b>55,906</b>	<b>6,809</b>	<b>56,664</b>	<b>19,323</b>	<b>67,840</b>	<b>8,871</b>	<b>56,616</b>	<b>17,034</b>		

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter					
										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO		
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
<b>East Central</b>																			
Community Bank of Mississippi	3,724,405	2,627,154	404,322	22,189	2,951	228	1,369	0.84	0.72	20,180	4,318	11,081	15,790	30,295	3,485	13,450	15,761		
Citizens National Bank of Meridian	1,605,886	1,069,390	102,301	13,045	1,061	126	250	1.22	0.64	2,778	334	5,664	4,604	5,637	926	5,422	5,837		
BankFirst Financial Services	1,528,756	1,020,153	115,482	11,832	2,804	233	623	1.16	0.69	796	12	10,163	404	7,144	178	9,885	274		
Citizens Bank of Philadelphia, Mississippi	1,402,061	636,197	48,821	4,257	936	106	540	0.67	1.08	4,064	301	10,790	4,358	22,497	14	12,027	3,643		
Great Southern Bank	331,733	127,956	12,971	1,207	73	81	261	0.94	0.24	1,482	482	664	146	2,566	434	429	149		
Bank of Forest	226,449	124,393	4,316	1,247	95	3	83	1.00	0.49	2,579	203	752	366	3,130	232	791	366		
Bank of Okolona	230,360	133,199	7,080	1,795	-	60	66	1.35	1.82	752	467	2,945	1,259	1,938	925	4,190	1,276		
Commercial Bank	186,681	102,245	6,117	1,555	350	23	176	1.52	0.13	2,804	453	57	191	3,180	481	60	191		
Holmes County Bank & Trust Company	128,800	45,764	1,133	744	90	14	52	1.63	1.76	677	-	2,032	234	979	-	1,110	264		
Bank of Morton	74,640	48,583	-	106	20	16	48	0.22	1.67	2,066	2,666	1,197	48	4,441	1,391	1,295	28		
<b>East Central - Total/Average</b>	<b>9,439,771</b>	<b>5,935,034</b>	<b>702,543</b>	<b>57,977</b>	<b>8,380</b>	<b>890</b>	<b>3,468</b>	<b>0.98</b>	<b>0.77</b>	<b>38,178</b>	<b>9,236</b>	<b>45,345</b>	<b>27,400</b>	<b>81,807</b>	<b>8,066</b>	<b>48,659</b>	<b>27,789</b>		
<b>Southwest</b>																			
First Bank	613,852	432,268	6,418	5,936	900	5	118	1.37	0.38	6,661	9,935	559	1,749	12,686	7,220	553	1,754		
United Mississippi Bank	384,404	276,013	28,480	1,827	95	17	160	0.66	1.06	1,638	87	3,476	616	6,402	358	4,686	628		
Pike National Bank	280,630	169,898	16,569	2,150	175	28	78	1.27	0.60	2,648	178	1,485	211	1,095	230	1,640	211		
Bank of Brookhaven	190,414	98,323	4,407	1,009	69	5	14	1.03	0.14	311	118	276	-	233	37	276	-		
Bank of Franklin	173,386	103,787	7,099	1,273	99	35	89	1.23	0.33	564	188	219	351	1,642	156	360	299		
Jefferson Bank	151,658	101,942	5,056	3,610	-	2	168	3.54	0.23	1,712	-	347	-	1,114	-	14	-		
<b>Southwest - Total/Average</b>	<b>1,794,344</b>	<b>1,182,231</b>	<b>68,029</b>	<b>15,805</b>	<b>1,338</b>	<b>92</b>	<b>627</b>	<b>1.34</b>	<b>0.52</b>	<b>13,534</b>	<b>10,506</b>	<b>6,362</b>	<b>2,927</b>	<b>23,172</b>	<b>8,001</b>	<b>7,529</b>	<b>2,892</b>		

MISSISSIPPI ASSET QUALITY - JUNE 30, 2020

Institution	Total Assets \$	Total Loans \$	PPP Loans \$	ALLL \$	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)	Current Quarter				Previous Quarter			
										P/D Still Accruing		Non	OREO	P/D Still Accruing		Non	OREO
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
<b>Southeast</b>																	
<b>Gulfport - Biloxi, MS (Metro)</b>																	
Peoples Bank, Biloxi, Mississippi	654,982	290,538	22,454	4,194	262	120	395	1.44	2.21	2,284	82	8,381	6,100	4,303	39	8,833	6,573
First Federal Savings and Loan Association of Pascagoula-Moss Point	334,914	254,827	23	998	59	3	141	0.39	0.53	617	92	1,204	563	1,093	513	657	1,213
Bank of Wiggins	181,732	89,960	840	1,398	77	10	87	1.55	0.96	1,690	285	19	1,733	2,460	504	205	1,548
<b>Total/Average</b>	<b>1,171,628</b>	<b>635,325</b>	<b>23,317</b>	<b>6,590</b>	<b>398</b>	<b>133</b>	<b>623</b>	<b>1.04</b>	<b>1.54</b>	<b>4,591</b>	<b>459</b>	<b>9,604</b>	<b>8,396</b>	<b>7,856</b>	<b>1,056</b>	<b>9,695</b>	<b>9,334</b>
<b>Hattiesburg, MS (Metro)</b>																	
First, A National Banking Association	5,075,725	3,171,535	-	28,064	14,708	817	1,368	0.88	0.88	9,118	1,009	39,201	5,471	22,337	2,393	37,751	6,973
Grand Bank for Savings, FSB	84,698	69,975	-	553	72	1	-	0.79	1.59	1,825	-	574	770	3,600	1	823	938
Richton Bank & Trust Company	64,685	21,604	-	396	-	-	6	1.83	0.05	164	244	-	30	2,031	334	-	30
<b>Total/Average</b>	<b>5,225,108</b>	<b>3,263,114</b>	<b>-</b>	<b>29,013</b>	<b>14,780</b>	<b>818</b>	<b>1,374</b>	<b>0.89</b>	<b>0.88</b>	<b>11,107</b>	<b>1,253</b>	<b>39,775</b>	<b>6,271</b>	<b>27,968</b>	<b>2,728</b>	<b>38,574</b>	<b>7,941</b>
<b>Pascagoula, MS (Metro)</b>																	
Merchants & Marine Bank	642,333	351,223	36,926	3,829	485	279	285	1.09	0.90	3,320	-	5,407	405	8,335	-	4,844	524
Century Bank	401,028	248,173	20,165	3,406	500	58	454	1.37	0.37	5,217	172	1,454	22	6,323	262	711	22
<b>Total/Average</b>	<b>1,043,361</b>	<b>599,396</b>	<b>57,091</b>	<b>7,235</b>	<b>985</b>	<b>337</b>	<b>739</b>	<b>1.21</b>	<b>0.70</b>	<b>8,537</b>	<b>172</b>	<b>6,861</b>	<b>427</b>	<b>14,658</b>	<b>262</b>	<b>5,555</b>	<b>546</b>
<b>Other</b>																	
First State Bank	867,620	514,836	30,523	4,471	990	31	1,166	0.87	1.31	5,323	263	7,110	4,234	12,805	474	9,954	1,407
Citizens Bank	470,895	324,858	14,248	4,498	272	111	189	1.38	1.19	2,475	428	4,380	1,227	5,355	455	4,183	915
Magnolia State Bank	382,873	265,193	20,149	2,099	-	17	65	0.79	1.28	1,141	491	1,777	3,128	2,870	723	854	3,074
First National Bank of Picayune	230,649	150,870	12,221	1,894	130	16	125	1.26	2.78	743	275	2,209	4,201	2,658	856	2,866	3,649
First Southern Bank	224,805	149,331	13,436	1,692	25	121	48	1.13	0.23	300	-	245	282	1,229	-	116	282
Covington County Bank	81,908	40,833	2,042	109	-	56	13	0.27	0.40	152	36	331	-	1,135	41	312	-
<b>Total/Average</b>	<b>2,258,750</b>	<b>1,445,921</b>	<b>92,619</b>	<b>14,763</b>	<b>1,417</b>	<b>352</b>	<b>1,606</b>	<b>1.02</b>	<b>1.29</b>	<b>10,134</b>	<b>1,493</b>	<b>16,052</b>	<b>13,072</b>	<b>26,052</b>	<b>2,549</b>	<b>18,285</b>	<b>9,327</b>
<b>Southeast - Total/Average</b>	<b>9,698,847</b>	<b>5,943,756</b>	<b>173,027</b>	<b>57,601</b>	<b>17,580</b>	<b>1,640</b>	<b>4,342</b>	<b>0.97</b>	<b>1.04</b>	<b>34,369</b>	<b>3,377</b>	<b>72,292</b>	<b>28,166</b>	<b>76,534</b>	<b>6,595</b>	<b>72,109</b>	<b>27,148</b>