

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - MARCH 31, 2025																								
Saltmarsh Saltmarsh, Cleaveland & Gund CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS			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 (%)		
																	30-100	100 +						
																	\$	\$						
State Summary																								
Greater than \$10 Billion					4	119,041,535	83,446,823	358,117	1.19	9.72	3.49	59.38	10.72	11.84	40,505	9,342	43,851	377,364	166,758	525,421	51,678	1.39%	0.66%	
\$1 Billion to \$10 Billion					8	25,147,153	17,205,057	65,267	1.05	10.39	3.43	66.95	10.06	12.66	6,489	1,789	4,908	120,734	9,880	96,230	24,388	1.18%	0.53%	
\$500 Million to \$1 Billion					15	10,823,009	6,307,955	27,778	1.06	9.84	3.52	66.54	11.70	19.79	2,605	919	1,754	76,391	6,244	35,888	8,406	1.27%	0.49%	
\$250 Million to \$500 Million					20	6,922,785	4,011,537	17,128	0.99	9.33	3.56	73.85	11.07	25.27	2,597	403	3,412	45,519	7,208	33,624	7,031	1.28%	0.64%	
\$100 Million to \$250 Million					10	1,698,986	930,605	6,041	1.42	11.23	4.11	63.48	14.08	30.30	164	94	362	22,186	6,536	9,246	1,298	2.21%	1.13%	
Less than \$100 Million					3	199,157	124,584	239	0.51	3.01	3.54	84.20	16.17	33.60	34	2	43	4,521	667	1,844	-	2.11%	1.13%	
State Total					60	163,832,625	112,026,561	474,570	1.15	9.82	3.49	61.70	10.74	13.27	52,394	12,549	54,330	646,715	197,293	702,253	92,801	1.35%	0.63%	
Greater than \$10 Billion																								
Bancorpsouth Bank					No	Tupelo	47,743,294	34,051,610	133,222	1.11	9.27	3.33	57.00	10.56	11.41	20,000	2,726	25,728	131,506	74,980	235,952	8,237	1.34%	0.67%
Hancock Whitney Bank					No	Gulfport	34,732,348	23,098,151	122,150	1.40	12.00	3.41	54.10	11.18	15.50	10,461	3,046	13,293	150,197	15,593	104,214	26,439	1.38%	0.42%
Trustmark National Bank					No	Jackson	18,293,845	13,241,469	55,671	1.22	10.67	3.70	63.30	10.29	6.95	5,294	2,316	3,701	55,473	76,077	86,620	8,348	1.26%	0.94%
Renasant Bank					No	Tupelo	18,272,048	13,055,593	47,074	1.04	6.93	3.50	63.10	10.85	13.49	4,750	1,254	1,129	40,188	108	98,635	8,654	1.56%	0.59%
Total/Average							119,041,535	83,446,823	358,117	1.19	9.72	3.49	59.38	10.72	11.84	40,505	9,342	43,851	377,364	166,758	525,421	51,678	1.39%	0.66%
\$1 Billion to \$10 Billion																								
Bankplus					No	Belzoni	8,025,891	6,092,632	25,380	1.28	12.03	3.46	61.20	10.37	18.24	484	615	1,645	16,452	4,015	17,320	8,824	1.18%	0.38%
Community Bank Of Mississippi					No	Flowood	4,803,418	3,116,380	8,303	0.70	8.94	3.35	72.80	8.25	17.36	1,771	139	840	30,820	4,660	6,827	5,986	1.04%	0.36%
Guaranty Bank And Trust Company					No	Belzoni	2,906,666	1,998,678	7,814	1.08	10.31	3.80	59.60	9.80	11.94	2,186	196	985	26,543	45	38,404	6,002	1.34%	1.53%
Bankfirst Financial Services					No	Macon	2,790,484	1,814,259	6,796	0.99	7.80	3.59	66.60	10.80	13.45	600	349	935	7,209	-	14,685	-	1.30%	0.53%
Planters Bank & Trust Company					No	Indianola	2,085,339	1,275,927	4,035	0.78	7.97	2.60	67.40	10.10	21.60	57	201	116	5,321	204	4,981	95	0.99%	0.25%
The Citizens National Bank of Meridian					Yes	Meridian	1,797,670	1,217,616	6,411	1.46	11.81	3.28	65.90	11.55	13.82	225	27	68	10,680	730	6,198	1,712	1.16%	0.48%
The Citizens Bank Of Philadelphia					No	Philadelphia	1,585,829	803,626	2,113	0.55	13.25	2.92	75.60	8.16	(2.33)	638	55	71	8,174	52	4,127	1,186	0.95%	0.34%
Priorityone Bank					Yes	Magee	1,151,856	885,939	4,415	1.54	11.02	4.40	66.50	11.46	7.19	528	207	248	15,535	174	3,688	583	1.51%	0.39%
Total/Average							25,147,153	17,205,057	65,267	1.05	10.39	3.43	66.95	10.06	12.66	6,489	1,789	4,908	120,734	9,880	96,230	24,388	1.18%	0.53%

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																	30-100	100 +				
																	\$	\$				
\$500 Million to \$1 Billion																						
Bank Of Commerce	No	Greenwood	983,464	535,656	3,936	1.63	14.89	2.74	45.30	13.13	25.96	500	160	369	11,174	3,637	399	147	0.98%	0.43%		
First Security Bank	No	Batesville	926,871	534,665	2,975	1.30	16.56	3.72	62.90	8.97	14.67	317	153	229	8,891	185	2,524	79	1.35%	0.30%		
First State Bank	No	Waynesboro	922,987	441,656	765	0.32	3.69	2.28	85.20	10.34	30.80	-	1	23	9,250	-	5,431	3,414	0.99%	0.96%		
First Commercial Bank	No	Jackson	889,292	794,688	1,623	0.73	6.74	3.43	74.40	10.91	3.95	20	2	-	11	-	233	-	1.01%	0.03%		
The Peoples Bank, Biloxi, Mississippi	No	Biloxi	866,201	231,645	1,394	0.64	6.10	2.95	75.80	13.32	28.14	(5)	40	53	1,803	61	441	-	1.28%	0.06%		
Fnb Oxford	No	Oxford	862,326	439,570	1,446	0.68	6.31	2.91	57.10	11.84	17.23	600	13	61	1,068	-	1,489	-	1.01%	0.17%		
Bna Bank	No	New Albany	467,334	3,338	1,70	16.76	3.30	47.60	12.10	20.52	89	4	49	6,712	1,078	3,124	1,047	1.47%	0.66%			
Merchants & Marine Bank	No	Pascagoula	729,622	465,607	821	0.45	3.53	5.53	91.20	13.14	16.86	44	93	137	2,658	-	2,741	-	1.36%	0.38%		
The Bank Of Holly Springs	Yes	Holly Springs	587,439	426,914	1,864	1.31	7.47	4.07	59.40	13.54	21.34	520	128	293	6,959	672	6,414	1,174	1.01%	1.41%		
Farmers And Merchants Bank	No	Baldwyn	559,485	330,490	3,027	2.15	18.77	4.32	52.60	13.06	9.63	-	28	106	3,404	1	4,345	2,259	2.21%	1.18%		
First Bank	Yes	Mccomb	553,198	366,014	1,974	1.45	8.65	3.74	63.60	13.31	16.38	150	123	67	2,018	380	3,976	228	1.61%	0.83%		
Century Bank	No	Lucedale	546,723	370,865	1,288	0.93	12.03	3.90	70.60	9.45	19.46	85	109	223	11,387	-	1,784	-	1.40%	0.33%		
United Mississippi Bank	Yes	Natchez	545,953	361,781	1,449	1.07	8.08	4.13	76.40	11.38	21.82	90	13	16	6,825	57	484	58	0.84%	0.11%		
The Peoples Bank	No	Ripley	541,893	213,388	959	0.73	8.79	2.22	63.40	10.80	43.82	18	15	15	1,941	17	941	-	1.40%	0.18%		
First Choice Bank	No	Pontotoc	512,869	327,682	919	0.74	9.20	3.52	72.60	10.16	6.21	177	37	113	2,290	156	1,562	-	1.19%	0.34%		
Total/Average			10,823,009	6,307,955	27,778	1.06	9.84	3.52	66.54	11.70	19.79	2,605	919	1,754	76,391	6,244	35,888	8,406	1.27%	0.49%		
\$250 Million to \$500 Million																						
Magnolia State Bank	Yes	Bay Springs	478,752	350,025	(204)	(0.17)	(1.31)	3.86	105.50	11.10	16.95	(4)	11	31	7,581	646	181	577	0.85%	0.29%		
Citizens Bank	Yes	Columbia	474,772	302,075	2,204	1.88	12.74	4.65	61.00	12.70	29.86	253	109	1,107	3,273	597	878	222	1.24%	0.36%		
Peoples Bank	Yes	Mendenhall	456,786	368,558	2,875	2.51	17.25	6.88	58.20	12.71	12.11	1,655	96	1,496	6,976	16	18,614	874	1.57%	4.27%		
Riverhills Bank	Yes	Vicksburg	435,474	168,275	1,585	1.54	10.29	3.16	52.10	12.66	34.05	120	2	39	3,571	1,500	1,085	-	2.65%	0.59%		
First National Bank Of Clarksdale	No	Clarksdale	399,582	211,905	910	0.92	9.98	3.03	67.40	12.23	27.00	6	5	16	323	-	1,590	-	1.23%	0.40%		
Pike National Bank	No	Mccomb	396,621	185,968	866	0.91	9.13	3.48	68.10	11.77	27.36	180	19	105	1,469	-	1,068	225	1.10%	0.33%		
First Federal Savings & Loan Association Of Pasca	No	Pascagoula	378,748	314,138	157	0.17	1.84	2.25	91.50	9.33	9.59	-	1	47	651	46	352	1,142	0.41%	0.41%		
Bankokolona	Yes	Okolona	345,371	229,858	657	0.77	7.98	2.99	76.60	8.97	24.54	-	8	56	2,667	641	1,111	180	1.20%	0.56%		
Great Southern Bank	Yes	Meridian	339,870	134,083	157	0.18	2.21	2.60	94.50	9.35	44.85	-	-	27	2,326	422	186	981	0.71%	0.47%		
Copiah Bank	No	Hazlehurst	332,180	169,289	658	0.81	7.63	3.73	74.90	10.98	27.39	8	3	11	1,072	2,038	343	-	1.64%	0.72%		
The Cleveland State Bank	No	Cleveland	331,524	162,237	833	1.03	17.15	3.31	64.60	10.95	32.97	30	2	44	1,974	3	329	-	1.40%	0.10%		
Bank Of Kilmichael	Yes	Kilmichael	321,247	178,771	825	1.06	16.97	3.28	66.30	9.37	10.50	144	34	111	715	-	2,515	-	1.61%	0.78%		
Bank Of Yazoo City	No	Yazoo City	321,140	153,174	496	0.61	6.64	2.45	72.80	11.30	31.90	60	5	22	220	-	-	-	1.24%	0.00%		
Unity Bank Of Mississippi	No	Holly Springs	291,083	150,082	103	0.14	2.48	2.34	101.50	10.17	10.35	-	13	11	1,614	-	827	-	1.48%	0.28%		
Fnb Picayune Bank	Yes	Picayune	282,739	173,675	2,100	3.02	18.70	4.95	45.90	14.94	27.48	-	2	49	1,489	783	1,590	2,061	1.19%	1.57%		
First Southern Bank	Yes	Columbia	278,380	147,305	1,174	1.69	14.15	4.57	65.30	10.95	24.98	-	11	45	1,002	172	1,073	82	1.40%	0.48%		
First Southern Bank	No	De Kalb	269,569	131,595	392	0.57	11.66	3.07	75.20	10.59	34.33	60	80	192	2,277	103	535	-	1.78%	0.24%		
Bank Of Forest	Yes	Forest	267,815	157,236	254	0.38	3.82	3.12	87.30	11.61	22.66	50	-	2	1,976	3	930	-	1.23%	0.35%		
Grand Bank For Savings, F.S.B.	Yes	Hattiesburg	265,118	188,696	226	0.35	3.38	3.91	89.60	8.24	25.73	35	-	-	4,134	227	417	687	0.73%	0.50%		
Bank Of Brookhaven	No	Brookhaven	256,014	134,592	860	1.41	13.95	3.48	58.60	11.51	30.74	-	2	1	209	11	-	-	0.91%	0.00%		
Total/Average			6,922,785	4,011,537	17,128	0.99	9.33	3.56	73.85	11.07	25.27	2,597	403	3,412	45,519	7,208	33,624	7,031	1.28%	0.64%		

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CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS			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 (%)
															30-100	100 +				
															\$	\$				
Institution	Sub S	Count/City																		
\$100 Million to \$250 Million																				
Bank Of Franklin	No	Meadville	243,790	170,758	744	1.22	10.96	4.60	66.60	12.08	27.16	91	16	45	1,878	318	1,547	592	1.54%	1.01%
Bank Of Wiggins	No	Wiggins	212,606	93,469	339	0.67	6.80	2.62	75.40	15.27	48.84	(2)	3	5	2,223	35	279	28	1.44%	0.16%
Merchants And Planters Bank	No	Raymond	211,159	93,875	982	1.84	10.76	4.18	55.40	16.35	39.45	-	8	-	16	-	154	368	2.33%	0.25%
Bank Of Anguilla	No	Anguilla	202,281	92,915	763	1.51	13.56	4.04	52.70	13.77	31.65	-	31	54	5,281	4,486	704	24	2.69%	2.58%
The Jefferson Bank	No	Greenville	165,697	131,092	937	2.16	12.16	5.41	45.30	19.13	14.30	-	1	-	2,696	150	349	-	5.34%	0.30%
Commerce Bank	Yes	Corinth	159,456	105,518	944	2.41	20.63	5.30	55.80	12.41	28.60	75	6	73	3,379	25	769	-	1.55%	0.50%
Holmes County Bank	Yes	Lexington	154,038	61,658	287	0.76	6.20	3.16	78.50	13.97	30.62	-	2	4	680	19	764	142	1.67%	0.60%
Bank Of Winona	Yes	Winona	141,609	47,321	239	0.65	4.96	2.96	78.20	13.10	41.01	-	5	31	466	-	796	-	1.64%	0.56%
Citizens Bank And Trust Company	No	Marks	105,925	63,846	200	0.71	6.32	4.64	81.10	11.30	23.77	-	22	79	1,966	535	2,089	144	3.08%	2.61%
Covington County Bank	No	Collins	102,425	70,153	606	2.27	19.93	4.14	45.80	13.37	17.63	-	-	71	3,601	968	1,795	-	0.86%	2.70%
Total/Average			1,698,986	930,605	6,041	1.42	11.23	4.11	63.48	14.08	30.30	164	94	362	22,186	6,536	9,246	1,298	2.21%	1.13%
Less than \$100 Million																				
Genesis Bank	No	Benoit	75,387	52,521	91	0.52	2.70	4.43	84.00	19.12	24.07	34	2	43	2,041	189	1,752	-	1.19%	2.57%
Amory Federal Savings And Loan Association	No	Amory	71,642	53,049	62	0.34	2.59	2.35	84.80	13.44	28.79	-	-	-	2,386	432	92	-	1.00%	0.73%
Richton Bank & Trust Company	Yes	Richton	52,128	19,014	86	0.66	3.74	3.83	83.80	15.95	47.95	-	-	-	94	46	-	-	4.13%	0.09%
Total/Average			199,157	124,584	239	0.51	3.01	3.54	84.20	16.17	33.60	34	2	43	4,521	667	1,844	-	2.11%	1.13%