



MISSISSIPPI ASSET QUALITY - MARCH 31, 2021

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		P/D Still Accruing		Non				
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$			
<b>State Summary</b>																				
North - Total/Average	5,252,922	2,768,184	137,140	36,244	1,305	511	619	1.31	0.49	29,153	1,807	21,880	3,851	29,534	3,056	20,921	3,573			
West Central - Total/Average	12,802,471	7,957,876	601,099	102,995	9,390	2,089	3,916	1.29	0.51	53,741	8,939	50,206	15,037	59,430	8,420	53,014	16,355			
East Central - Total/Average	10,494,887	5,956,792	542,772	71,676	3,466	424	1,029	1.20	0.59	37,706	2,938	40,401	21,476	46,287	6,679	41,844	22,252			
Southwest - Total/Average	1,907,020	1,117,867	62,802	16,619	548	235	324	1.49	0.42	13,767	12,188	6,013	2,000	19,657	3,162	6,952	2,580			
Southeast - Total/Average	10,415,624	5,740,658	357,707	64,683	(3,790)	5,459	5,009	1.13	0.76	45,005	4,382	59,882	19,427	47,204	5,799	63,841	21,491			
<b>State Total</b>	<b>40,872,924</b>	<b>23,541,377</b>	<b>1,701,520</b>	<b>292,217</b>	<b>10,919</b>	<b>8,718</b>	<b>10,897</b>	<b>1.24</b>	<b>0.59</b>	<b>179,372</b>	<b>30,254</b>	<b>178,382</b>	<b>61,791</b>	<b>202,112</b>	<b>27,116</b>	<b>186,572</b>	<b>66,251</b>			
<b>Regionals</b>																				
Hancock Whitney Bank	35,049,974	21,664,902	2,345,605	424,360	(7,563)	3,850	22,104	1.96	0.34	46,689	6,893	108,434	9,221	67,026	3,361	141,219	11,520			
BancorpSouth Bank	25,802,759	15,053,142	1,145,634	241,117	-	2,601	5,906	1.60	0.32	37,727	21,208	73,142	9,351	46,472	14,320	96,378	11,395			
Trustmark National Bank	16,876,289	10,663,429	701,868	109,191	(10,501)	3,631	1,245	1.02	0.44	26,019	112,157	63,515	10,651	29,360	120,985	63,128	11,651			
Renasant Bank	15,620,824	10,688,408	860,864	173,106	-	2,332	5,370	1.62	0.38	21,801	2,364	53,741	5,971	26,286	4,050	51,420	5,972			
<b>North</b>																				
<b>Memphis, TN-MS-AR (Metro)</b>																				
The Bank of Holly Springs	369,881	237,242	5,934	1,733	202	15	31	0.73	0.85	5,415	90	3,020	121	6,352	187	2,789	256			
Sycamore Bank	300,995	166,557	6,360	2,091	70	19	1	1.26	0.59	1,536	-	1,394	372	769	-	436	456			
First State Bank	142,537	60,191	-	558	-	5	2	0.93	1.12	956	-	747	843	71	-	788	843			
Merchants & Farmers Bank	124,547	48,916	381	447	44	9	14	0.91	0.94	1,086	-	434	733	470	-	440	733			
<b>Total/Average</b>	<b>937,960</b>	<b>512,906</b>	<b>12,675</b>	<b>4,829</b>	<b>316</b>	<b>48</b>	<b>48</b>	<b>0.94</b>	<b>0.82</b>	<b>8,993</b>	<b>90</b>	<b>5,595</b>	<b>2,069</b>	<b>7,662</b>	<b>187</b>	<b>4,453</b>	<b>2,288</b>			
<b>Other</b>																				
First Security Bank	758,278	394,484	15,835	5,002	276	162	102	1.27	0.71	3,841	211	5,064	354	3,228	529	5,736	354			
BNA Bank	650,768	346,960	24,790	6,389	149	22	70	1.84	0.44	1,206	6	2,879	-	1,907	21	2,846	23			
The Peoples Bank	515,100	186,426	11,966	2,127	180	142	39	1.14	0.00	580	1	1	-	2,786	32	295	-			
FNB Oxford Bank	456,602	229,871	16,231	3,145	-	7	5	1.37	0.08	502	-	52	293	1,440	-	187	105			
Farmers and Merchants Bank	436,159	224,759	17,001	3,783	-	18	48	1.68	0.52	1,781	5	2,256	-	1,615	5	1,955	-			
First Choice Bank	389,047	208,978	15,177	2,562	150	46	73	1.23	0.12	1,731	490	454	-	1,541	10	561	-			
First American National Bank	361,532	185,532	8,912	2,038	-	37	85	1.10	0.67	2,813	-	2,280	142	3,313	32	2,176	119			
Mechanics Bank	273,866	171,172	10,134	2,212	27	12	16	1.29	0.91	4,588	272	2,075	413	1,685	1,362	2,365	294			
Oxford University Bank	197,645	140,855	4,191	1,718	30	2	1	1.22	0.28	1,467	613	347	200	1,641	300	88	200			
Commerce Bank	151,315	87,983	228	1,793	60	14	30	2.04	0.48	682	59	587	145	1,807	285	259	145			
Amory Federal Savings and Loan Association	78,807	45,374	-	461	90	1	84	1.02	0.54	889	-	290	136	882	84	-	45			
First Federal Savings and Loan Association	45,843	32,884	-	185	27	-	18	0.56	0.22	80	60	-	99	27	209	-	-			
<b>Total/Average</b>	<b>4,314,962</b>	<b>2,255,278</b>	<b>124,465</b>	<b>31,415</b>	<b>989</b>	<b>463</b>	<b>571</b>	<b>1.39</b>	<b>0.42</b>	<b>20,160</b>	<b>1,717</b>	<b>16,285</b>	<b>1,782</b>	<b>21,872</b>	<b>2,869</b>	<b>16,468</b>	<b>1,285</b>			
<b>North - Total/Average</b>	<b>5,252,922</b>	<b>2,768,184</b>	<b>137,140</b>	<b>36,244</b>	<b>1,305</b>	<b>511</b>	<b>619</b>	<b>1.31</b>	<b>0.49</b>	<b>29,153</b>	<b>1,807</b>	<b>21,880</b>	<b>3,851</b>	<b>29,534</b>	<b>3,056</b>	<b>20,921</b>	<b>3,573</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		P/D Still Accruing		Non			
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
<b>West Central</b>																			
<b>Jackson, MS (Metro)</b>																			
PriorityOne Bank	841,006	606,272	25,013	7,762	300	77	118	1.28	0.62	8,813	-	5,113	72	8,048	234	3,893	188		
First Commercial Bank	620,459	511,032	28,062	5,303	243	74	-	1.04	0.10	234	-	610	-	699	-	224	-		
Peoples Bank	417,454	322,297	70,076	7,020	2,907	83	112	2.18	3.18	7,749	-	12,297	973	4,158	-	10,047	1,773		
Copiah Bank	274,447	171,441	284	2,342	47	5	22	1.37	0.55	968	-	1,514	-	4,154	194	1,211	1,034		
Merchants and Planters Bank	117,268	57,884	3,370	1,163	30	17	-	2.01	0.00	-	-	-	-	31	-	-	-		
OmniBank	55,013	34,238	6,075	392	-	9	-	1.14	1.68	59	69	297	629	-	69	302	629		
<b>Total/Average</b>	<b>2,325,647</b>	<b>1,703,164</b>	<b>132,880</b>	<b>23,982</b>	<b>3,527</b>	<b>265</b>	<b>252</b>	<b>1.41</b>	<b>0.92</b>	<b>17,823</b>	<b>69</b>	<b>19,831</b>	<b>1,674</b>	<b>17,090</b>	<b>497</b>	<b>15,677</b>	<b>3,624</b>		
<b>Other</b>																			
BankPlus	4,940,100	3,405,826	223,847	40,041	3,894	1,481	1,334	1.18	0.30	12,736	4,860	8,868	5,788	12,567	4,747	14,752	4,905		
Guaranty Bank and Trust Company	1,351,710	948,918	117,934	13,169	879	101	65	1.39	0.28	1,767	36	3,487	315	1,789	47	4,933	358		
Planters Bank & Trust Company	1,348,414	582,902	55,726	4,774	270	84	746	0.82	0.86	5,304	-	10,030	1,560	10,670	-	9,040	1,827		
Bank of Commerce	725,207	359,260	23,896	4,676	65	21	116	1.30	0.10	6,796	993	682	55	8,227	976	723	-		
First National Bank of Clarksdale	414,334	183,469	7,148	2,958	-	10	47	1.61	0.52	280	-	2,168	-	45	-	273	315		
RiverHills Bank	395,537	180,645	13,569	4,803	45	2	131	2.66	0.46	4,375	491	1,042	761	2,803	147	1,676	276		
Bank of Yazoo City	302,973	150,393	7,998	1,313	90	9	234	0.87	0.84	181	61	-	2,531	144	41	-	2,326		
The Cleveland State Bank	302,804	130,897	9,079	1,678	30	27	31	1.28	0.06	1,350	379	-	175	1,860	245	-	413		
Bank of Kilmichael	221,601	119,723	4,970	2,319	127	15	11	1.94	0.17	975	-	132	245	414	-	196	331		
Bank of Anguilla	170,814	77,848	1,330	1,323	90	12	80	1.70	1.37	288	3	1,653	680	50	308	1,633	687		
Citizens Bank and Trust Company	141,802	57,992	-	1,351	341	54	868	2.33	2.21	616	1,967	1,936	1,193	2,134	1,287	3,470	1,233		
Bank of Winona	139,447	50,663	2,722	503	-	8	1	0.99	0.28	1,121	-	333	60	1,550	-	595	60		
Genesis Bank	22,081	6,176	-	105	32	-	-	1.70	0.20	129	80	44	-	87	125	46	-		
<b>Total/Average</b>	<b>10,476,824</b>	<b>6,254,712</b>	<b>468,219</b>	<b>79,013</b>	<b>5,863</b>	<b>1,824</b>	<b>3,664</b>	<b>1.26</b>	<b>0.42</b>	<b>35,918</b>	<b>8,870</b>	<b>30,375</b>	<b>13,363</b>	<b>42,340</b>	<b>7,923</b>	<b>37,337</b>	<b>12,731</b>		
<b>West Central - Total/Average</b>	<b>12,802,471</b>	<b>7,957,876</b>	<b>601,099</b>	<b>102,995</b>	<b>9,390</b>	<b>2,089</b>	<b>3,916</b>	<b>1.29</b>	<b>0.51</b>	<b>53,741</b>	<b>8,939</b>	<b>50,206</b>	<b>15,037</b>	<b>59,430</b>	<b>8,420</b>	<b>53,014</b>	<b>16,355</b>		

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										P/D Still Accruing		Non		P/D Still Accruing		Non			
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$		
<b>East Central</b>																			
Community Bank of Mississippi	4,244,121	2,616,245	335,019	28,116	2,610	120	366	1.07	0.47	21,468	2,205	9,572	10,330	24,294	3,200	9,982	11,515		
BankFirst Financial Services	1,780,098	1,112,851	91,609	16,647	246	132	227	1.50	0.66	4,087	10	10,482	1,207	2,384	30	10,022	1,343		
The Citizens National Bank of Meridian	1,679,675	1,039,032	75,093	14,686	360	45	20	1.41	0.61	3,632	160	7,006	3,300	4,262	173	7,098	4,597		
The Citizens Bank of Philadelphia	1,548,056	639,173	23,649	4,772	87	47	97	0.75	0.75	1,007	49	6,790	4,884	4,069	14	8,565	3,073		
Great Southern Bank	347,079	125,193	6,648	1,235	-	38	57	0.99	0.08	1,139	98	244	28	2,020	401	288	218		
Bank of Okolona	236,386	126,647	-	1,943	-	6	12	1.53	1.07	611	156	1,936	591	892	188	2,628	591		
Bank of Forest	235,207	110,835	2,557	1,274	90	3	197	1.15	0.79	1,158	39	1,407	461	1,785	1,050	391	358		
The Commercial Bank	203,117	102,871	7,239	2,128	45	12	23	2.07	0.23	2,375	143	308	151	4,462	222	218	191		
Holmes County Bank	139,978	40,365	958	750	20	4	6	1.86	1.24	233	-	1,569	172	490	-	1,654	172		
Bank of Morton	81,170	43,580	-	125	8	17	24	0.29	1.77	1,996	78	1,087	352	1,629	1,401	998	194		
<b>East Central - Total/Average</b>	<b>10,494,887</b>	<b>5,956,792</b>	<b>542,772</b>	<b>71,676</b>	<b>3,466</b>	<b>424</b>	<b>1,029</b>	<b>1.20</b>	<b>0.59</b>	<b>37,706</b>	<b>2,938</b>	<b>40,401</b>	<b>21,476</b>	<b>46,287</b>	<b>6,679</b>	<b>41,844</b>	<b>22,252</b>		
<b>Southwest</b>																			
First Bank	637,450	355,927	4,580	5,362	210	23	36	1.51	0.31	6,715	10,484	931	1,026	13,388	2,656	1,960	1,043		
United Mississippi Bank	410,350	292,205	34,335	1,960	45	13	106	0.67	0.73	4,448	791	2,686	316	2,959	106	2,816	821		
Pike National Bank	307,788	168,432	12,246	2,630	252	3	45	1.56	0.51	1,891	105	1,454	130	1,718	116	1,453	130		
Bank of Brookhaven	220,297	100,482	2,166	1,124	57	3	5	1.12	0.13	104	39	-	276	45	4	-	276		
Bank of Franklin	188,460	110,374	4,733	1,501	61	94	53	1.36	0.33	554	211	361	252	715	280	374	310		
The Jefferson Bank	142,675	90,447	4,742	4,042	(77)	99	79	4.47	0.41	55	558	581	-	832	-	349	-		
<b>Southwest - Total/Average</b>	<b>1,907,020</b>	<b>1,117,867</b>	<b>62,802</b>	<b>16,619</b>	<b>548</b>	<b>235</b>	<b>324</b>	<b>1.49</b>	<b>0.42</b>	<b>13,767</b>	<b>12,188</b>	<b>6,013</b>	<b>2,000</b>	<b>19,657</b>	<b>3,162</b>	<b>6,952</b>	<b>2,580</b>		

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										P/D Still Accruing		Non		P/D Still Accruing		Non	
										30-90 \$	90 + \$	Accrual \$	OREO \$	30-90 \$	90 + \$	Accrual \$	OREO \$
<b>Southeast</b>																	
<b>Gulfport - Biloxi, MS (Metro)</b>																	
The Peoples Bank, Biloxi, Mississippi	749,697	272,273	16,954	4,072	(4,853)	4,584	85	1.50	0.81	1,346	-	2,941	3,143	3,280	-	3,028	3,475
First Federal Savings & Loan Association of Pascagoula-Moss Point	323,287	254,978	95	1,071	-	1	23	0.42	0.46	265	177	1,001	482	1,261	336	1,013	745
Bank of Wiggins	186,857	87,964	534	1,398	4	6	10	1.59	0.14	1,482	509	14	243	1,228	318	17	896
<b>Total/Average</b>	<b>1,259,841</b>	<b>615,215</b>	<b>17,583</b>	<b>6,541</b>	<b>(4,849)</b>	<b>4,591</b>	<b>118</b>	<b>1.06</b>	<b>0.62</b>	<b>3,093</b>	<b>686</b>	<b>3,956</b>	<b>3,868</b>	<b>5,769</b>	<b>654</b>	<b>4,058</b>	<b>5,116</b>
<b>Hattiesburg, MS (Metro)</b>																	
The First, A National Banking Association	5,436,548	3,055,093	221,441	32,663	-	568	4,122	1.07	0.66	9,588	1,079	29,981	5,769	8,932	2,692	33,773	5,802
Grand Bank for Savings, F.S.B.	98,779	74,411	-	592	-	3	1	0.80	1.37	1,169	21	600	751	1,278	-	671	751
Richton Bank & Trust Company	58,226	19,208	-	402	-	-	-	2.09	0.05	656	-	-	30	922	-	-	30
<b>Total/Average</b>	<b>5,593,553</b>	<b>3,148,712</b>	<b>221,441</b>	<b>33,657</b>	<b>-</b>	<b>571</b>	<b>4,123</b>	<b>1.07</b>	<b>0.66</b>	<b>11,413</b>	<b>1,100</b>	<b>30,581</b>	<b>6,550</b>	<b>11,132</b>	<b>2,692</b>	<b>34,444</b>	<b>6,583</b>
<b>Pascagoula, MS (Metro)</b>																	
Merchants & Marine Bank	742,758	355,890	33,590	3,934	(15)	111	323	1.11	1.29	3,515	-	9,396	186	6,121	-	9,488	187
Century Bank	446,894	256,124	16,098	4,165	75	64	126	1.63	0.21	7,233	735	925	-	6,062	701	816	19
<b>Total/Average</b>	<b>1,189,652</b>	<b>612,014</b>	<b>49,688</b>	<b>8,099</b>	<b>60</b>	<b>175</b>	<b>449</b>	<b>1.32</b>	<b>0.88</b>	<b>10,748</b>	<b>735</b>	<b>10,321</b>	<b>186</b>	<b>12,183</b>	<b>701</b>	<b>10,304</b>	<b>206</b>
<b>Other</b>																	
First State Bank	894,209	466,734	26,828	6,159	495	20	102	1.32	1.11	7,707	262	6,188	3,750	7,418	269	6,448	3,657
Citizens Bank	483,472	307,378	6,332	4,349	309	61	156	1.41	1.16	5,202	245	5,057	556	6,132	254	5,122	564
Magnolia State Bank	416,356	275,085	18,492	2,103	170	11	21	0.76	0.48	2,827	255	574	1,413	2,018	807	584	1,413
First National Bank of Picayune	252,642	138,101	9,715	1,895	-	5	7	1.37	2.41	408	172	3,024	3,070	1,135	138	2,750	3,916
First Southern Bank	240,720	135,084	7,034	1,704	-	19	33	1.26	0.05	3,319	-	119	6	763	1	-	6
Covington County Bank	85,179	42,335	594	176	25	6	-	0.42	0.11	288	927	62	28	654	283	131	30
<b>Total/Average</b>	<b>2,372,578</b>	<b>1,364,717</b>	<b>68,995</b>	<b>16,386</b>	<b>999</b>	<b>122</b>	<b>319</b>	<b>1.20</b>	<b>1.01</b>	<b>19,751</b>	<b>1,861</b>	<b>15,024</b>	<b>8,823</b>	<b>18,120</b>	<b>1,752</b>	<b>15,035</b>	<b>9,586</b>
<b>Southeast - Total/Average</b>	<b>10,415,624</b>	<b>5,740,658</b>	<b>357,707</b>	<b>64,683</b>	<b>(3,790)</b>	<b>5,459</b>	<b>5,009</b>	<b>1.13</b>	<b>0.76</b>	<b>45,005</b>	<b>4,382</b>	<b>59,882</b>	<b>19,427</b>	<b>47,204</b>	<b>5,799</b>	<b>63,841</b>	<b>21,491</b>