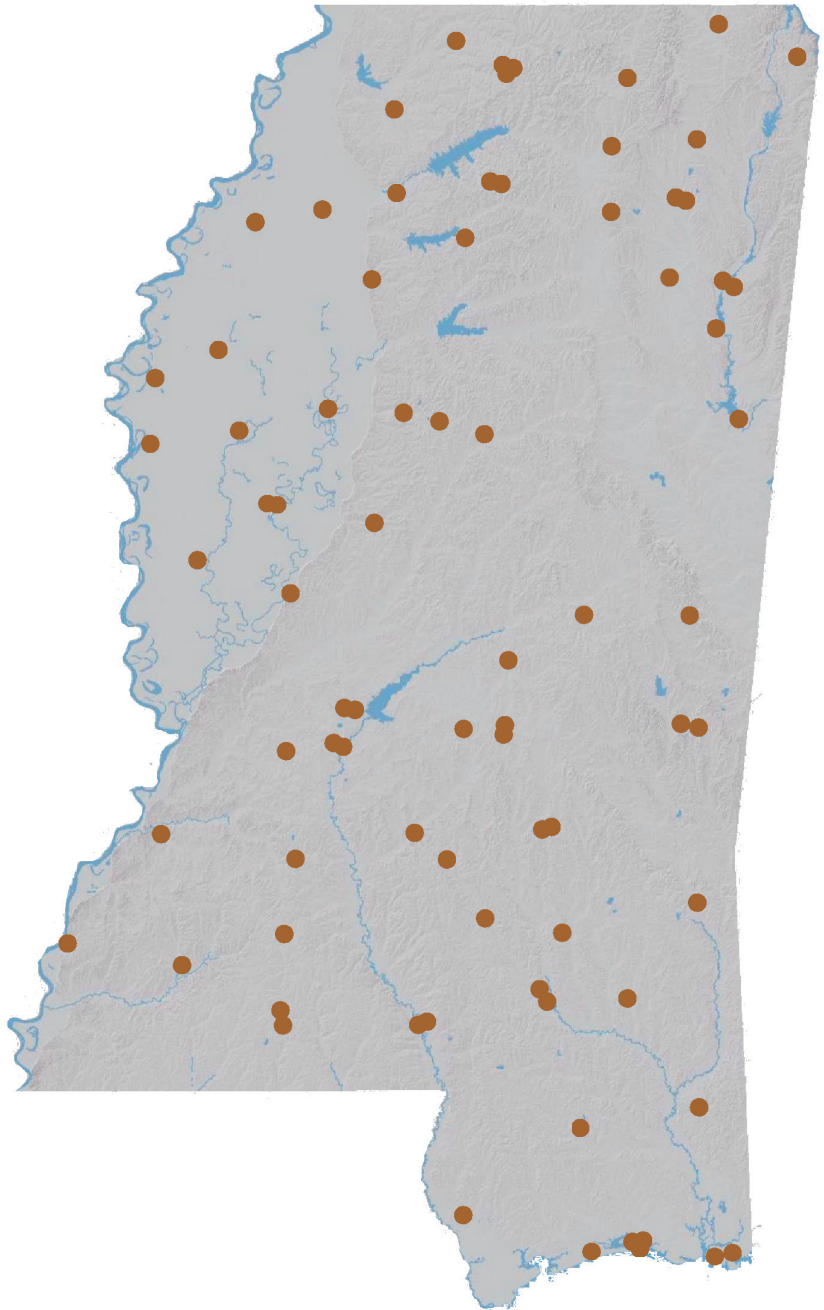


Banking Almanac: Mississippi

As of and for the Twelve Months Ended March 31, 2020



Porter White & Company

Investment Bankers Since 1975

TABLE OF CONTENTS

I. Alphabetical

City
Year Established
Charter Type
Corporation Type
Parent
Total Assets
Equity / Assets
After-Tax Return on Average Assets
After-Tax Return on Average Equity
Nonperforming Assets to Total Assets

II. Total Assets

City
Total Loans
Total Deposits
Total Equity
Tier 1 Leverage Ratio
Number of Offices
Number of Employees
Assets per Employee
Assets per Office
Deposits per Office
Total Assets

III. Net Interest Margin

City
Total Assets
Loans / Deposits
Securities / Assets
Loan Growth
Deposit Growth
Yield on Loans
Yield on Securities (TE)
Cost of Funds
Net Interest Margin (TE)

IV. Non-Interest Income

City
Net Income
Non Interest Income
Service Charges / Average Assets
Gain on Sale of Loans / Average Assets
Gain on Sale of OREO / Average Assets
Other Non Interest Income / Average Assets
Total Non Interest Income / Average Assets

V. Non-Interest Expense

City
Total Assets
Assets per Employee
Efficiency Ratio
Personnel Expense / Average Assets
Occupancy Expense / Average Assets
Other Non Interest Expense / Average Assets
Total Non Interest Expense / Average Assets

VI. Asset Quality

City
Total Assets
Gross Loans
Adjusted Texas Ratio
Other Real Estate Owned
Reserve for Loan Losses / Gross Loans
Provision Expense / Average Assets
Adjusted Loans 30-89 Days Past Due / Gross Loans
Adjusted Loans 90+ Days Past Due / Gross Loans
Adj. Nonperforming Loans + Adj. OREO / Gross Loans + OREO
Net Charge-offs / Average Loans
Asset Quality Score

VII. Pre-Tax Return on Average Equity

City
Total Assets
Total Equity
Equity / Assets
Net Income for Twelve Months Ended March 31, 2020
Net Income per Employee
Net Income for Twelve Months Ended March 31, 2019
Net Income for Twelve Months Ended March 31, 2018
Pre-Tax Return on Average Assets
Pre-Tax Return on Average Equity

NOTES ON ALMANAC

- Data, based on regulatory filings, are furnished by S&P Global Market Intelligence and contain copyrighted and trade secret material distributed under license from S&P. The data are for the recipient's internal use only.
- All data are as of and for the twelve months ended March 31, 2020 unless otherwise noted. While the data are believed to be reliable, we have made no attempt to verify its accuracy.
- As permitted under a recent FED waiver providing a 30 day grace period for Q1 2020 Call Reports, 8 Mississippi Banks have not reported as of the date of this release. We will update this release in early June after all banks have uploaded their data.
- Reported net income figures are not adjusted if an institution is an S-corporation.
- ROAA/ROAE figures are marked as Pre-Tax or After-Tax. For S-corps, After-Tax ROAA/ROAE are adjusted to tax-equivalent bases.
- Texas Ratio presented in Asset Quality section has been adjusted to exclude the portion of nonperforming assets that are guaranteed by the U.S. government or FDIC. This ratio is calculated as:

NPAs + Loans 90 PD - Government guarantees

Tangible equity + Loan loss reserves

- Past due, Nonperforming Loan and OREO measures presented in Asset Quality section have been adjusted to exclude the portion of nonperforming assets that are guaranteed by the U.S. government or FDIC.

- Asset Quality Score is calculated as follows:

Adjusted Loans 30-89 Days Past Due / Gross Loans

+ Adjusted Loans 90+ Days Past Due / Gross Loans

+ Adjusted Nonperforming Loans + Adjusted OREO / Gross Loans + OREO

+ Net Charge-offs / Average Loans

= Asset Quality Score

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ALPHABETICAL

Rank	Institution	City	Year Est.	Charter Type	Corp. Type	Parent	Total Assets (\$000)	Equity / Assets (%)	After-Tax ROAA (%)	After-Tax ROAE (%)	NPA/Total Assets (%)
1	Amory Federal Savings & Loan	Amory	1934	Fed-Thrift	C-corp		80,312	13.07	(0.29)	(2.24)	0.52
2	BancorpSouth Bank	Tupelo	1876	ST-Bank	C-corp		21,045,439	12.74	1.04	8.31	0.61
3	Bank of Anguilla	Anguilla	1904	ST-Bank	C-corp	Pyramid Financial Corporation	149,120	9.28	(0.05)	(0.48)	2.21
4	Bank of Benoit	Benoit	1904	ST-Bank	C-corp		16,605	11.95	0.64	5.84	0.17
5	Bank of Brookhaven	Brookhaven	2000	ST-Bank	C-corp	Haven Capital Corporation	176,617	10.98	0.91	7.62	0.16
6	Bank of Commerce	Greenwood	1904	ST-Bank	C-corp	Commerce Bancorp, Inc	601,062	10.85	1.38	12.18	0.20
7	Bank of Forest	Forest	1901	ST-Bank	S-corp	First Forest Corporation	212,235	13.65	1.08	7.89	0.66
8	Bank of Franklin	Meadville	1912	ST-Bank	C-corp	Franklin Bancshares, Inc.	151,691	11.33	1.30	11.30	1.20
9	Bank of Holly Springs	Holly Springs	1869	ST-Bank	S-corp	Holly Springs Bancshares, Inc.	257,105	13.45	1.23	8.73	1.66
10	Bank of Kilmichael	Kilmichael	1904	ST-Bank	S-corp	Kilmichael Bancorp, Inc.	198,422	8.66	1.22	12.16	1.01
11	Bank of Morton	Morton	1904	ST-Bank	S-corp	Morton Bancorp, Inc.	69,958	14.98	1.60	10.56	2.21
12	Bank of Wiggins	Wiggins	1916	ST-Bank	C-corp		169,121	17.77	0.69	3.88	1.26
13	Bank of Yazoo City	Yazoo City	1876	ST-Bank	C-corp	Yazoo Capital Corporation	251,698	11.42	0.91	7.99	0.89
14	BankFirst Financial Services	Macon	1888	ST-Bank	C-corp	BankFirst Capital Corporation	1,321,745	11.62	1.15	10.54	0.77
15	BankPlus	Belzoni	1909	ST-Bank	C-corp	BancPlus Corporation	3,025,779	9.79	1.28	13.45	0.53
16	BNA Bank	New Albany	1896	ST-Bank	C-corp	BNA Bancshares, Inc.	552,314	12.14	1.44	11.64	0.82
17	Century Bank	Lucedale	1903	ST-Bank	C-corp	Bancorp of Lucedale, Inc.	348,366	10.25	1.10	10.22	1.00
18	Citizens Bank	Byhalia	1919	ST-Bank	C-corp	Marshall Financial Corporation	78,569	12.47	0.77	6.02	0.20
19	Citizens Bank	Columbia	1914	ST-Bank	S-corp	Citizens Corporation	440,403	9.53	1.17	12.30	1.53
20	Citizens Bank & Trust Company	Marks	1917	ST-Bank	S-corp	CB&T Bancshares, Inc.	141,861	8.04	(2.62)	(32.01)	6.77
21	Citizens National Bank	Meridian	1888	Fed-Bank	S-corp	Citizens National Banc Corp.	1,437,919	11.89	1.43	12.72	0.82
22	Cleveland State Bank	Cleveland	1908	ST-Bank	C-corp	Cleveland State Bancorp, Inc.	239,172	10.70	0.95	9.03	0.51
23	Commerce Bank	Corinth	1999	ST-Bank	S-corp	Commerce Holding Corporation	131,682	11.71	1.24	10.65	0.31
24	Commercial Bank	De Kalb	1914	ST-Bank	C-corp	Commercial Capital Corporation	173,923	9.44	0.93	8.99	0.58
25	Community Bank of Mississippi	Forest	1905	ST-Bank	C-corp	Community Bancshares of Mississippi, Inc.	3,371,491	9.06	0.89	10.09	0.89
26	Copiah Bank	Hazlehurst	1891	ST-Bank	C-corp	Copiah Bancshares, Inc.	237,105	10.03	0.88	8.89	1.11
27	Covington County Bank	Collins	1975	ST-Bank	C-corp	Covington Capital Corporation	73,051	10.40	0.55	5.71	0.59
28	Farmers and Merchants Bank	Baldwyn	1941	ST-Bank	C-corp		362,887	14.25	1.49	9.86	0.51
29	First American National Bank	Iuka	1964	Fed-Bank	S-corp	First American Bancshares, Inc.	282,471	11.88	0.54	4.70	0.80
30	First Choice Bank	Pontotoc	1900	ST-Bank	C-corp	Pontotoc Bancshares Corp.	325,880	12.50	1.17	9.05	0.23
31	First Commercial Bank	Jackson	2000	ST-Bank	C-corp	First Commercial Bancshares, Inc.	410,485	13.20	1.10	8.22	0.11
32	First FS&LA	Aberdeen	1936	Fed-Thrift	C-corp		43,948	16.63	0.23	1.37	0.00
33	First FS&LA	Pascagoula	1955	Fed-Thrift	C-corp		323,915	8.94	0.27	2.93	0.99
34	First National Bank of Clarksdale	Clarksdale	1964	Fed-Bank	C-corp	First Valley National Corp.	369,590	12.91	0.30	2.19	0.46
35	First National Bank of Picayune	Picayune	1947	Fed-Bank	S-corp	First National Corporation of Picayune	208,331	15.44	2.17	14.34	3.13
36	First Security Bank	Batesville	1952	ST-Bank	C-corp	Security Capital Corporation	652,231	10.30	1.30	11.49	1.01
37	First Southern Bank	Columbia	1960	ST-Bank	S-corp	First Federal Bancorp	199,939	11.48	1.01	8.71	0.20
38	First State Bank	Holly Springs	1916	ST-Bank	C-corp	First State Capital Corporation	127,273	11.25	0.70	6.15	1.82
39	First State Bank	Waynesboro	1934	ST-Bank	C-corp	First State Corporation	822,135	13.46	0.99	7.39	1.53
40	First, A National Banking Assn	Hattiesburg	1996	Fed-Bank	C-corp	First Bancshares, Inc.	4,053,820	15.61	1.41	9.05	1.26
41	FNB Oxford	Oxford	1910	ST-Bank	C-corp	First National Holding Company	385,966	10.81	1.06	9.34	0.25
42	Grand Bank for Savings, FSB	Hattiesburg	1968	Fed-Thrift	S-corp	Grand Financial Corporation	87,495	12.02	0.34	2.69	2.32
43	Great Southern Bank	Meridian	1902	ST-Bank	C-corp	Great Southern Capital Corporation	300,376	9.88	0.89	9.35	0.19
44	Hancock Whitney Bank	Gulfport	1899	ST-Bank	C-corp	Hancock Whitney Corporation	31,745,664	10.91	0.50	4.33	0.97
45	Holmes County Bank & Trust	Lexington	1932	ST-Bank	S-corp	Holmes County Capital Corporation	129,285	12.75	0.84	6.44	2.15
46	Jefferson Bank	Greenville	1900	ST-Bank	C-corp	Southeast Arkansas Bank Corporation	129,972	17.64	1.02	5.53	0.01
47	Magnolia State Bank	Bay Springs	1975	ST-Bank	S-corp	Magnolia State Corporation	348,032	10.00	0.81	8.15	1.13
48	Mechanics Bank	Water Valley	1892	ST-Bank	C-corp	Mechanics Banc Holding Company	229,213	11.15	0.89	8.06	1.38
49	Merchants & Farmers Bank	Holly Springs	1899	ST-Bank	S-corp	M & F Bancorp, Inc.	109,218	11.58	0.63	5.42	1.75
50	OmniBank	Bay Springs	1907	ST-Bank	C-corp		48,017	9.88	0.39	3.99	2.03
51	Oxford University Bank	Oxford	2000	ST-Bank	C-corp	Lafayette Bancorp, Inc.	171,020	10.41	0.84	8.23	0.20
52	Peoples Bank, Mendenhall	Mendenhall	1908	ST-Bank	S-corp	Peoples Bancshares, Inc.	312,516	10.68	1.96	19.38	5.04
53	Peoples Bank	Ripley	1925	ST-Bank	C-corp	Peoples Corporation	434,022	11.16	0.90	8.11	0.11
54	Peoples Bank, Biloxi	Biloxi	1896	ST-Bank	C-corp	Peoples Financial Corporation	643,529	15.01	0.42	2.90	2.55
55	Pike National Bank	McComb	1985	Fed-Bank	C-corp	PCNB Corp.	258,009	13.95	1.15	8.31	1.59
56	Planters Bank & Trust Company	Indianola	1920	ST-Bank	C-corp	Planters Holding Company	1,148,360	10.58	1.10	10.40	0.96
57	PriorityOne Bank	Magee	1905	ST-Bank	S-corp	PriorityOne Capital Corporation	727,401	10.27	1.24	11.64	0.66
58	Richton Bank & Trust Company	Richton	1931	ST-Bank	S-corp	Centon Bancorp, Inc.	55,638	16.42	0.94	5.61	0.05
59	RiverHills Bank	Vicksburg	1890	ST-Bank	S-corp	RiverHills Capital Corporation	346,078	10.94	1.24	11.40	0.58
60	Sycamore Bank	Senatobia	1900	ST-Bank	C-corp	Tate Financial Corporation	240,279	9.63	0.96	9.64	0.83
61	Trustmark National Bank	Jackson	1889	Fed-Bank	C-corp	Trustmark Corporation	14,017,762	12.12	1.05	8.46	0.57
62	United Mississippi Bank	Natchez	1973	ST-Bank	S-corp	Southwest Security, Inc.	354,206	11.01	0.59	5.46	1.75
MEDIAN							257,557	11.38	0.96	8.31	0.83
AVERAGE							1,538,028	11.84	0.89	7.42	1.10
HIGH							31,745,664	17.77	2.17	19.38	6.77
LOW							16,605	8.04	(2.62)	(32.01)	0.00

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employees	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
1	Hancock Whitney Bank	Gulfport	21,583,275	25,089,489	3,464,427	8.55	224	4,061	7,817	141,722	112,007	31,745,664
2	BancorpSouth Bank	Tupelo	14,432,399	16,728,444	2,681,904	8.90	316	4,737	4,443	66,599	52,938	21,045,439
3	Trustmark National Bank	Jackson	9,893,309	11,590,384	1,698,258	10.07	200	2,761	5,077	70,089	57,952	14,017,762
4	First, A National Banking Assn	Hattiesburg	2,615,576	3,279,366	632,603	11.40	83	687	5,901	48,841	39,510	4,053,820
5	Community Bank of Mississippi	Forest	2,253,606	3,029,274	305,500	8.39	49	805	4,188	68,806	61,822	3,371,491
6	BankPlus	Belzoni	2,108,118	2,656,973	296,262	9.44	90	752	4,024	33,620	29,522	3,025,779
7	Citizens National Bank	Meridian	989,764	1,241,150	170,897	11.58	27	322	4,466	53,256	45,969	1,437,919
8	BankFirst Financial Services	Macon	907,458	1,147,717	153,584	9.88	21	261	5,064	62,940	54,653	1,321,745
9	Planters Bank & Trust Company	Indianola	569,067	1,002,519	121,456	9.73	19	231	4,971	60,440	52,764	1,148,360
10	First State Bank	Waynesboro	512,530	692,837	110,682	12.14	14	180	4,567	58,724	49,488	822,135
11	PriorityOne Bank	Magee	534,839	613,263	74,725	10.55	15	195	3,730	48,493	40,884	727,401
12	First Security Bank	Batesville	354,036	577,180	67,165	9.98	18	194	3,362	36,235	32,066	652,231
13	Peoples Bank, Biloxi	Biloxi	270,928	525,972	96,622	14.04	19	145	4,438	33,870	27,683	643,529
14	Bank of Commerce	Greenwood	326,708	516,039	65,232	9.96	8	61	9,853	75,133	64,505	601,062
15	BNA Bank	New Albany	314,543	476,106	67,066	12.18	6	100	5,523	92,052	79,351	552,314
16	Citizens Bank	Byhalia	320,400	389,886	41,961	10.36	8	137	3,215	55,050	48,736	440,403
17	Peoples Bank	Ripley	186,288	372,560	48,433	10.53	6	85	5,106	72,337	62,093	434,022
18	First Commercial Bank	Jackson	339,250	350,588	54,198	13.11	4	60	6,841	102,621	87,647	410,485
19	FNB Oxford	Oxford	218,275	319,485	41,734	10.64	5	64	6,031	77,193	63,897	385,966
20	First National Bank of Clarksdale	Clarksdale	191,552	319,775	47,699	12.63	5	51	7,247	73,918	63,955	369,590
21	Farmers and Merchants Bank	Baldwyn	195,078	306,251	51,707	14.39	9	115	3,156	40,321	34,028	362,887
22	United Mississippi Bank	Natchez	258,427	308,915	38,985	10.66	10	128	2,767	35,421	30,892	354,206
23	Century Bank	Lucedale	224,518	288,398	35,711	10.78	10	117	2,977	34,837	28,840	348,366
24	Magnolia State Bank	Bay Springs	256,281	312,205	34,817	9.98	8	87	4,000	43,504	39,026	348,032
25	RiverHills Bank	Vicksburg	182,656	284,893	37,875	10.70	4	56	6,180	86,520	71,223	346,078
26	First Choice Bank	Pontotoc	194,948	282,468	40,721	12.76	3	73	4,464	108,627	94,156	325,880
27	First FS&LA	Pascagoula	253,481	194,435	28,945	9.37	6	60	5,399	53,986	32,406	323,915
28	Peoples Bank, Mendenhall	Mendenhall	242,286	275,420	33,379	10.71	5	124	2,520	62,503	55,084	312,516
29	Great Southern Bank	Meridian	119,824	269,455	29,672	9.71	12	133	2,258	25,031	22,455	300,376
30	First American National Bank	Iuka	159,769	245,198	33,548	11.24	11	107	2,640	25,679	22,291	282,471
31	Pike National Bank	McComb	159,418	217,350	36,004	14.03	5	80	3,225	51,602	43,470	258,009
32	Bank of Holly Springs	Holly Springs	179,448	209,604	34,574	13.64	5	62	4,147	51,421	41,921	257,105
33	Bank of Yazoo City	Yazoo City	125,426	220,749	28,738	12.14	5	47	5,355	50,340	44,150	251,698
34	Sycamore Bank	Senatobia	161,424	214,935	23,143	10.10	5	58	4,143	48,056	42,987	240,279
35	Cleveland State Bank	Cleveland	130,000	209,347	25,597	11.29	6	62	3,858	39,862	34,891	239,172
36	Copiah Bank	Hazlehurst	173,799	194,625	23,778	9.96	9	65	3,648	26,345	21,625	237,105
37	Mechanics Bank	Water Valley	161,034	200,111	25,547	10.99	6	65	3,526	38,202	33,352	229,213
38	Bank of Forest	Forest	125,476	179,382	28,979	13.34	3	52	4,081	70,745	59,794	212,235
39	First National Bank of Picayune	Picayune	142,051	175,322	32,163	15.19	6	60	3,472	34,722	29,220	208,331
40	First Southern Bank	Columbia	143,882	176,031	22,958	11.41	6	68	2,940	33,323	29,339	199,939
41	Bank of Kilmichael	Kilmichael	118,748	179,000	17,184	9.76	4	41	4,840	49,606	44,750	198,422
42	Bank of Brookhaven	Brookhaven	96,067	153,675	19,387	10.97	1	25	7,065	176,617	153,675	176,617
43	Commercial Bank	De Kalb	96,876	151,752	16,412	9.75	5	53	3,282	34,785	30,350	173,923
44	Oxford University Bank	Oxford	131,644	151,885	17,797	10.21	3	31	5,517	57,007	50,628	171,020
45	Bank of Wiggins	Wiggins	90,618	137,110	30,051	18.00	3	45	3,758	56,374	45,703	169,121
46	Bank of Franklin	Meadville	97,193	133,800	17,185	11.62	5	48	3,160	30,338	26,760	151,691
47	Bank of Anguilla	Anguilla	92,822	118,393	13,840	10.26	5	31	4,810	29,824	23,679	149,120
48	Citizens Bank & Trust Company	Marks	76,341	116,875	11,409	7.63	3	32	4,433	47,287	38,958	141,861
49	Commerce Bank	Corinth	87,904	109,868	15,423	11.48	1	30	4,389	131,682	109,868	131,682
50	Jefferson Bank	Greenville	87,541	106,747	22,925	18.54	3	17	7,645	43,324	35,582	129,972
51	Holmes County Bank & Trust	Lexington	44,577	110,618	16,490	12.61	4	22	5,877	32,321	27,655	129,285
52	First State Bank	Holly Springs	61,291	111,951	14,315	10.99	3	36	3,535	42,424	37,317	127,273
53	Merchants & Farmers Bank	Holly Springs	44,834	92,077	12,652	11.22	4	38	2,874	27,305	23,019	109,218
54	Grand Bank for Savings, FSB	Hattiesburg	68,070	69,385	10,520	12.22	2	35	2,500	43,748	34,693	87,495
55	Amory Federal Savings & Loan	Amory	53,931	69,633	10,499	12.99	1	8	10,039	80,312	69,633	80,312
56	Citizens Bank	Columbia	36,971	68,235	9,801	12.35	3	22	3,571	26,190	22,745	78,569
57	Covington County Bank	Collins	41,434	64,711	7,595	9.59	2	21	3,479	36,526	32,356	73,051
58	Bank of Morton	Morton	50,442	57,286	10,482	15.16	1	17	4,115	69,958	57,286	69,958
59	Richton Bank & Trust Company	Richton	22,644	44,983	9,138	16.18	2	14	3,974	27,819	22,492	55,638
60	OmniBank	Bay Springs	30,333	43,234	4,742	9.18	3	20	2,401	16,006	14,411	48,017
61	First FS&LA	Aberdeen	30,033	36,596	7,309	16.68	1	4	10,987	43,948	36,596	43,948
62	Bank of Benoit	Benoit	4,444	14,543	1,985	11.11	1	4	4,151	16,605	14,543	16,605
	MEDIAN		161,229	216,143	31,107	10.99	5	62	4,149	48,667	40,197	257,557
	AVERAGE		1,031,869	1,255,265	180,393	11.53	21	292	4,629	55,048	46,634	1,538,028
	HIGH		21,583,275	25,089,489	3,464,427	18.54	316	4,737	10,987	176,617	153,675	31,745,664
	LOW		4,444	14,543	1,985	7.63	1	4	2,258	16,006	14,411	16,605

NET INTEREST MARGIN

Rank	Institution	City	Total Assets (\$000)	Loans / Deposits (%)	Securities / Assets (%)	Loan Growth (%)	Deposit Growth (%)	Yield on Loans (%)	Yield on Securities (TE) (%)	Cost of Funds (%)	Net Interest Margin (TE) (%)
1	Grand Bank for Savings, FSB	Hattiesburg	87,495	98.1	0.0	0.67	6.91	8.54	NA	1.70	5.94
2	Bank of Morton	Morton	69,958	88.1	10.6	0.46	2.87	6.98	2.55	0.85	5.45
3	Peoples Bank	Ripley	312,516	88.0	10.4	(1.56)	(0.83)	7.21	2.84	1.30	5.17
4	First National Bank of Picayune	Picayune	208,331	81.0	20.3	(0.50)	(0.38)	6.53	2.60	0.45	4.82
5	Farmers and Merchants Bank	Baldwyn	362,887	63.7	30.0	(0.89)	6.00	7.23	2.97	0.96	4.77
6	Citizens Bank	Byhalia	78,569	54.2	24.3	(8.42)	1.71	6.96	2.02	0.58	4.67
7	OmniBank	Bay Springs	48,017	70.2	8.9	(7.69)	4.76	5.90	2.13	0.27	4.61
8	Bank of Holly Springs	Holly Springs	257,105	85.6	13.3	4.65	12.15	6.50	2.74	1.13	4.53
9	Jefferson Bank	Greenville	129,972	82.0	19.5	3.31	2.30	7.90	2.55	1.89	4.50
10	First Southern Bank	Columbia	199,939	81.7	17.6	3.59	1.68	5.64	2.84	0.45	4.48
11	Bank of Franklin	Meadville	151,691	72.6	23.1	6.60	5.07	6.35	2.51	0.76	4.46
12	United Mississippi Bank	Natchez	354,206	83.7	18.0	(0.22)	(6.71)	5.76	2.46	0.51	4.39
13	Great Southern Bank	Meridian	300,376	44.5	45.4	2.25	(1.91)	8.37	2.32	0.46	4.36
14	Bank of Anguilla	Anguilla	149,120	78.4	19.0	7.38	3.52	6.14	2.70	0.86	4.35
15	Pike National Bank	McComb	258,009	73.4	20.5	6.09	(3.21)	6.65	2.88	1.03	4.35
16	First American National Bank	Iuka	282,471	65.2	29.4	13.51	1.74	6.47	2.47	0.58	4.34
17	Bank of Kilmichael	Kilmichael	198,422	66.3	24.0	2.20	16.23	6.22	2.66	0.89	4.30
18	First Security Bank	Batesville	652,231	61.3	21.6	(2.14)	9.30	6.01	2.53	0.57	4.29
19	Century Bank	Lucedale	348,366	77.9	22.1	5.04	7.15	6.10	2.53	0.76	4.28
20	Sycamore Bank	Senatobia	240,279	75.1	12.9	6.55	2.33	5.69	2.63	0.72	4.22
21	PriorityOne Bank	Magee	727,401	87.2	12.8	3.89	12.09	5.82	2.80	1.10	4.20
22	Commerce Bank	Corinth	131,682	80.0	18.1	7.84	4.93	5.89	2.31	0.88	4.13
23	Citizens Bank	Columbia	440,403	82.2	9.0	(1.29)	3.63	6.13	2.17	1.15	4.11
24	Copiah Bank	Hazlehurst	237,105	89.3	11.1	(0.48)	4.40	5.68	2.43	1.01	4.11
25	First, A National Banking Assn	Hattiesburg	4,053,820	79.8	18.8	11.70	12.25	5.55	2.57	0.77	4.10
26	Bank of Forest	Forest	212,235	70.0	27.2	10.30	4.91	6.05	2.24	0.81	4.03
27	Bank of Benoit	Benoit	16,605	30.6	33.2	(2.52)	(11.41)	8.24	2.45	0.34	3.99
28	Magnolia State Bank	Bay Springs	348,032	82.1	10.2	(2.77)	(3.17)	5.39	1.82	0.66	3.94
29	Commercial Bank	De Kalb	173,923	63.8	33.4	4.95	10.82	6.33	2.61	0.81	3.92
30	Richton Bank & Trust Company	Richton	55,638	50.3	37.9	(0.72)	(1.69)	6.00	3.30	0.47	3.91
31	Cleveland State Bank	Cleveland	239,172	62.1	31.1	2.85	(1.19)	5.51	2.36	0.34	3.91
32	First Choice Bank	Pontotoc	325,880	69.0	24.6	3.50	3.16	6.23	2.35	1.23	3.87
33	BankPlus	Belzoni	3,025,779	79.3	12.6	0.11	2.16	5.25	2.38	0.59	3.85
34	Mechanics Bank	Water Valley	229,213	80.5	16.1	2.08	0.20	6.04	2.16	1.19	3.79
35	Bank of Wiggins	Wiggins	169,121	66.1	33.8	(6.32)	(4.75)	6.05	2.43	0.87	3.79
36	BancorpSouth Bank	Tupelo	21,045,439	86.3	21.2	9.22	14.92	5.10	2.13	0.77	3.74
37	Merchants & Farmers Bank	Holly Springs	109,218	48.7	42.8	(1.49)	1.35	6.37	2.82	0.85	3.66
38	Oxford University Bank	Oxford	171,020	86.7	15.6	3.55	8.53	5.51	2.71	1.47	3.65
39	BankFirst Financial Services	Macon	1,321,745	79.1	18.8	19.59	23.99	5.05	2.53	0.74	3.65
40	Citizens Bank & Trust Company	Marks	141,861	65.3	25.8	(18.43)	(1.52)	5.79	2.31	1.07	3.60
41	Community Bank of Mississippi	Forest	3,371,491	74.4	20.1	1.69	0.74	5.54	2.07	1.00	3.58
42	First Commercial Bank	Jackson	410,485	96.8	4.9	7.63	6.16	5.04	2.55	1.18	3.57
43	Trustmark National Bank	Jackson	14,017,762	85.4	18.1	6.83	0.35	4.68	2.26	0.60	3.51
44	First National Bank of Clarksdale	Clarksdale	369,590	59.9	30.7	(8.93)	(0.73)	5.40	2.55	0.74	3.48
45	Citizens National Bank	Meridian	1,437,919	79.8	20.6	(0.43)	(2.40)	5.16	2.46	0.94	3.46
46	First State Bank	Waynesboro	822,135	74.0	23.3	(5.78)	2.12	5.22	3.34	1.10	3.45
47	Hancock Whitney Bank	Gulfport	31,745,664	86.0	20.1	7.16	6.90	4.73	2.49	0.63	3.40
48	Bank of Yazoo City	Yazoo City	251,698	56.8	30.4	(6.13)	(2.56)	5.41	2.01	0.59	3.40
49	Planters Bank & Trust Company	Indianola	1,148,360	56.8	36.0	(2.73)	3.43	5.76	2.30	1.00	3.38
50	First State Bank	Holly Springs	127,273	54.8	36.2	(10.56)	(1.28)	5.68	2.67	1.06	3.38
51	Holmes County Bank & Trust	Lexington	129,285	40.3	39.2	4.31	1.98	6.06	2.64	0.64	3.38
52	Bank of Brookhaven	Brookhaven	176,617	62.5	30.7	2.09	8.36	5.54	2.59	1.10	3.33
53	RiverHills Bank	Vicksburg	346,078	64.1	38.4	(2.79)	4.14	5.68	2.37	1.06	3.29
54	BNA Bank	New Albany	552,314	66.1	35.4	0.88	5.40	5.47	2.15	1.02	3.25
55	Bank of Commerce	Greenwood	601,062	63.3	35.7	17.35	25.14	5.70	2.44	1.68	3.20
56	Covington County Bank	Collins	73,051	64.0	32.3	2.23	(11.58)	5.64	2.33	0.90	3.19
57	Peoples Bank, Biloxi	Biloxi	643,529	51.5	44.8	1.28	0.84	5.01	2.47	0.59	3.15
58	FNB Oxford	Oxford	385,966	68.3	36.4	8.93	17.30	4.94	2.85	0.91	3.09
59	Peoples Bank, Mendenhall	Mendenhall	434,022	50.0	48.8	3.17	0.31	4.99	2.86	0.77	3.06
60	First FS&LA	Pascagoula	323,915	130.4	9.0	1.85	2.36	5.00	2.51	1.69	2.99
61	Amory Federal Savings & Loan	Amory	80,312	77.5	4.6	(8.35)	(0.95)	4.30	2.32	2.08	1.85
62	First FS&LA	Aberdeen	43,948	82.1	11.9	5.50	8.18	4.51	1.96	2.45	1.81
	MEDIAN		257,557	73.7	21.4	2.09	2.35	5.76	2.49	0.87	3.89
	AVERAGE		1,538,028	72.2	23.4	1.80	3.69	5.91	2.49	0.93	3.88
	HIGH		31,745,664	130.4	48.8	19.59	25.14	8.54	3.34	2.45	5.94
	LOW		16,605	30.6	0.0	(18.43)	(11.58)	4.30	1.82	0.27	1.81

NON-INTEREST INCOME

Rank	Institution	City	Net Income (\$000)	Non Interest Income (\$000)	Service Charges / Avg Assets (%)	Gain on Sale of Loans / Avg Assets (%)	Gain on Sale of OREO / Avg Assets (%)	Other Non Int Inc / Avg Assets (%)	Total Non Interest Income / Avg Assets (%)
1	Peoples Bank, Mendenhall	Mendenhall	3,792	3,756	0.19	0.00	0.00	0.33	2.79
2	BankPlus	Belzoni	37,978	60,923	0.94	0.17	0.01	0.93	2.06
3	PriorityOne Bank	Magee	10,553	12,168	0.69	0.40	(0.00)	0.68	1.77
4	Trustmark National Bank	Jackson	142,171	208,450	0.33	0.23	(0.02)	1.00	1.54
5	Farmers and Merchants Bank	Baldwyn	5,163	5,272	0.58	0.00	0.01	0.94	1.52
6	Richton Bank & Trust Company	Richton	556	832	0.54	0.00	0.00	0.95	1.48
7	BancorpSouth Bank	Tupelo	206,924	290,675	0.26	0.22	(0.00)	0.99	1.47
8	Bank of Franklin	Meadville	1,915	2,161	0.64	0.00	0.00	0.82	1.46
9	First Security Bank	Batesville	7,641	8,075	0.75	0.00	(0.00)	0.62	1.37
10	Pike National Bank	McComb	2,928	3,477	0.75	0.00	(0.01)	0.63	1.36
11	Citizens National Bank	Meridian	25,736	19,529	0.40	0.07	(0.02)	0.91	1.36
12	BankFirst Financial Services	Macon	14,884	17,101	0.40	0.26	(0.01)	0.68	1.33
13	First American National Bank	Iuka	1,722	3,355	0.49	0.00	0.00	0.74	1.23
14	Century Bank	Lucedale	3,667	4,079	0.55	0.00	(0.00)	0.68	1.22
15	Sycamore Bank	Senatobia	2,208	2,670	0.54	0.00	0.00	0.62	1.16
16	United Mississippi Bank	Natchez	2,512	4,102	0.52	0.00	(0.23)	0.86	1.16
17	Merchants & Farmers Bank	Holly Springs	664	1,140	0.59	0.00	(0.03)	0.56	1.11
18	Great Southern Bank	Meridian	2,666	3,239	0.74	0.00	(0.01)	0.36	1.08
19	Hancock Whitney Bank	Gulfport	147,425	317,558	0.30	0.08	0.04	0.65	1.07
20	First National Bank of Picayune	Picayune	5,515	2,105	0.67	0.00	0.00	0.36	1.03
21	Peoples Bank, Biloxi	Biloxi	2,647	6,358	0.31	0.00	(0.01)	0.72	1.02
22	First Southern Bank	Columbia	2,388	1,972	0.45	0.00	0.00	0.56	1.01
23	Mechanics Bank	Water Valley	2,044	2,310	0.24	0.00	(0.03)	0.79	1.00
24	Bank of Morton	Morton	1,352	674	0.59	0.00	0.00	0.40	0.99
25	Citizens Bank	Columbia	6,310	4,199	0.48	0.00	(0.04)	0.54	0.98
26	Bank of Forest	Forest	2,646	1,868	0.41	0.10	0.00	0.41	0.92
27	Community Bank of Mississippi	Forest	29,516	30,289	0.32	0.20	(0.02)	0.41	0.92
28	Bank of Brookhaven	Brookhaven	1,499	1,507	0.50	0.00	0.00	0.42	0.92
29	Copiah Bank	Hazlehurst	2,043	2,098	0.48	0.00	(0.04)	0.47	0.90
30	Planters Bank & Trust Company	Indianola	12,079	9,818	0.51	0.00	(0.03)	0.42	0.89
31	Covington County Bank	Collins	436	702	0.38	0.00	(0.02)	0.54	0.89
32	Peoples Bank	Ripley	7,517	8,695	0.48	2.00	(0.02)	0.70	0.89
33	Citizens Bank	Byhalia	585	673	0.45	0.00	(0.05)	0.48	0.88
34	Jefferson Bank	Greenville	1,234	1,067	0.12	0.00	0.00	0.76	0.88
35	Commerce Bank	Corinth	1,911	1,080	0.47	0.00	(0.00)	0.39	0.86
36	Holmes County Bank & Trust	Lexington	1,292	1,049	0.32	0.00	0.00	0.54	0.86
37	Bank of Kilmichael	Kilmichael	2,623	1,476	0.42	0.00	0.00	0.40	0.82
38	First Choice Bank	Pontotoc	3,641	2,539	0.51	0.00	0.02	0.28	0.81
39	Bank of Wiggins	Wiggins	1,169	1,295	0.49	0.00	(0.06)	0.34	0.77
40	Bank of Yazoo City	Yazoo City	2,239	1,868	0.43	0.00	(0.07)	0.40	0.76
41	Bank of Anguilla	Anguilla	(68)	1,101	0.19	0.00	0.00	0.57	0.76
42	BNA Bank	New Albany	7,579	3,915	0.19	0.00	(0.03)	0.59	0.74
43	Bank of Holly Springs	Holly Springs	3,697	1,770	0.41	0.00	0.10	0.22	0.73
44	Commercial Bank	De Kalb	1,528	1,202	0.52	0.00	(0.02)	0.23	0.73
45	First, A National Banking Assn	Hattiesburg	51,576	26,469	0.42	0.18	(0.02)	0.14	0.72
46	Grand Bank for Savings, FSB	Hattiesburg	363	602	0.00	0.29	0.30	0.12	0.71
47	Citizens Bank & Trust Company	Marks	(3,783)	938	0.37	0.00	(0.04)	0.32	0.65
48	Cleveland State Bank	Cleveland	2,206	1,480	0.31	0.00	(0.01)	0.34	0.64
49	Bank of Commerce	Greenwood	7,378	3,319	0.18	0.00	0.00	0.44	0.62
50	Oxford University Bank	Oxford	1,396	1,015	0.21	0.00	(0.00)	0.41	0.61
51	RiverHills Bank	Vicksburg	5,103	1,963	0.44	0.00	0.00	0.14	0.59
52	Magnolia State Bank	Bay Springs	3,428	2,001	0.21	0.00	0.00	0.38	0.59
53	First National Bank of Clarksdale	Clarksdale	1,060	1,973	0.24	0.00	0.00	0.32	0.56
54	First State Bank	Holly Springs	849	604	0.25	(0.03)	(0.00)	0.28	0.50
55	Bank of Benoit	Benoit	116	85	0.39	0.00	0.00	0.08	0.47
56	First Commercial Bank	Jackson	4,381	1,789	0.12	0.00	0.00	0.33	0.45
57	FNB Oxford	Oxford	3,838	1,504	0.16	0.00	(0.02)	0.27	0.42
58	First State Bank	Waynesboro	8,024	3,124	0.21	0.00	(0.01)	0.19	0.38
59	First FS&LA	Pascagoula	843	556	0.06	0.00	0.01	0.11	0.18
60	OmniBank	Bay Springs	181	12	0.26	0.00	(0.40)	0.16	0.03
61	First FS&LA	Aberdeen	100	8	0.00	0.00	0.00	0.02	0.02
62	Amory Federal Savings & Loan	Amory	(238)	14	0.00	0.00	0.00	0.01	0.02
		MEDIAN	2,568	1,987	0.41	0.00	(0.00)	0.42	0.89
		AVERAGE	13,086	17,865	0.39	0.07	(0.01)	0.48	0.93
		HIGH	206,924	317,558	0.94	2.00	0.30	1.00	2.79
		LOW	(3,783)	8	0.00	(0.03)	(0.40)	0.01	0.02

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
1	First FS&LA	Aberdeen	43,948	10,987	83.5	0.74	0.11	0.63	1.49
2	Bank of Commerce	Greenwood	601,062	9,853	51.3	1.20	0.18	0.55	1.92
3	BNA Bank	New Albany	552,314	5,523	51.1	1.37	0.23	0.40	2.00
4	Amory Federal Savings & Loan	Amory	80,312	10,039	117.1	1.19	0.24	0.63	2.06
5	First State Bank	Waynesboro	822,135	4,567	62.0	1.31	0.37	0.44	2.11
6	FNB Oxford	Oxford	385,966	6,031	63.0	1.35	0.26	0.51	2.13
7	RiverHills Bank	Vicksburg	346,078	6,180	56.3	1.30	0.26	0.57	2.13
8	Citizens Bank & Trust Company	Marks	141,861	4,433	55.6	1.60	0.32	0.28	2.20
9	First, A National Banking Assn	Hattiesburg	4,053,820	5,901	50.3	1.29	0.31	0.71	2.30
10	Peoples Bank	Ripley	312,516	2,520	64.7	3.35	0.39	1.23	2.37
11	Planters Bank & Trust Company	Indianola	1,148,360	4,971	62.5	1.44	0.31	0.80	2.55
12	First FS&LA	Pascagoula	323,915	5,399	86.5	1.54	0.30	0.76	2.60
13	First Commercial Bank	Jackson	410,485	6,841	69.1	1.66	0.28	0.67	2.62
14	Oxford University Bank	Oxford	171,020	5,517	66.6	1.44	0.30	0.93	2.68
15	Hancock Whitney Bank	Gulfport	31,745,664	7,817	62.8	1.45	0.24	1.03	2.72
16	First Choice Bank	Pontotoc	325,880	4,464	62.6	1.57	0.28	0.91	2.76
17	Citizens National Bank	Meridian	1,437,919	4,466	59.1	1.64	0.30	0.84	2.79
18	Bank of Yazoo City	Yazoo City	251,698	5,355	70.7	1.43	0.33	1.03	2.79
19	Holmes County Bank & Trust	Lexington	129,285	5,877	71.9	1.44	0.13	1.26	2.82
20	Bank of Brookhaven	Brookhaven	176,617	7,065	69.5	1.59	0.28	0.98	2.85
21	Bank of Benoit	Benoit	16,605	4,151	78.0	1.45	0.12	1.34	2.90
22	First National Bank of Picayune	Picayune	208,331	3,472	50.4	1.90	0.25	0.78	2.92
23	Cleveland State Bank	Cleveland	239,172	3,858	67.9	1.89	0.46	0.59	2.94
24	Commerce Bank	Corinth	131,682	4,389	63.5	1.74	0.22	1.00	2.97
25	Community Bank of Mississippi	Forest	3,371,491	4,188	69.7	1.82	0.36	0.78	2.97
26	Bank of Kilmichael	Kilmichael	198,422	4,840	60.8	1.78	0.27	0.93	2.98
27	BankFirst Financial Services	Macon	1,321,745	5,064	64.0	1.74	0.25	1.05	3.04
28	Bank of Forest	Forest	212,235	4,081	68.2	1.68	0.33	1.05	3.06
29	Covington County Bank	Collins	73,051	3,479	78.2	1.52	0.50	1.04	3.06
30	Commercial Bank	De Kalb	173,923	3,282	68.5	1.86	0.46	0.74	3.07
31	Magnolia State Bank	Bay Springs	348,032	4,000	74.6	1.48	0.51	1.15	3.14
32	Bank of Holly Springs	Holly Springs	257,105	4,147	64.8	1.86	0.40	0.97	3.23
33	BancorpSouth Bank	Tupelo	21,045,439	4,443	66.4	2.06	0.34	0.87	3.27
34	Trustmark National Bank	Jackson	14,017,762	5,077	68.2	1.89	0.36	1.01	3.27
35	First National Bank of Clarksdale	Clarksdale	369,590	7,247	86.2	1.66	0.28	1.40	3.34
36	Citizens Bank	Byhalia	78,569	3,571	75.8	1.85	0.33	1.40	3.35
37	First Security Bank	Batesville	652,231	3,362	65.1	2.25	0.42	0.68	3.35
38	First State Bank	Holly Springs	127,273	3,535	92.7	2.03	0.32	1.03	3.38
39	Mechanics Bank	Water Valley	229,213	3,526	74.5	2.13	0.34	0.91	3.38
40	Bank of Wiggins	Wiggins	169,121	3,758	78.8	1.97	0.38	1.03	3.39
41	Copiah Bank	Hazlehurst	237,105	3,648	72.2	1.75	0.64	1.00	3.39
42	Jefferson Bank	Greenville	129,972	7,645	61.4	1.78	0.27	1.41	3.46
43	Peoples Bank, Biloxi	Biloxi	643,529	4,438	90.6	1.70	0.54	1.26	3.49
44	Bank of Anguilla	Anguilla	149,120	4,810	77.1	1.91	0.58	1.05	3.53
45	Citizens Bank	Columbia	440,403	3,215	68.8	2.14	0.36	0.84	3.57
46	Sycamore Bank	Senatobia	240,279	4,143	72.8	1.84	0.41	1.42	3.67
47	Century Bank	Lucedale	348,366	2,977	71.9	1.70	0.41	1.56	3.67
48	Richton Bank & Trust Company	Richton	55,638	3,974	75.8	1.85	0.49	1.37	3.71
49	Bank of Franklin	Meadville	151,691	3,160	65.5	2.19	0.56	0.96	3.71
50	PriorityOne Bank	Magee	727,401	3,730	66.7	2.19	0.42	1.13	3.73
51	First Southern Bank	Columbia	199,939	2,940	74.0	2.34	0.35	1.06	3.75
52	Merchants & Farmers Bank	Holly Springs	109,218	2,874	80.9	2.41	0.39	0.96	3.77
53	Pike National Bank	McComb	258,009	3,225	70.1	2.12	0.49	1.21	3.81
54	Bank of Morton	Morton	69,958	4,115	64.5	2.23	0.37	1.26	3.86
55	BankPlus	Belzoni	3,025,779	4,024	70.4	2.28	0.60	1.10	3.99
56	Great Southern Bank	Meridian	300,376	2,258	75.4	2.56	0.62	0.84	4.01
57	Farmers and Merchants Bank	Baldwyn	362,887	3,156	66.3	2.37	0.65	1.00	4.02
58	OmniBank	Bay Springs	48,017	2,401	100.2	2.32	0.19	1.66	4.17
59	United Mississippi Bank	Natchez	354,206	2,767	83.8	2.50	0.75	1.21	4.46
60	First American National Bank	Iuka	282,471	2,640	84.3	2.45	0.25	1.84	4.54
61	Peoples Bank, Mendenhall	Mendenhall	434,022	5,106	60.2	1.56	0.21	0.60	4.97
62	Grand Bank for Savings, FSB	Hattiesburg	87,495	2,500	91.9	3.39	0.66	1.69	5.75
			257,557	4,149	68.9	1.78	0.34	1.00	3.19
			1,538,028	4,629	70.9	1.84	0.36	0.99	3.19
			31,745,664	10,987	117.1	3.39	0.75	1.84	5.75
			16,605	2,258	50.3	0.74	0.11	0.28	1.49

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR / Lns (%)	Prov XP / Avg Assets (%)	Adj 30-89PD / Gross Lns (%)	Adj 90+PD / Gross Loans (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)	
1	First Commercial Bank	Jackson	410,485	339,250	0.83	169	1.24	0.02	0.08	0.00	0.14	0.01	0.23	
1	Bank of Brookhaven	Brookhaven	176,617	96,067	1.54	-	1.02	0.09	0.24	0.04	0.29	0.08	0.65	
3	First FS&LA	Aberdeen	43,948	30,033	1.78	-	0.51	0.08	0.40	0.44	0.00	0.02	0.86	
4	Trustmark National Bank	Jackson	14,017,762	9,567,920	5.45	24,847	1.02	0.22	0.14	0.01	0.77	0.08	1.00	
5	First Southern Bank	Columbia	199,939	143,882	1.62	282	1.16	0.04	0.85	0.00	0.28	(0.10)	1.03	
6	BancorpSouth Bank	Tupelo	21,045,439	14,238,077	5.90	9,200	1.51	0.24	0.47	0.04	0.77	0.09	1.37	
7	FNB Oxford	Oxford	385,966	218,275	2.73	164	1.18	0.11	0.93	0.11	0.44	0.02	1.50	
8	BankPlus	Belzoni	3,025,779	2,091,806	5.83	3,342	1.00	0.02	0.64	0.11	0.76	0.17	1.68	
9	Oxford University Bank	Oxford	171,020	131,644	3.09	-	1.18	0.21	1.42	0.19	0.27	0.09	1.97	
10	Citizens National Bank	Meridian	1,437,919	987,428	6.94	5,837	1.26	0.11	0.57	0.09	1.19	0.14	1.99	
11	First FS&LA	Pascagoula	323,915	253,481	12.39	1,213	0.38	0.10	0.43	0.20	1.25	0.12	2.00	
12	BankFirst Financial Services	Macon	1,321,745	898,822	7.41	274	1.12	0.16	0.79	0.02	1.12	0.14	2.07	
13	First National Bank of Clarksd	Clarksdale	369,590	191,552	3.38	175	1.57	0.01	1.24	0.00	0.79	0.28	2.31	
14	Peoples Bank, Mendenhall	Ripley	434,022	186,288	40.54	-	0.56	0.40	0.24	0.00	0.25	1.54	2.35	
15	Hancock Whitney Bank	Gulfport	31,745,664	21,515,688	11.10	18,460	1.97	0.86	0.53	0.08	1.42	0.35	2.38	
16	Sycamore Bank	Senatobia	240,279	161,424	8.84	361	0.96	0.15	1.08	0.11	1.24	0.03	2.46	
17	Bank of Yazoo City	Yazoo City	251,698	125,426	8.14	2,240	0.98	0.01	0.12	0.16	1.75	0.67	2.70	
18	Farmers and Merchants Bank	Baldwyn	362,887	195,078	3.42	22	1.51	0.00	1.73	0.00	0.95	0.12	2.80	
19	Community Bank of Mississippi	Forest	3,371,491	2,239,111	10.28	15,761	0.97	0.14	1.30	0.14	1.26	0.14	2.84	
20	Bank of Franklin	Meadville	151,691	97,193	10.69	299	1.29	0.22	1.69	0.16	0.85	0.14	2.84	
21	First, A National Banking Assn	Hattiesburg	4,053,820	2,602,288	11.45	6,973	0.80	0.26	0.85	0.09	1.94	0.01	2.89	
22	Bank of Kilmichael	Kilmichael	198,422	118,749	10.46	358	1.61	0.31	1.13	0.00	1.49	0.28	2.90	
23	BNA Bank	New Albany	552,314	314,543	6.57	90	1.74	0.07	1.42	0.07	1.44	0.00	2.93	
24	Copiah Bank	Hazlehurst	237,105	173,799	10.57	745	1.34	0.09	1.31	0.08	1.50	0.07	2.96	
25	Magnolia State Bank	Bay Springs	348,032	256,281	12.79	3,074	0.84	0.05	1.12	0.28	1.51	0.06	2.97	
26	Covington County Bank	Collins	73,051	41,434	4.53	-	0.26	0.08	2.16	0.06	0.79	0.08	3.09	
27	PriorityOne Bank	Magee	727,401	529,460	6.40	514	1.02	0.29	2.02	0.07	0.76	0.40	3.25	
28	Cleveland State Bank	Cleveland	239,172	130,000	4.64	499	1.21	0.14	1.93	0.03	0.94	0.35	3.25	
29	First Choice Bank	Pontotoc	325,880	194,948	1.92	20	1.06	0.18	2.81	0.03	0.39	0.11	3.34	
30	Great Southern Bank	Meridian	300,376	119,555	3.27	149	1.06	0.13	2.14	0.36	0.48	0.38	3.36	
31	Pike National Bank	McComb	258,009	159,418	11.37	211	1.30	0.09	0.69	0.14	2.57	0.09	3.49	
32	Commerce Bank	Corinth	131,682	87,905	6.00	-	1.90	0.14	2.11	0.71	0.46	0.27	3.55	
33	Mechanics Bank	Water Valley	229,213	158,498	11.88	143	1.22	0.07	1.48	0.05	1.96	0.11	3.60	
34	Jefferson Bank	Greenville	129,972	87,541	0.05	-	4.22	1.24	1.27	0.00	0.02	2.54	3.83	
35	First State Bank	Holly Springs	127,273	61,291	15.56	1,008	0.89	0.00	0.15	0.00	3.71	0.03	3.89	
36	Bank of Forest	Forest	212,235	123,073	5.50	366	0.96	0.08	2.49	0.18	1.11	0.12	3.90	
37	Citizens Bank	Byhalia	440,403	319,107	15.54	915	1.35	0.04	1.67	0.14	2.10	0.13	4.04	
38	Planters Bank & Trust Compar	Indianola	1,148,360	569,067	9.15	1,728	0.89	0.13	1.92	0.00	1.94	0.25	4.11	
39	First Security Bank	Batesville	652,231	354,036	12.43	1,143	1.14	0.14	1.74	0.51	1.85	0.12	4.22	
40	RiverHills Bank	Vicksburg	346,078	182,656	7.23	47	2.45	0.09	2.59	0.57	1.11	0.10	4.37	
41	Bank of Commerce	Greenwood	601,062	326,708	3.96	1,044	1.31	0.07	3.52	0.40	0.36	0.12	4.40	
42	Century Bank	Lucedale	348,366	223,437	9.64	22	1.40	0.10	2.82	0.12	1.55	0.25	4.74	
43	OmniBank	Bay Springs	48,017	30,333	25.51	629	1.23	(0.40)	0.66	1.09	3.15	(0.09)	4.81	
44	First American National Bank	Iuka	282,471	159,769	8.58	259	1.14	0.17	2.88	0.47	1.41	0.17	4.93	
45	Commercial Bank	De Kalb	173,923	96,876	8.36	191	1.41	0.22	3.28	0.50	0.78	0.41	4.97	
46	Amory Federal Savings & Loan	Amory	80,312	53,931	8.43	50	0.84	0.02	3.33	0.94	0.77	0.07	5.11	
47	First State Bank	Waynesboro	822,135	509,426	12.31	1,407	0.88	0.10	2.50	0.09	2.45	0.13	5.17	
48	United Mississippi Bank	Natchez	354,206	258,426	16.60	628	0.72	0.11	2.48	0.14	2.40	0.19	5.21	
49	Bank of Holly Springs	Holly Springs	257,105	179,448	12.10	156	0.81	0.20	2.99	0.06	2.37	0.21	5.63	
50	Bank of Wiggins	Wiggins	169,121	90,617	8.40	1,548	1.54	0.03	2.71	0.56	2.32	0.05	5.64	
51	Citizens Bank	Columbia	78,569	36,971	1.58	109	1.03	0.15	5.19	0.00	0.43	0.10	5.72	
52	Peoples Bank	Mendenhall	312,516	238,355	0.97	2,971	1.28	0.25	0.56	0.00	6.03	0.30	6.57	
53	Merchants & Farmers Bank	Holly Springs	109,218	44,834	14.35	385	1.41	0.14	2.30	0.00	4.22	0.48	7.00	
54	First National Bank of Picayun	Picayune	208,331	142,051	21.63	3,649	1.35	0.12	1.87	0.60	4.47	0.16	7.10	
55	Bank of Anguilla	Anguilla	149,120	92,822	28.12	299	1.33	1.13	0.20	1.02	3.54	2.46	7.22	
56	Peoples Bank, Biloxi	Biloxi	643,529	270,928	16.33	6,573	1.55	0.00	1.59	0.01	5.92	0.45	7.97	
57	Grand Bank for Savings, FSB	Hattiesburg	87,495	67,711	18.35	938	0.81	0.08	5.29	0.00	2.94	0.03	8.26	
58	Holmes County Bank & Trust	Lexington	129,285	44,577	16.13	264	1.59	0.22	2.20	0.00	6.19	0.67	9.06	
59	Bank of Benoit	Benoit	16,605	4,444	7.48	-	0.79	0.17	5.20	2.77	0.63	0.70	9.30	
60	Richton Bank & Trust Compar	Richton	55,638	22,644	3.82	30	1.78	0.00	8.97	1.48	0.13	0.00	10.58	
61	Bank of Morton	Morton	69,958	50,442	27.74	28	0.23	0.10	8.80	2.76	2.62	0.11	14.29	
62	Citizens Bank & Trust Compar	Marks	141,861	76,341	83.58	1,311	3.14	4.37	1.04	2.53	11.22	5.29	20.08	
			MEDIAN	257,557	160,597	8.41	329	1.18	0.11	1.53	0.10	1.25	0.13	3.52
			AVERAGE	1,538,028	1,021,180	10.86	1,986	1.25	0.23	1.91	0.34	1.77	0.35	4.37
			HIGH	31,745,664	21,515,688	83.58	24,847	4.22	4.37	8.97	2.77	11.22	5.29	20.08
			LOW	16,605	4,444	0.05	-	0.23	(0.40)	0.08	0.00	(0.10)	0.23	

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar19 Net Inc (\$000)	LTM Mar18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)	
1	Peoples Bank, Mendenhall	Mendenhall	434,022	48,433	11.16	3,792	45	4,273	3,690	2.41	23.82	
2	First National Bank of Picayune	Picayune	208,331	32,163	15.44	5,515	92	5,767	5,211	2.69	17.74	
3	BankPlus	Belzoni	3,025,779	296,262	9.79	37,978	51	22,740	28,874	1.60	16.81	
4	Citizens National Bank	Meridian	1,437,919	170,897	11.89	25,736	80	26,637	22,441	1.79	15.89	
5	Citizens Bank	Byhalia	440,403	41,961	9.53	6,310	46	6,416	6,131	1.48	15.50	
6	Bank of Commerce	Greenwood	601,062	65,232	10.85	7,378	121	7,275	4,700	1.71	15.18	
7	Bank of Franklin	Meadville	151,691	17,185	11.33	1,915	40	1,379	1,121	1.69	14.71	
8	Bank of Kilmichael	Kilmichael	198,422	17,184	8.66	2,623	64	3,054	2,483	1.46	14.61	
9	PriorityOne Bank	Magee	727,401	74,725	10.27	10,553	54	9,922	10,493	1.54	14.38	
10	First Security Bank	Batesville	652,231	67,165	10.30	7,641	39	8,073	6,546	1.62	14.34	
11	BNA Bank	New Albany	552,314	67,066	12.14	7,579	76	7,567	4,427	1.76	14.18	
12	RiverHills Bank	Vicksburg	346,078	37,875	10.94	5,103	91	5,121	4,313	1.54	14.17	
13	BankFirst Financial Services	Macon	1,321,745	153,584	11.62	14,884	57	10,805	7,440	1.50	13.71	
14	Bank of Morton	Morton	69,958	10,482	14.98	1,352	80	1,898	2,017	1.98	13.11	
15	Commerce Bank	Corinth	131,682	15,423	11.71	1,911	64	2,230	2,208	1.52	13.06	
16	Community Bank of Mississippi	Forest	3,371,491	305,500	9.06	29,516	37	28,404	12,194	1.15	12.96	
17	Planters Bank & Trust Company	Indianola	1,148,360	121,456	10.58	12,079	52	12,548	9,829	1.36	12.86	
18	Century Bank	Lucedale	348,366	35,711	10.25	3,667	31	3,434	2,778	1.34	12.49	
19	Farmers and Merchants Bank	Baldwyn	362,887	51,707	14.25	5,163	45	6,016	3,514	1.88	12.46	
20	Copiah Bank	Hazlehurst	237,105	23,778	10.03	2,043	31	1,863	1,503	1.18	11.99	
21	Sycamore Bank	Senatobia	240,279	23,143	9.63	2,208	38	2,340	1,864	1.19	11.94	
22	FNB Oxford	Oxford	385,966	41,734	10.81	3,838	60	3,523	2,748	1.32	11.66	
23	Great Southern Bank	Meridian	300,376	29,672	9.88	2,666	20	2,573	2,249	1.11	11.61	
24	First, A National Banking Assn	Hattiesburg	4,053,820	632,603	15.61	51,576	75	30,872	16,393	1.80	11.61	
25	First Choice Bank	Pontotoc	325,880	40,721	12.50	3,641	50	3,539	2,625	1.47	11.42	
26	Cleveland State Bank	Cleveland	239,172	25,597	10.70	2,206	36	2,539	2,360	1.17	11.15	
27	Commercial Bank	De Kalb	173,923	16,412	9.44	1,528	29	1,584	1,164	1.13	10.97	
28	Bank of Holly Springs	Holly Springs	257,105	34,574	13.45	3,697	60	3,848	3,582	1.53	10.87	
29	Pike National Bank	McComb	258,009	36,004	13.95	2,928	37	2,802	2,345	1.49	10.79	
30	Oxford University Bank	Oxford	171,020	17,797	10.41	1,396	45	1,422	1,080	1.09	10.64	
31	BancorpSouth Bank	Tupelo	21,045,439	2,681,904	12.74	206,924	44	219,424	170,763	1.33	10.58	
32	First Southern Bank	Columbia	199,939	22,958	11.48	2,388	35	2,285	1,809	1.22	10.57	
33	Mechanics Bank	Water Valley	229,213	25,547	11.15	2,044	31	1,991	1,128	1.14	10.39	
34	Magnolia State Bank	Bay Springs	348,032	34,817	10.00	3,428	39	3,264	2,364	1.00	10.08	
35	Bank of Yazoo City	Yazoo City	251,698	28,738	11.42	2,239	48	2,364	1,878	1.12	9.79	
36	Trustmark National Bank	Jackson	14,017,762	1,698,258	12.12	142,171	51	148,958	113,560	1.21	9.74	
37	Bank of Forest	Forest	212,235	28,979	13.65	2,646	51	2,429	1,613	1.30	9.52	
38	First State Bank	Waynesboro	822,135	110,682	13.46	8,024	45	9,029	9,405	1.19	8.91	
39	Bank of Brookhaven	Brookhaven	176,617	19,387	10.98	1,499	60	1,359	1,143	1.06	8.90	
40	Peoples Bank	Ripley	312,516	33,379	10.68	7,517	61	6,986	5,763	0.98	8.85	
41	First Commercial Bank	Jackson	410,485	54,198	13.20	4,381	73	4,386	3,555	1.15	8.62	
42	Holmes County Bank & Trust	Lexington	129,285	16,490	12.75	1,292	59	1,117	831	1.06	8.12	
43	Citizens Bank	Columbia	78,569	9,801	12.47	585	27	718	438	0.93	7.30	
44	Covington County Bank	Collins	73,051	7,595	10.40	436	21	520	587	0.66	6.79	
45	United Mississippi Bank	Natchez	354,206	38,985	11.01	2,512	20	2,973	3,603	0.71	6.56	
46	Richton Bank & Trust Company	Richton	55,638	9,138	16.42	556	40	525	461	0.99	5.93	
47	Bank of Benoit	Benoit	16,605	1,985	11.95	116	29	41	37	0.65	5.89	
48	Merchants & Farmers Bank	Holly Springs	109,218	12,652	11.58	664	17	1,015	237	0.65	5.58	
49	First American National Bank	Iuka	282,471	33,548	11.88	1,722	16	1,959	1,700	0.63	5.43	
50	Jefferson Bank	Greenville	129,972	22,925	17.64	1,234	73	2,409	2,141	0.99	5.39	
51	Hancock Whitney Bank	Gulfport	31,745,664	3,464,427	10.91	147,425	36	340,519	250,115	0.59	5.13	
52	Bank of Wiggins	Wiggins	169,121	30,051	17.77	1,169	26	1,800	1,545	0.85	4.79	
53	OmniBank	Bay Springs	48,017	4,742	9.88	181	9	(101)	(266)	0.39	3.99	
54	Grand Bank for Savings, FSB	Hattiesburg	87,495	10,520	12.02	363	10	633	678	0.43	3.40	
55	First FS&LA	Pascagoula	323,915	28,945	8.94	843	14	883	1,265	0.31	3.38	
56	First National Bank of Clarksdale	Clarksdale	369,590	47,699	12.91	1,060	21	4,305	3,395	0.45	3.28	
57	Peoples Bank, Biloxi	Biloxi	643,529	96,622	15.01	2,647	18	1,136	3,072	0.42	2.90	
58	First State Bank	Holly Springs	127,273	14,315	11.25	849	24	823	762	0.32	2.78	
59	First FS&LA	Aberdeen	43,948	7,309	16.63	100	25	203	164	0.26	1.54	
60	Bank of Anguilla	Anguilla	149,120	13,840	9.28	(68)	(2)	1,177	394	(0.07)	(0.68)	
61	Amory Federal Savings & Loan	Amory	80,312	10,499	13.07	(238)	(30)	(182)	115	(0.34)	(2.59)	
62	Citizens Bank & Trust Company	Marks	141,861	11,409	8.04	(3,783)	(118)	979	1,003	(2.62)	(32.01)	
			MEDIAN	257,557	31,107	11.38	2,568	40	2,556	2,353	1.16	10.57
			AVERAGE	1,538,028	180,393	11.84	13,086	41	16,071	12,316	1.09	9.12
			HIGH	31,745,664	3,464,427	17.77	206,924	121	340,519	250,115	2.69	23.82
			LOW	16,605	1,985	8.04	(3,783)	(118)	(182)	(266)	(2.62)	(32.01)