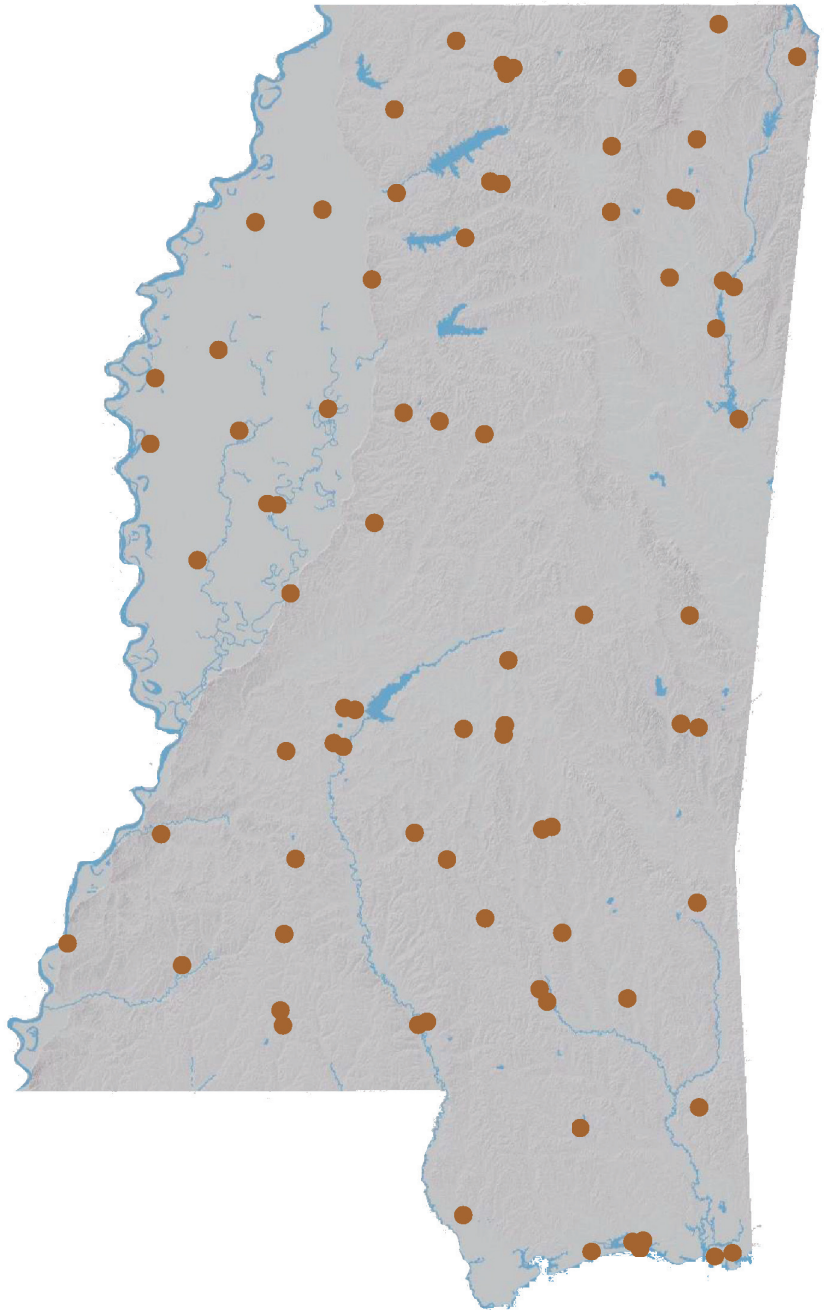


Banking Almanac: Mississippi

As of and for the Twelve Months Ended June 30, 2020



Porter White & Company

Investment Bankers Since 1975

**Q2 2020 Quarter over Quarter Change for all Mississippi Banks under \$2 billion in Assets Filing
FFIEC 051 Call Report**

Net Int Income	\$5,517	PPP loans driving 8% loan growth. Offset by 20 basis point NIM falloff due to falling market rates and 1% PPP yield.
Non-Int Income	\$(4,524)	\$2,588 growth in Other Non-Interest Income and \$1,049 Gain on Loans sales from drop in mortgage rates offset by \$6,723 falloff in Service Charges, probably from lower transaction volume
Non-Int Expense	\$(258)	Non-Interest expense grew 17 basis points in Q2, resulting in a slight increase of \$258 in QoQ expenses.
Gain on Security & Other	\$3,915	Falling interest rates drove \$3,740 in Q2 Securities gains.
Pre-Provision Income	\$4,650	Strong growth in Net Interest Income, Other Non-Interest Income and Securities Gains offset large falloff in Service Charges.
Provision	\$(2,352)	26% QoQ growth. Mississippi had significant improvement in delinquencies, however its NPL is above national avg and its provision growth is well below national avg of 56%.
Taxes	\$1,486	Approximates 28% marginal tax rate
Net Income	\$3,784	Reflects 3 basis point decline in ROA and 23 basis point improvement in ROE

	Mississippi	Nation
Profit		
ROA Q2	1.07%	1.17%
ROE Q2	9.85%	10.99%
Q2 Balance Sheet Growth		
Deposits	8.9%	11.9%
DDA	27.5%	30.1%
Loan	8.3%	11.6%
Securities	8.3%	4.8%
Cash	80.7%	36.3%
Asset	9.4%	12.2%
Q2 P&L Drivers		
NIM	3.33%	3.47%
Eff Ratio	67.7%	61.6%
Q2 Credit		
NCO	0.17%	0.15%
NPL/Loans	0.96%	0.71%
30+	-42.31%	-41.26%
90+	-9.61%	1.85%
Q2 Capital		
Leverage	10.5%	10.0%
Dividends	3.23%	3.82%

THE ABOVE REFLECTS LOAN PROVISIONS REPRESENT FAR AND AWAY THE LARGEST RISK TO EARNINGS.
CREDIT STRESS TESTING IS A GOOD WAY TO QUANTIFY COVID RELATED CREDIT RISK. CALL PORTER
WHITE FOR ASSISTANCE IN DEVELOPING AN EFFICIENT, LOW COST CREDIT STRESS TEST FOR YOUR BANK.

Porter, White & Company

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Porter, White & Company

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 June 30, 2020 unless otherwise noted. While the data are believed to be reliable, we have made no attempt to verify its accuracy.
- 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:

$$\frac{\text{NPAs} + \text{Loans 90 PD} - \text{Government guarantees}}{\text{Tangible equity} + \text{loan loss reserves}}$$

- 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:

$$\begin{aligned} & \text{Adjusted Loans 30-89 Days Past Due/Gross Loans} \\ & + \text{Adjusted Loans 90+ Days Past Due/Gross Loans} \\ & + \text{Adjusted Nonperforming Loans} + \text{Adjusted OREO/Gross Loans} + \text{OREO} \\ & + \text{Net Charge-offs/Average Loans} \\ & = \text{Asset Quality Score} \end{aligned}$$

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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		80,580	12.97	(0.31)	(2.38)	0.56
2	BancorpSouth Bank	Tupelo	1876	ST-Bank	C-corp		23,215,373	11.77	1.03	8.28	0.63
3	Bank of Anguilla	Anguilla	1904	ST-Bank	C-corp	Pyramid Financial Corporation	160,432	9.07	0.05	0.49	2.10
4	Bank of Benoit	Benoit	1904	ST-Bank	C-corp	Genesis Bancorp, Inc.	21,294	18.16	0.27	2.24	0.04
5	Bank of Brookhaven	Brookhaven	2000	ST-Bank	C-corp	Haven Capital Corporation	190,414	10.97	0.87	7.54	0.14
6	Bank of Commerce	Greenwood	1904	ST-Bank	C-corp	Commerce Bancorp, Inc.	630,970	10.74	1.25	10.99	0.19
7	Bank of Forest	Forest	1901	ST-Bank	S-corp	First Forest Corporation	226,449	13.22	1.03	7.54	0.60
8	Bank of Franklin	Meadville	1912	ST-Bank	C-corp	Franklin Bancshares, Inc.	173,386	10.34	0.99	8.70	1.02
9	Bank of Holly Springs	Holly Springs	1869	ST-Bank	S-corp	Holly Springs Bancshares, Inc.	281,122	12.60	1.24	9.08	1.77
10	Bank of Kilmichael	Kilmichael	1904	ST-Bank	S-corp	Kilmichael Bancorp, Inc.	211,069	9.43	1.20	12.28	1.01
11	Bank of Morton	Morton	1904	ST-Bank	S-corp	Morton Bancorp, Inc.	74,640	14.56	1.94	12.92	2.02
12	Bank of Okolona	Okolona	1931	ST-Bank	S-corp	Bancorp of Okolona, Inc.	230,360	10.07	1.19	11.53	1.82
13	Bank of Wiggins	Wiggins	1916	ST-Bank	C-corp		181,732	16.84	0.68	3.81	1.17
14	Bank of Winona	Winona	1885	ST-Bank	S-corp	Bancorp of Winona, Inc.	133,395	12.40	0.75	6.48	0.79
15	Bank of Yazoo City	Yazoo City	1876	ST-Bank	C-corp	Yazoo Capital Corporation	263,225	11.46	0.86	7.39	0.84
16	BankFirst Financial Services	Macon	1888	ST-Bank	C-corp	BankFirst Capital Corporation	1,528,756	10.47	1.12	9.93	0.86
17	BankPlus	Belzoni	1909	ST-Bank	C-corp	BancPlus Corporation	4,542,059	8.57	1.14	12.71	0.51
18	BNA Bank	New Albany	1896	ST-Bank	C-corp	BNA Bancshares, Inc.	609,351	11.71	1.69	13.69	0.82
19	Century Bank	Lucedale	1903	ST-Bank	C-corp	Bancorp of Lucedale, Inc.	401,028	9.54	1.05	10.08	1.08
20	Citizens Bank	Byhalia	1919	ST-Bank	C-corp	Marshall Financial Corporation	83,734	12.25	0.77	6.04	0.31
21	Citizens Bank	Columbia	1914	ST-Bank	S-corp	Citizens Corporation	470,895	8.88	1.10	11.56	1.52
22	Citizens Bank & Trust Company	Marks	1917	ST-Bank	S-corp	CB&T Bancshares, Inc.	141,500	7.72	(1.37)	(17.26)	5.80
23	Citizens Bank of Philadelphia	Philadelphia	1908	ST-Bank	C-corp	Citizens Holding Company	1,402,061	8.36	0.53	5.85	1.08
24	Citizens National Bank	Meridian	1888	Fed-Bank	S-corp	Citizens National Banc Corp.	1,605,886	10.77	1.37	12.13	0.67
25	Cleveland State Bank	Cleveland	1908	ST-Bank	C-corp	Cleveland State Bancorp, Inc.	262,428	10.20	1.02	9.66	0.46
26	Commerce Bank	Corinth	1999	ST-Bank	S-corp	Commerce Holding Corporation	145,241	11.17	1.13	9.83	0.44
27	Commercial Bank	De Kalb	1914	ST-Bank	C-corp	Commercial Capital Corporation	186,681	9.78	0.87	8.69	0.52
28	Community Bank of Mississippi	Forest	1905	ST-Bank	C-corp	Community Bancshares of Mississippi, Inc.	3,724,405	8.41	0.88	9.91	0.75
29	Copiah Bank	Hazlehurst	1891	ST-Bank	C-corp	Copiah Bancshares, Inc.	247,658	9.84	0.84	8.43	1.01
30	Covington County Bank	Collins	1975	ST-Bank	C-corp	Covington Capital Corporation	81,908	9.97	0.56	5.65	0.55
31	Farmers and Merchants Bank	Baldwyn	1941	ST-Bank	C-corp		385,170	15.00	1.72	11.48	0.94
32	First American National Bank	Iuka	1964	Fed-Bank	S-corp	First American Bancshares, Inc.	312,375	11.25	0.69	5.96	0.92
33	First Bank	McComb	1895	ST-Bank	S-corp	First Southwest Corporation	613,852	9.54	0.51	5.10	0.79
34	First Choice Bank	Pontotoc	1900	ST-Bank	C-corp	Pontotoc Bancshares Corp.	345,216	12.43	1.11	8.66	0.32
35	First Commercial Bank	Jackson	2000	ST-Bank	C-corp	First Commercial Bancshares, Inc.	489,766	11.37	0.89	6.90	0.07
36	First FS&LA	Aberdeen	1936	Fed-Thrift	C-corp		44,260	16.86	0.22	1.30	0.00
37	First FS&LA	Pascagoula	1955	Fed-Thrift	C-corp		334,914	8.82	0.25	2.74	0.91
38	First National Bank, Clarksdale	Clarksdale	1964	Fed-Bank	C-corp	First Valley National Corp.	374,450	13.15	0.34	2.51	0.41
39	First National Bank, Picayune	Picayune	1947	Fed-Bank	S-corp	First National Corporation of Picayune	230,649	13.98	2.07	13.80	2.78
40	First Security Bank	Batesville	1952	ST-Bank	C-corp	Security Capital Corporation	708,945	9.74	1.14	10.36	0.88
41	First Southern Bank	Columbia	1960	ST-Bank	S-corp	First Federal Bancorp	224,805	10.71	1.02	8.93	0.39
42	First State Bank	Holly Springs	1916	ST-Bank	C-corp	First State Capital Corporation	125,441	11.62	0.65	5.58	1.67
43	First State Bank	Waynesboro	1934	ST-Bank	C-corp	First State Corporation	867,620	12.92	0.92	6.89	1.50
44	First, A National Banking Assn	Hattiesburg	1996	Fed-Bank	C-corp	First Bancshares, Inc.	5,075,725	13.56	1.42	9.49	1.01
45	FNB Oxford Bank	Oxford	1910	ST-Bank	C-corp	First National Holding Company	427,736	10.56	1.00	9.04	0.28
46	Grand Bank for Savings, FSB	Hattiesburg	1968	Fed-Thrift	S-corp	Grand Financial Corporation	84,698	12.39	0.40	3.22	1.90
47	Great Southern Bank	Meridian	1902	ST-Bank	C-corp	Great Southern Capital Corporation	331,733	9.23	0.80	8.32	0.24
48	Guaranty Bank & Trust Co.	Belzoni	1943	ST-Bank	S-corp	Guaranty Capital Corporation	1,211,905	9.77	1.33	13.20	1.04
49	Hancock Whitney Bank	Gulfport	1899	ST-Bank	C-corp	Hancock Whitney Corporation	33,198,825	10.08	(0.18)	(1.63)	0.64
50	Holmes County Bank & Trust	Lexington	1932	ST-Bank	S-corp	Holmes County Capital Corporation	128,800	13.11	0.79	5.99	3.00
51	Jefferson Bank	Greenville	1900	ST-Bank	C-corp	Southeast Arkansas Bank Corporation	151,658	15.36	0.81	4.49	0.23
52	Magnolia State Bank	Bay Springs	1975	ST-Bank	S-corp	Magnolia State Corporation	382,873	9.12	0.76	7.61	1.57
53	Mechanics Bank	Water Valley	1892	ST-Bank	C-corp	Mechanics Banc Holding Company	253,359	10.62	0.90	8.24	1.18
54	Merchants & Farmers Bank	Holly Springs	1899	ST-Bank	S-corp	M & F Bancorp, Inc.	114,085	11.08	0.61	5.19	1.77
55	Merchants & Marine Bank	Pascagoula	1932	ST-Bank	C-corp	Merchants & Marine Bancorp, Inc.	642,333	12.31	1.04	8.15	0.96
56	Merchants and Planters Bank	Raymond	1906	ST-Bank	C-corp		101,658	10.78	0.90	8.31	0.07
57	OmniBank	Bay Springs	1907	ST-Bank	C-corp		53,895	8.92	0.55	5.66	1.79
58	Oxford University Bank	Oxford	2000	ST-Bank	C-corp	Lafayette Bancorp, Inc.	189,195	9.72	0.89	8.78	0.19
59	Peoples Bank, Mendenhall	Mendenhall	1908	ST-Bank	S-corp	Peoples Bancshares, Inc.	402,287	9.37	2.22	22.17	3.63
60	Peoples Bank	Ripley	1925	ST-Bank	C-corp	Peoples Corporation	457,020	10.97	0.85	7.61	0.01
61	Peoples Bank, Biloxi	Biloxi	1896	ST-Bank	C-corp	Peoples Financial Corporation	654,982	14.87	0.60	4.04	2.38
62	Pike National Bank	McComb	1985	Fed-Bank	C-corp	PCNB Corp.	280,630	13.21	1.06	7.70	1.44
63	Planters Bank & Trust Company	Indianola	1920	ST-Bank	C-corp	Planters Holding Company	1,239,617	10.13	1.00	9.54	0.94
64	PriorityOne Bank	Magee	1905	ST-Bank	S-corp	PriorityOne Capital Corporation	778,547	10.07	1.31	12.51	0.51
65	Renasant Bank	Tupelo	1904	ST-Bank	C-corp	Renasant Corporation	14,881,088	15.20	0.80	4.74	0.44
66	Richton Bank & Trust Company	Richton	1931	ST-Bank	S-corp	Centon Bancorp, Inc.	64,685	14.90	0.42	2.56	0.05
67	RiverHills Bank	Vicksburg	1890	ST-Bank	S-corp	RiverHills Capital Corporation	370,387	10.89	1.33	12.16	0.61

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 (%)
68	Sycamore Bank	Senatobia	1900	ST-Bank	C-corp	Tate Financial Corporation	263,746	9.24	0.90	9.12	0.61
69	Trustmark National Bank	Jackson	1889	Fed-Bank	C-corp	Trustmark Corporation	15,689,973	10.96	0.94	7.79	0.44
70	United Mississippi Bank	Natchez	1973	ST-Bank	S-corp	Southwest Security, Inc.	384,404	10.72	0.72	6.62	1.92
MEDIAN							296,749	10.84	0.90	8.20	0.83
AVERAGE							1,776,876	11.38	0.88	7.49	1.02
HIGH							33,198,825	18.16	2.22	22.17	5.80
LOW							21,294	7.72	(1.37)	(17.26)	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 Employee s	Assets / Employee e (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
1	Hancock Whitney Bank	Gulfport	22,992,985	27,585,599	3,345,556	7.47	224	4,106	8,085	148,209	123,150	33,198,825
2	BancorpSouth Bank	Tupelo	15,807,074	18,934,126	2,732,687	8.54	315	4,792	4,845	73,700	60,108	23,215,373
3	Trustmark National Bank	Jackson	10,954,678	13,520,064	1,719,793	8.94	199	2,798	5,608	78,844	67,940	15,689,973
4	Renasant Bank	Tupelo	11,337,051	11,870,770	2,261,670	9.62	173	2,541	5,856	86,018	68,617	14,881,088
5	First, A National Banking Assn	Hattiesburg	3,190,167	4,234,004	688,214	10.20	83	783	6,482	61,153	51,012	5,075,725
6	BankPlus	Belzoni	3,358,005	4,065,045	389,076	8.40	90	962	4,721	50,467	45,167	4,542,059
7	Community Bank of Mississippi	Forest	2,669,260	3,368,593	313,170	7.92	49	803	4,638	76,008	68,747	3,724,405
8	Citizens National Bank	Meridian	1,076,044	1,355,523	172,892	10.76	27	314	5,114	59,477	50,205	1,605,886
9	BankFirst Financial Services	Macon	1,044,164	1,243,021	160,064	9.60	31	260	5,880	49,315	40,097	1,528,756
10	Citizens Bank of Philadelphia	Philadelphia	636,196	1,077,318	117,169	7.44	25	266	5,271	56,082	43,093	1,402,061
11	Planters Bank & Trust Company	Indianola	650,604	1,086,368	125,582	9.27	20	232	5,343	61,981	54,318	1,239,617
12	Guaranty Bank & Trust Co.	Belzoni	917,215	1,042,989	118,438	9.28	22	241	5,029	55,087	47,409	1,211,905
13	First State Bank	Waynesboro	517,439	739,823	112,082	11.52	14	180	4,820	61,973	52,845	867,620
14	PriorityOne Bank	Magee	565,075	661,649	78,434	10.19	15	191	4,076	51,903	44,110	778,547
15	First Security Bank	Batesville	379,962	632,420	69,054	9.31	18	194	3,654	39,386	35,134	708,945
16	Peoples Bank, Biloxi	Biloxi	290,538	536,031	97,393	13.81	19	143	4,580	34,473	28,212	654,982
17	Merchants & Marine Bank	Pascagoula	351,223	545,667	79,071	12.62	13	140	4,588	49,410	41,974	642,333
18	Bank of Commerce	Greenwood	348,331	543,263	67,743	9.82	8	68	9,279	78,871	67,908	630,970
19	First Bank	McComb	432,268	532,454	58,536	9.31	14	137	4,481	43,847	38,032	613,852
20	BNA Bank	New Albany	346,284	529,873	71,355	11.77	6	103	5,916	101,559	88,312	609,351
21	First Commercial Bank	Jackson	394,465	408,038	55,662	11.29	4	68	7,202	122,442	102,010	489,766
22	Citizens Bank	Columbia	326,454	419,831	41,825	9.66	8	135	3,488	58,862	52,479	470,895
23	Peoples Bank	Ripley	198,068	399,326	50,151	10.14	6	85	5,377	76,170	66,554	457,020
24	FNB Oxford Bank	Oxford	235,156	341,498	45,185	9.79	5	64	6,683	85,547	68,300	427,736
25	Peoples Bank, Mendenhall	Mendenhall	320,525	343,605	37,702	9.82	5	124	3,244	80,457	68,721	402,287
26	Century Bank	Lucedale	251,099	337,618	38,239	9.74	10	118	3,399	40,103	33,762	401,028
27	Farmers and Merchants Bank	Baldwyn	211,980	322,076	57,764	14.23	9	113	3,409	42,797	35,786	385,170
28	United Mississippi Bank	Natchez	276,013	340,072	41,224	10.18	10	132	2,912	38,440	34,007	384,404
29	Magnolia State Bank	Bay Springs	265,193	346,424	34,923	9.21	8	86	4,452	47,859	43,303	382,873
30	First National Bank, Clarksdale	Clarksdale	208,057	322,236	49,242	12.87	5	50	7,489	74,890	64,447	374,450
31	RiverHills Bank	Vicksburg	195,038	301,648	40,330	11.02	4	55	6,734	92,597	75,412	370,387
32	First Choice Bank	Pontotoc	203,579	299,222	42,920	12.18	3	73	4,729	115,072	99,741	345,216
33	First FS&LA	Pascagoula	254,827	204,792	29,527	8.95	6	60	5,582	55,819	34,132	334,914
34	Great Southern Bank	Meridian	128,194	299,169	30,613	9.00	12	131	2,532	27,644	24,931	331,733
35	First American National Bank	Iuka	175,607	273,723	35,131	10.63	11	109	2,866	28,398	24,884	312,375
36	Bank of Holly Springs	Holly Springs	191,745	232,226	35,431	12.97	5	62	4,534	56,224	46,445	281,122
37	Pike National Bank	McComb	169,898	238,051	37,081	13.25	5	79	3,552	56,126	47,610	280,630
38	Sycamore Bank	Senatobia	171,289	236,722	24,359	9.23	5	55	4,795	52,749	47,344	263,746
39	Bank of Yazoo City	Yazoo City	142,730	229,654	30,153	11.73	5	49	5,372	52,645	45,931	263,225
40	Cleveland State Bank	Cleveland	143,723	231,178	26,767	10.94	6	61	4,302	43,738	38,530	262,428
41	Mechanics Bank	Water Valley	173,779	222,608	26,903	10.56	6	65	3,898	42,227	37,101	253,359
42	Copiah Bank	Hazlehurst	173,639	204,642	24,370	9.84	9	65	3,810	27,518	22,738	247,658
43	First National Bank, Picayune	Picayune	150,870	197,451	32,256	13.88	6	60	3,844	38,442	32,909	230,649
44	Bank of Okolona	Okolona	133,199	202,606	23,203	9.85	4	50	4,607	57,590	50,652	230,360
45	Bank of Forest	Forest	126,032	193,307	29,945	12.52	3	53	4,273	75,483	64,436	226,449
46	First Southern Bank	Columbia	149,331	199,880	24,080	10.75	6	68	3,306	37,468	33,313	224,805
47	Bank of Kilmichael	Kilmichael	124,713	185,969	19,911	8.92	4	41	5,148	52,767	46,492	211,069
48	Bank of Brookhaven	Brookhaven	98,323	165,032	20,895	10.50	1	25	7,617	190,414	165,032	190,414
49	Oxford University Bank	Oxford	138,438	169,352	18,395	9.68	3	30	6,307	63,065	56,451	189,195
50	Commercial Bank	De Kalb	102,245	159,495	18,266	9.28	5	52	3,590	37,336	31,899	186,681
51	Bank of Wiggins	Wiggins	89,960	149,945	30,606	17.01	3	44	4,130	60,577	49,982	181,732
52	Bank of Franklin	Meadville	103,787	154,613	17,930	10.49	5	49	3,538	34,677	30,923	173,386
53	Bank of Anguilla	Anguilla	101,572	126,763	14,549	9.87	5	31	5,175	32,086	25,353	160,432
54	Jefferson Bank	Greenville	101,942	127,988	23,293	16.89	3	17	8,921	50,553	42,663	151,658
55	Commerce Bank	Corinth	91,814	122,552	16,221	10.98	1	29	5,008	145,241	122,552	145,241
56	Citizens Bank & Trust Company	Marks	76,494	116,898	10,928	7.68	3	36	3,931	47,167	38,966	141,500
57	Bank of Winona	Winona	50,883	112,157	16,538	10.28	1	18	7,411	133,395	112,157	133,395
58	Holmes County Bank & Trust	Lexington	45,763	109,664	16,883	12.26	4	22	5,855	32,200	27,416	128,800
59	First State Bank	Holly Springs	62,274	109,635	14,574	10.91	3	34	3,689	41,814	36,545	125,441
60	Merchants & Farmers Bank	Holly Springs	50,418	97,167	12,642	10.49	4	39	2,925	28,521	24,292	114,085
61	Merchants and Planters Bank	Raymond	65,585	90,175	10,960	9.84	4	31	3,279	25,415	22,544	101,658
62	Grand Bank for Savings, FSB	Hattiesburg	70,347	66,541	10,498	11.96	1	35	2,420	84,698	66,541	84,698
63	Citizens Bank	Byhalia	38,277	72,929	10,257	12.15	3	25	3,349	27,911	24,310	83,734
64	Covington County Bank	Collins	40,833	73,294	8,165	9.89	2	19	4,311	40,954	36,647	81,908
65	Amory Federal Savings & Loan	Amory	51,851	69,950	10,452	12.97	1	8	10,073	80,580	69,950	80,580
66	Bank of Morton	Morton	48,583	61,480	10,870	14.42	1	16	4,665	74,640	61,480	74,640
67	Richton Bank & Trust Company	Richton	21,603	53,524	9,640	14.64	2	14	4,620	32,343	26,762	64,685

TOTAL ASSETS

Rank	Institution	City	Total Loans (\$000)	Total Deposits (\$000)	Total Equity (\$000)	Tier 1 Leverage Ratio (%)	No. of Offices	No. of Employee s	Assets / Employee (\$000)	Assets / Office (\$000)	Deposits / Office (\$000)	Total Assets (\$000)
68	OmniBank	Bay Springs	31,867	49,050	4,807	8.73	3	20	2,695	17,965	16,350	53,895
69	First FS&LA	Aberdeen	30,407	36,689	7,461	16.92	1	4	11,065	44,260	36,689	44,260
70	Bank of Benoit	Benoit	4,722	17,370	3,867	20.48	1	4	5,324	21,294	17,370	21,294
		MEDIAN	200,824	300,435	37,392	10.19	6	68	4,680	55,453	46,469	357,802
		AVERAGE	1,364,671	1,669,615	225,743	10.60	26	353	4,897	62,984	53,414	1,998,006
		HIGH	22,992,985	27,585,599	3,345,556	17.01	315	4,792	9,279	190,414	165,032	33,198,825
		LOW	45,763	66,541	10,498	7.44	1	17	2,420	25,415	22,544	84,698

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	84,698	105.7	0.0	4.58	3.89	8.63	NA	1.64	5.88
2	Bank of Morton	Morton	74,640	79.0	15.7	(3.15)	12.46	6.95	2.58	0.83	5.28
3	Peoples Bank, Mendenhall	Mendenhall	402,287	93.3	8.5	28.57	22.20	6.73	2.77	1.20	4.88
4	First National Bank, Picayune	Picayune	230,649	76.4	26.2	5.59	14.98	6.53	2.57	0.45	4.78
5	Farmers and Merchants Bank	Baldwyn	385,170	65.8	30.9	5.35	17.29	7.08	2.90	0.94	4.60
6	Citizens Bank	Byhalia	83,734	52.5	24.3	(2.72)	12.10	6.90	2.08	0.58	4.58
7	First American National Bank	Iuka	312,375	64.2	29.2	19.41	13.80	6.02	2.51	0.57	4.51
8	Bank of Holly Springs	Holly Springs	281,122	82.6	13.1	9.76	25.26	6.52	2.39	1.13	4.38
9	First Southern Bank	Columbia	224,805	74.7	18.9	9.00	19.84	5.56	2.73	0.44	4.38
10	Jefferson Bank	Greenville	151,658	79.7	15.4	12.73	21.27	7.80	2.56	1.89	4.34
11	PriorityOne Bank	Magee	778,547	85.4	14.5	8.65	20.79	5.90	2.95	1.03	4.31
12	Bank of Franklin	Meadville	173,386	67.1	23.4	10.41	20.59	6.23	2.45	0.77	4.28
13	United Mississippi Bank	Natchez	384,404	81.2	19.8	7.13	6.31	5.60	2.41	0.50	4.27
14	OmniBank	Bay Springs	53,895	65.0	7.0	(2.06)	22.52	5.82	1.97	0.27	4.25
15	Bank of Kilmichael	Kilmichael	211,069	67.1	32.7	5.65	19.97	6.20	2.59	0.85	4.21
16	Great Southern Bank	Meridian	331,733	42.9	45.6	9.39	10.49	8.01	2.30	0.44	4.18
17	Pike National Bank	McComb	280,630	71.4	20.1	10.07	8.41	6.44	2.80	1.04	4.17
18	Bank of Anguilla	Anguilla	160,432	80.1	20.7	7.42	12.60	5.96	2.67	0.85	4.16
19	Century Bank	Lucedale	401,028	74.4	24.6	15.12	21.74	5.99	2.33	0.70	4.13
20	Guaranty Bank & Trust Co.	Belzoni	1,211,905	87.9	16.1	42.59	37.26	5.64	2.59	0.90	4.12
21	Sycamore Bank	Senatobia	263,746	72.4	11.2	14.04	14.62	5.59	2.57	0.66	4.09
22	Cleveland State Bank	Cleveland	262,428	62.2	29.1	11.40	13.37	5.78	2.30	0.34	4.03
23	Copiah Bank	Hazlehurst	247,658	84.9	16.0	(0.32)	11.40	5.66	2.36	0.96	4.03
24	Citizens Bank	Columbia	470,895	77.8	8.8	1.62	11.43	6.15	2.04	1.12	4.02
25	Bank of Forest	Forest	226,449	65.2	29.6	7.87	13.22	5.97	2.18	0.81	3.98
26	Merchants and Planters Bank	Raymond	101,658	72.7	23.4	18.02	14.56	5.24	2.29	0.24	3.98
27	Bank of Okolona	Okolona	230,360	65.7	19.0	(5.19)	17.73	6.63	3.29	1.43	3.97
28	First Security Bank	Batesville	708,945	60.1	23.9	3.15	23.70	5.88	2.42	0.50	3.97
29	Commerce Bank	Corinth	145,241	74.9	17.9	8.54	17.10	5.85	2.12	0.88	3.96
30	First, A National Banking Assn	Hattiesburg	5,075,725	75.4	18.3	35.14	49.55	5.43	2.41	0.72	3.95
31	BankPlus	Belzoni	4,542,059	82.6	10.0	57.69	56.78	5.27	2.37	0.50	3.94
32	Mechanics Bank	Water Valley	253,359	78.1	14.3	9.05	8.92	6.06	2.21	1.17	3.82
33	Commercial Bank	De Kalb	186,681	64.1	32.6	9.18	21.60	6.22	2.50	0.77	3.80
34	First Choice Bank	Pontotoc	345,216	68.0	25.9	5.80	11.44	6.22	2.31	1.24	3.79
35	Renasant Bank	Tupelo	14,881,088	95.5	8.7	19.14	16.14	4.81	2.68	0.73	3.78
36	Bank of Wiggins	Wiggins	181,732	60.0	37.5	(6.85)	6.22	6.09	2.38	0.85	3.74
37	Bank of Winona	Winona	133,395	45.4	42.6	(2.20)	5.96	6.00	3.19	0.81	3.73
38	Magnolia State Bank	Bay Springs	382,873	76.6	9.0	1.44	13.98	5.21	1.88	0.62	3.73
39	Richton Bank & Trust Company	Richton	64,685	40.4	30.4	(7.78)	17.47	5.87	3.25	0.47	3.72
40	First National Bank, Clarksdale	Clarksdale	374,450	64.6	29.3	(3.58)	0.83	5.54	2.65	0.65	3.64
41	Oxford University Bank	Oxford	189,195	81.8	17.6	8.01	17.82	5.49	2.57	1.39	3.64
42	BancorpSouth Bank	Tupelo	23,215,373	83.5	21.4	14.23	26.46	4.96	2.08	0.71	3.61
43	Community Bank of Mississippi	Forest	3,724,405	79.2	16.8	20.37	11.74	5.41	2.08	0.93	3.59
44	Bank of Benoit	Benoit	21,294	27.2	21.9	(9.80)	10.83	8.28	2.20	0.32	3.57
45	BankFirst Financial Services	Macon	1,528,756	84.0	16.9	13.20	12.25	4.92	2.40	0.68	3.54
46	Merchants & Farmers Bank	Holly Springs	114,085	51.9	41.0	9.79	11.99	6.28	2.62	0.80	3.54
47	First Commercial Bank	Jackson	489,766	96.7	4.7	24.83	29.33	4.91	2.46	1.10	3.45
48	First State Bank	Waynesboro	867,620	69.9	24.2	(4.12)	9.14	5.19	3.35	1.01	3.43
49	RiverHills Bank	Vicksburg	370,387	64.7	39.6	1.34	13.70	5.95	2.30	1.00	3.40
50	Citizens National Bank	Meridian	1,605,886	79.4	18.9	8.17	7.56	5.01	2.39	0.84	3.39
51	Bank of Yazoo City	Yazoo City	263,225	62.2	36.1	5.20	6.10	5.28	1.99	0.52	3.37
52	Trustmark National Bank	Jackson	15,689,973	81.0	16.2	15.98	16.73	4.40	2.24	0.49	3.37
53	Holmes County Bank & Trust	Lexington	128,800	41.7	43.4	0.13	4.60	6.09	2.46	0.55	3.35
54	Hancock Whitney Bank	Gulfport	33,198,825	83.4	19.2	13.76	18.10	4.50	2.46	0.50	3.33
55	Citizens Bank & Trust Company	Marks	141,500	65.4	16.3	(22.69)	3.81	5.70	2.10	1.03	3.29
56	Merchants & Marine Bank	Pascagoula	642,333	64.4	16.3	9.92	11.99	5.20	2.08	0.68	3.28
57	First State Bank	Holly Springs	125,441	56.8	34.1	(8.39)	0.98	5.66	2.61	1.04	3.26
58	First Bank	McComb	613,852	81.2	5.7	(3.82)	8.17	5.01	2.09	1.21	3.22
59	Planters Bank & Trust Company	Indianola	1,239,617	59.9	34.4	7.24	16.16	5.58	2.23	0.94	3.22
60	BNA Bank	New Albany	609,351	65.4	32.0	12.99	18.52	5.34	2.16	0.92	3.21
61	Bank of Brookhaven	Brookhaven	190,414	59.6	33.6	3.79	29.07	5.53	2.53	1.09	3.18
62	Covington County Bank	Collins	81,908	55.7	31.7	3.05	2.74	5.56	2.38	0.86	3.18
63	Bank of Commerce	Greenwood	630,970	64.1	36.6	12.58	20.51	5.68	2.23	1.58	3.17
64	Peoples Bank, Biloxi	Biloxi	654,982	54.2	37.9	9.18	8.55	4.86	2.45	0.49	3.12
65	FNB Oxford Bank	Oxford	427,736	68.9	36.2	17.18	10.72	4.91	2.77	0.86	3.08
66	Peoples Bank	Ripley	457,020	49.6	46.5	6.66	7.74	5.00	2.81	0.76	3.03
67	First FS&LA	Pascagoula	334,914	124.4	9.3	1.62	8.68	4.98	2.24	1.67	2.91

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) (%)
68	Citizens Bank of Philadelphia	Philadelphia	1,402,061	59.1	44.8	36.60	35.27	5.11	1.86	0.78	2.62
69	Amory Federal Savings & Loan	Amory	80,580	74.1	4.6	(10.96)	(0.78)	4.28	2.31	2.03	1.78
70	First FS&LA	Aberdeen	44,260	82.9	9.0	5.55	5.42	4.50	1.79	2.37	1.76
		MEDIAN	272,188	71.9	20.4	7.94	13.89	5.84	2.41	0.82	3.88
		AVERAGE	1,941,110	70.6	22.4	8.11	15.77	5.91	2.45	0.82	3.90
		HIGH	33,198,825	105.7	45.6	57.69	56.78	8.63	3.35	1.89	5.88
		LOW	21,294	27.2	0.0	(22.69)	0.83	4.40	1.88	0.24	3.18

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	8,983	10,376	0.39	1.80	(0.03)	1.02	3.17
2	Merchants and Planters Bank	Raymond	845	1,866	0.21	0.00	0.00	1.77	1.98
3	BankPlus	Belzoni	38,072	59,338	0.76	0.18	0.00	0.83	1.78
4	Farmers and Merchants Bank	Baldwyn	6,128	6,040	0.52	0.00	0.00	1.18	1.70
5	PriorityOne Bank	Magee	11,524	11,698	0.60	0.40	0.00	0.64	1.65
6	Trustmark National Bank	Jackson	132,183	228,177	0.29	0.35	(0.02)	1.01	1.63
7	BancorpSouth Bank	Tupelo	215,026	314,871	0.23	0.33	(0.01)	0.96	1.51
8	BankFirst Financial Services	Macon	14,969	18,739	0.36	0.33	(0.00)	0.73	1.41
9	United Mississippi Bank	Natchez	3,116	4,823	0.48	0.00	(0.22)	1.09	1.35
10	Renasant Bank	Tupelo	108,504	181,001	0.24	0.73	(0.01)	0.38	1.34
11	Pike National Bank	McComb	2,754	3,323	0.67	0.00	(0.00)	0.61	1.28
12	Citizens National Bank	Meridian	25,054	18,785	0.35	0.08	(0.02)	0.87	1.28
13	First Security Bank	Batesville	6,963	7,552	0.68	0.00	(0.01)	0.56	1.23
14	Century Bank	Lucedale	3,671	4,291	0.48	0.00	(0.00)	0.75	1.23
15	Guaranty Bank & Trust Co.	Belzoni	16,897	12,028	0.39	0.00	(0.00)	0.77	1.16
16	Bank of Franklin	Meadville	1,500	1,718	0.58	0.00	0.00	0.55	1.13
17	First American National Bank	Iuka	2,289	3,111	0.45	0.00	0.00	0.65	1.10
18	Sycamore Bank	Senatobia	2,117	2,569	0.48	0.00	0.00	0.61	1.09
19	Great Southern Bank	Meridian	2,423	3,186	0.71	0.00	(0.01)	0.35	1.05
20	Merchants & Farmers Bank	Holly Springs	641	1,098	0.52	0.00	(0.03)	0.56	1.05
21	Peoples Bank, Biloxi	Biloxi	3,767	6,628	0.29	0.00	0.01	0.75	1.05
22	Hancock Whitney Bank	Gulfport	(56,174)	314,278	0.27	0.09	0.04	0.62	1.02
23	First Southern Bank	Columbia	2,455	2,027	0.40	0.00	0.00	0.61	1.01
24	Merchants & Marine Bank	Pascagoula	6,154	5,850	0.45	0.00	(0.01)	0.56	0.99
25	Covington County Bank	Collins	437	770	0.35	0.00	(0.01)	0.64	0.98
26	Mechanics Bank	Water Valley	2,118	2,292	0.22	0.00	(0.03)	0.79	0.98
27	BNA Bank	New Albany	9,117	5,180	0.18	0.00	(0.00)	0.78	0.96
28	Bank of Morton	Morton	1,677	657	0.56	0.00	0.00	0.38	0.94
29	First National Bank, Picayune	Picayune	5,387	1,950	0.60	0.00	(0.01)	0.34	0.93
30	Citizens Bank	Columbia	6,028	4,037	0.43	0.00	(0.04)	0.54	0.93
31	Bank of Forest	Forest	2,583	1,891	0.37	0.14	0.00	0.39	0.91
32	Community Bank of Mississippi	Forest	29,592	30,319	0.29	0.24	(0.02)	0.39	0.90
33	First Bank	McComb	3,782	5,112	0.21	0.00	0.00	0.67	0.88
34	Citizens Bank	Byhalia	595	679	0.42	0.00	(0.01)	0.47	0.88
35	First, A National Banking Assn	Hattiesburg	57,095	35,127	0.38	0.19	(0.03)	0.33	0.87
36	Copiah Bank	Hazlehurst	1,972	2,049	0.42	0.00	(0.04)	0.49	0.87
37	Jefferson Bank	Greenville	1,010	1,065	0.11	0.00	0.00	0.75	0.86
38	Peoples Bank	Ripley	3,630	3,625	0.17	0.00	0.00	0.67	0.85
39	Planters Bank & Trust Company	Indianola	11,344	9,575	0.46	0.00	(0.03)	0.41	0.85
40	Bank of Brookhaven	Brookhaven	1,497	1,452	0.43	0.00	0.00	0.41	0.84
41	Richton Bank & Trust Company	Richton	241	485	0.46	0.00	0.00	0.38	0.84
42	Citizens Bank of Philadelphia	Philadelphia	6,295	9,826	0.33	0.00	0.02	0.46	0.82
43	Holmes County Bank & Trust	Lexington	1,223	1,017	0.29	0.00	0.00	0.53	0.82
44	Bank of Anguilla	Anguilla	70	1,190	0.17	0.00	(0.01)	0.64	0.80
45	Commerce Bank	Corinth	1,819	1,036	0.41	0.00	(0.00)	0.38	0.79
46	Grand Bank for Savings, FSB	Hattiesburg	433	680	0.00	0.39	0.28	0.11	0.79
47	First Choice Bank	Pontotoc	3,538	2,496	0.48	0.00	(0.00)	0.31	0.78
48	Bank of Kilmichael	Kilmichael	2,664	1,389	0.38	0.00	0.00	0.37	0.74
49	Bank of Yazoo City	Yazoo City	2,114	1,822	0.40	0.00	(0.08)	0.42	0.74
50	Commercial Bank	De Kalb	1,492	1,213	0.49	0.00	(0.02)	0.23	0.71
51	Bank of Wiggins	Wiggins	1,151	1,191	0.43	0.00	(0.07)	0.33	0.70
52	Bank of Holly Springs	Holly Springs	3,889	1,742	0.36	0.00	0.10	0.23	0.69
53	Bank of Okolona	Okolona	3,001	1,365	0.47	0.02	(0.03)	0.19	0.65
54	Magnolia State Bank	Bay Springs	3,218	2,102	0.19	0.00	0.01	0.41	0.61
55	Citizens Bank & Trust Company	Marks	(1,982)	871	0.32	0.00	(0.05)	0.33	0.60
56	Cleveland State Bank	Cleveland	2,425	1,412	0.27	0.00	(0.01)	0.33	0.60
57	Oxford University Bank	Oxford	1,526	989	0.19	0.00	(0.00)	0.39	0.58
58	RiverHills Bank	Vicksburg	5,591	1,877	0.41	0.00	0.00	0.14	0.55
59	Bank of Commerce	Greenwood	6,989	2,828	0.17	0.00	0.00	0.34	0.51
60	Bank of Winona	Winona	984	627	0.17	0.00	0.00	0.32	0.50
61	First State Bank	Holly Springs	786	594	0.23	(0.03)	0.01	0.29	0.49
62	First National Bank, Clarksdale	Clarksdale	1,212	1,588	0.22	0.00	(0.00)	0.23	0.45
63	Bank of Benoit	Benoit	50	81	0.37	0.00	0.00	0.08	0.44
64	First Commercial Bank	Jackson	3,720	1,797	0.11	0.00	(0.00)	0.32	0.43
65	FNB Oxford Bank	Oxford	3,800	1,425	0.13	0.00	(0.02)	0.26	0.37
66	First State Bank	Waynesboro	7,554	3,023	0.19	0.00	(0.01)	0.18	0.37
67	First FS&LA	Pascagoula	795	565	0.05	0.00	0.01	0.11	0.18

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 (%)
68	Amory Federal Savings & Loan	Amory	(252)	19	0.00	0.00	0.01	0.02	0.02
69	First FS&LA	Aberdeen	95	5	0.00	0.00	0.00	0.01	0.01
70	OmniBank	Bay Springs	262	(5)	0.22	0.00	(0.38)	0.15	(0.01)
	MEDIAN		2,709	2,197	0.38	0.00	(0.00)	0.51	0.90
	AVERAGE		12,039	22,056	0.38	0.08	(0.01)	0.55	1.01
	HIGH		215,026	314,871	0.76	1.80	0.28	1.77	3.17
	LOW		(56,174)	485	0.00	(0.03)	(0.22)	0.11	0.45

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Int XP / Avg Assets (%)	Expense / Avg Assets (%)
1	First FS&LA	Aberdeen	44,260	11,065	85.0	0.74	0.12	0.61	1.47
2	Bank of Commerce	Greenwood	630,970	9,279	52.3	1.17	0.18	0.54	1.89
3	Amory Federal Savings & Loan	Amory	80,580	10,073	116.1	1.15	0.24	0.57	1.96
4	BNA Bank	New Albany	609,351	5,916	47.8	1.34	0.22	0.40	1.96
5	FNB Oxford Bank	Oxford	427,736	6,683	60.6	1.29	0.25	0.47	2.00
6	First State Bank	Waynesboro	867,620	4,820	61.8	1.28	0.38	0.41	2.07
7	RiverHills Bank	Vicksburg	370,387	6,734	53.7	1.28	0.25	0.54	2.08
8	Citizens Bank & Trust Company	Marks	141,500	3,931	60.1	1.60	0.33	0.26	2.18
9	First, A National Banking Assn	Hattiesburg	5,075,725	6,482	48.6	1.28	0.30	0.67	2.25
10	Peoples Bank	Ripley	457,020	5,377	61.3	1.59	0.20	0.58	2.37
11	Planters Bank & Trust Company	Indianola	1,239,617	5,343	63.8	1.38	0.32	0.78	2.48
12	First FS&LA	Pascagoula	334,914	5,582	87.1	1.51	0.29	0.73	2.54
13	Citizens Bank of Philadelphia	Philadelphia	1,402,061	5,271	77.7	1.37	0.51	0.68	2.56
14	Oxford University Bank	Oxford	189,195	6,307	65.2	1.43	0.29	0.88	2.59
15	Hancock Whitney Bank	Gulfport	33,198,825	8,085	62.1	1.45	0.23	0.95	2.62
16	Bank of Brookhaven	Brookhaven	190,414	7,617	69.7	1.51	0.27	0.92	2.71
17	Citizens National Bank	Meridian	1,605,886	5,114	59.5	1.60	0.30	0.82	2.72
18	First Choice Bank	Pontotoc	345,216	4,729	64.4	1.59	0.29	0.88	2.75
19	First Commercial Bank	Jackson	489,766	7,202	75.3	1.82	0.27	0.67	2.76
20	Bank of Yazoo City	Yazoo City	263,225	5,372	72.0	1.44	0.32	1.03	2.79
21	Holmes County Bank & Trust	Lexington	128,800	5,855	73.0	1.43	0.13	1.26	2.82
22	Commerce Bank	Corinth	145,241	5,008	64.6	1.64	0.26	0.96	2.86
23	Bank of Kilmichael	Kilmichael	211,069	5,148	60.4	1.73	0.27	0.88	2.87
24	Bank of Winona	Winona	133,395	7,411	73.3	1.80	0.42	0.66	2.88
25	First National Bank, Picayune	Picayune	230,649	3,844	51.1	1.86	0.25	0.77	2.88
26	Bank of Benoit	Benoit	21,294	5,324	85.2	1.49	0.12	1.28	2.89
27	Cleveland State Bank	Cleveland	262,428	4,302	66.4	1.89	0.44	0.58	2.91
28	Community Bank of Mississippi	Forest	3,724,405	4,638	70.0	1.86	0.36	0.76	2.98
29	Bank of Okolona	Okolona	230,360	4,607	69.4	1.50	0.27	1.21	2.98
30	BankFirst Financial Services	Macon	1,528,756	5,880	63.4	1.73	0.25	1.01	2.99
31	Bank of Forest	Forest	226,449	4,273	68.7	1.65	0.32	1.03	3.00
32	Commercial Bank	De Kalb	186,681	3,590	69.0	1.82	0.47	0.72	3.00
33	First Bank	McComb	613,852	4,481	76.9	1.73	0.50	0.78	3.01
34	Magnolia State Bank	Bay Springs	382,873	4,452	75.5	1.47	0.50	1.10	3.06
35	Merchants & Marine Bank	Pascagoula	642,333	4,588	76.9	1.51	0.75	0.80	3.07
36	Bank of Holly Springs	Holly Springs	281,122	4,534	63.9	1.78	0.37	0.92	3.07
37	Guaranty Bank & Trust Co.	Belzoni	1,211,905	5,029	61.1	1.87	0.52	0.70	3.09
38	Covington County Bank	Collins	81,908	4,311	78.5	1.57	0.51	1.05	3.13
39	BancorpSouth Bank	Tupelo	23,215,373	4,845	64.5	2.00	0.33	0.80	3.13
40	Renasant Bank	Tupelo	14,881,088	5,856	67.2	2.11	0.37	0.68	3.16
41	First Security Bank	Batesville	708,945	3,654	66.3	2.16	0.39	0.64	3.20
42	Bank of Morton	Morton	74,640	4,665	55.8	2.22	0.36	0.65	3.23
43	Trustmark National Bank	Jackson	15,689,973	5,608	68.4	1.85	0.35	1.04	3.25
44	Citizens Bank	Columbia	470,895	3,488	69.1	2.10	0.35	0.82	3.27
45	First State Bank	Holly Springs	125,441	3,689	92.9	2.00	0.31	0.97	3.28
46	Bank of Wiggins	Wiggins	181,732	4,130	79.0	1.92	0.39	1.00	3.31
47	First National Bank, Clarksdale	Clarksdale	374,450	7,489	84.8	1.69	0.28	1.34	3.31
48	Peoples Bank, Biloxi	Biloxi	654,982	4,580	85.9	1.63	0.52	1.16	3.31
49	Bank of Anguilla	Anguilla	160,432	5,175	75.5	1.85	0.58	0.92	3.35
50	Mechanics Bank	Water Valley	253,359	3,898	74.0	2.15	0.34	0.87	3.36
51	Copiah Bank	Hazlehurst	247,658	3,810	73.0	1.74	0.61	1.02	3.37
52	Citizens Bank	Byhalia	83,734	3,349	75.0	1.82	0.34	1.25	3.41
53	Richton Bank & Trust Company	Richton	64,685	4,620	83.9	1.72	0.44	1.26	3.41
54	Jefferson Bank	Greenville	151,658	8,921	63.7	1.76	0.26	1.45	3.47
55	Sycamore Bank	Senatobia	263,746	4,795	72.6	1.76	0.41	1.35	3.52
56	Century Bank	Lucedale	401,028	3,399	72.4	1.64	0.45	1.51	3.60
57	PriorityOne Bank	Magee	778,547	4,076	65.6	2.11	0.41	1.08	3.61
58	Bank of Franklin	Meadville	173,386	3,538	70.1	2.15	0.54	0.93	3.61
59	OmniBank	Bay Springs	53,895	2,695	95.7	2.17	0.16	1.32	3.65
60	First Southern Bank	Columbia	224,805	3,306	73.4	2.29	0.34	1.03	3.66
61	Pike National Bank	McComb	280,630	3,552	70.7	2.05	0.49	1.13	3.67
62	Merchants & Farmers Bank	Holly Springs	114,085	2,925	83.6	2.39	0.38	0.98	3.75
63	BankPlus	Belzoni	4,542,059	4,721	71.1	2.26	0.57	1.03	3.86
64	Farmers and Merchants Bank	Baldwyn	385,170	3,409	64.2	2.32	0.63	0.96	3.91

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets (\$000)	Assets / Employee (\$000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Int XP / Avg Assets (%)	Expense / Avg Assets (%)
65	Great Southern Bank	Meridian	331,733	2,532	76.9	2.52	0.61	0.80	3.94
66	Merchants and Planters Bank	Raymond	101,658	3,279	76.2	2.71	0.45	1.12	4.28

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	489,766	394,465	0.58	112	1.05	0.01	0.08	0.00	0.09	0.03	0.20
1	Merchants and Planters Bank	Raymond	101,658	65,585	0.64	13	1.25	0.16	0.14	0.00	0.11	(0.02)	0.23
3	First Southern Bank	Columbia	224,805	149,331	3.39	282	1.13	0.03	0.20	0.00	0.58	(0.16)	0.62
4	FNB Oxford Bank	Oxford	427,736	235,156	2.48	149	1.29	0.23	0.11	0.00	0.51	0.02	0.64
5	Trustmark National Bank	Jackson	15,689,973	10,599,589	4.56	18,276	1.09	0.32	0.06	0.01	0.59	0.06	0.72
6	Renasant Bank	Tupelo	14,881,088	10,997,304	4.87	9,125	1.28	0.43	0.09	0.05	0.56	0.05	0.75
7	Bank of Brookhaven	Brookhaven	190,414	98,323	1.80	-	1.03	0.09	0.32	0.12	0.28	0.05	0.77
8	First FS&LA	Aberdeen	44,260	30,407	1.21	-	0.52	0.07	0.57	0.30	0.00	0.02	0.89
9	First National Bank, Clarksdale	Clarksdale	374,450	208,057	3.11	-	1.54	0.06	0.03	0.05	0.64	0.27	0.99
10	Oxford University Bank	Oxford	189,195	138,439	1.84	100	1.07	0.20	0.74	0.00	0.26	0.13	1.13
11	BankPlus	Belzoni	4,542,059	3,337,830	6.16	7,029	0.72	0.09	0.30	0.06	0.68	0.12	1.16
12	BancorpSouth Bank	Tupelo	23,215,373	15,416,022	6.71	7,164	1.50	0.32	0.28	0.05	0.82	0.08	1.23
13	Covington County Bank	Collins	81,908	40,833	4.67	-	0.27	0.08	0.32	0.09	0.86	0.09	1.36
14	Citizens National Bank	Meridian	1,605,886	1,069,390	5.99	4,604	1.21	0.12	0.26	0.03	1.00	0.14	1.43
15	BankFirst Financial Services	Macon	1,528,756	1,020,153	8.88	404	1.13	0.28	0.08	0.00	1.26	0.14	1.48
16	Bank of Franklin	Meadville	173,386	103,787	10.15	351	1.23	0.23	0.54	0.18	0.64	0.15	1.51
17	First FS&LA	Pascagoula	334,914	254,827	10.33	563	0.39	0.08	0.24	0.04	1.20	0.11	1.59
18	Citizens Bank	Byhalia	83,734	38,277	2.42	109	1.00	0.13	0.85	0.00	0.67	0.10	1.62
19	PriorityOne Bank	Magee	778,547	555,368	4.67	469	1.00	0.24	0.94	0.00	0.55	0.17	1.66
20	Sycamore Bank	Senatobia	263,746	171,289	6.21	431	0.99	0.20	0.66	0.00	0.94	0.06	1.66
21	Peoples Bank	Ripley	457,020	198,068	0.09	-	0.67	0.39	0.37	0.01	0.01	1.31	1.70
22	First, A National Banking Assn	Hattiesburg	5,075,725	3,171,535	9.93	5,471	0.88	0.41	0.29	0.03	1.60	0.02	1.94
23	BNA Bank	New Albany	609,351	346,284	6.55	90	1.60	0.07	0.49	0.00	1.45	0.01	1.95
24	Copiah Bank	Hazlehurst	247,658	173,639	9.50	745	1.35	0.09	0.49	0.01	1.44	0.07	2.01
25	Community Bank of Mississippi	Forest	3,724,405	2,627,154	9.75	15,790	0.83	0.14	0.75	0.15	1.00	0.14	2.04
26	Richton Bank & Trust Company	Richton	64,685	21,604	2.73	30	1.83	0.00	0.76	1.13	0.14	0.03	2.06
27	Bank of Commerce	Greenwood	630,970	348,331	4.30	999	1.29	0.11	1.03	0.48	0.34	0.22	2.07
28	Farmers and Merchants Bank	Baldwyn	385,170	211,980	6.03	22	1.34	0.00	0.30	0.00	1.71	0.13	2.14
29	Cleveland State Bank	Cleveland	262,428	143,723	6.20	499	1.13	0.14	0.71	0.39	0.83	0.32	2.25
30	Bank of Yazoo City	Yazoo City	263,225	142,730	7.42	2,200	0.91	0.01	0.06	0.09	1.52	0.60	2.27
31	Guaranty Bank & Trust Co.	Belzoni	1,211,905	914,292	10.42	406	1.18	0.27	1.07	0.01	1.31	(0.04)	2.35
32	Commerce Bank	Corinth	145,241	91,814	4.30	301	1.85	0.14	1.27	0.15	0.69	0.27	2.38
33	Bank of Kilmichael	Kilmichael	211,069	124,713	9.69	369	1.61	0.31	0.82	0.00	1.51	0.06	2.39
34	Amory Federal Savings & Loan	Amory	80,580	51,851	4.58	64	0.88	0.07	1.35	0.09	0.87	0.10	2.41
35	Great Southern Bank	Meridian	331,733	127,956	4.06	146	0.94	0.11	1.16	0.38	0.63	0.37	2.54
36	RiverHills Bank	Vicksburg	370,387	195,038	5.76	256	2.30	0.11	1.30	0.16	1.16	0.18	2.80
37	Hancock Whitney Bank	Gulfport	33,198,825	22,628,568	7.66	18,724	1.93	1.84	0.15	0.02	0.92	1.72	2.81
38	Merchants & Marine Bank	Pascagoula	642,333	351,223	7.70	405	1.09	0.15	0.95	0.00	1.75	0.12	2.82
39	OmniBank	Bay Springs	53,895	31,867	18.58	629	1.18	(0.38)	0.00	0.00	2.96	(0.04)	2.92
40	Magnolia State Bank	Bay Springs	382,873	265,193	17.83	3,128	0.79	0.04	0.43	0.19	2.24	0.07	2.93
41	Citizens Bank of Philadelphia	Philadelphia	1,402,061	636,197	14.34	4,358	0.67	0.09	0.64	0.05	2.36	0.11	3.16
42	Citizens Bank	Columbia	470,895	324,858	16.41	1,227	1.38	0.08	0.76	0.13	2.19	0.09	3.17
43	Mechanics Bank	Water Valley	253,359	168,013	10.48	161	1.17	0.09	1.54	0.02	1.71	0.03	3.30
44	First Choice Bank	Pontotoc	345,216	203,579	2.70	-	1.07	0.17	2.65	0.04	0.55	0.08	3.32
45	First State Bank	Holly Springs	125,441	62,274	13.89	843	0.88	0.00	0.00	0.00	3.33	0.01	3.34
46	Bank of Forest	Forest	226,449	124,393	5.09	366	0.99	0.08	2.05	0.16	1.07	0.10	3.38
47	First American National Bank	Iuka	312,375	175,607	8.45	209	1.09	0.16	1.52	0.14	1.63	0.13	3.42
48	First Security Bank	Batesville	708,945	379,962	10.54	854	1.12	0.16	1.46	0.28	1.64	0.12	3.50
49	United Mississippi Bank	Natchez	384,404	276,013	17.93	616	0.66	0.09	0.59	0.03	2.67	0.34	3.63
50	Planters Bank & Trust Company	Indianola	1,239,617	650,604	9.40	1,813	0.74	0.14	1.74	0.02	1.78	0.28	3.82
51	First State Bank	Waynesboro	867,620	514,836	12.39	4,234	0.86	0.17	1.03	0.05	2.50	0.28	3.86
52	Century Bank	Lucedale	401,028	248,173	10.81	22	1.36	0.18	2.08	0.07	1.72	0.25	4.12
53	Pike National Bank	McComb	280,630	169,898	10.75	211	1.27	0.12	1.56	0.10	2.37	0.09	4.12
54	Commercial Bank	De Kalb	186,681	102,245	7.21	191	1.52	0.33	2.74	0.44	0.74	0.42	4.34
55	Bank of Winona	Winona	133,395	50,883	6.24	257	0.91	0.10	1.97	0.00	2.07	0.38	4.42
56	Jefferson Bank	Greenville	151,658	101,942	1.29	-	3.54	1.21	1.68	0.00	0.34	2.55	4.57
57	Bank of Wiggins	Wiggins	181,732	89,960	7.54	1,733	1.55	0.05	1.88	0.32	2.32	0.09	4.61
58	Bank of Okolona	Okolona	230,360	133,199	18.69	1,259	1.35	0.00	0.56	0.35	3.13	0.71	4.75
59	Grand Bank for Savings, FSB	Hattiesburg	84,698	69,975	14.58	770	0.79	0.08	2.59	0.00	2.27	(0.01)	4.85
60	First National Bank, Picayune	Picayune	230,649	150,870	19.58	4,201	1.26	0.13	0.49	0.18	4.13	0.17	4.97
61	First Bank	McComb	613,852	432,268	22.97	1,749	1.37	0.26	1.54	2.30	1.12	0.04	5.00
62	Bank of Holly Springs	Holly Springs	281,122	191,745	14.44	217	0.76	0.17	2.15	0.19	2.59	0.14	5.07
63	Merchants & Farmers Bank	Holly Springs	114,085	50,418	15.16	385	1.30	0.13	1.00	0.00	3.97	0.19	5.16
64	Peoples Bank, Mendenhall	Mendenhall	402,287	316,760	34.17	1,971	1.06	0.28	0.60	0.00	4.35	0.23	5.18
65	Bank of Benoit	Benoit	21,294	4,722	2.71	-	1.02	0.22	2.92	2.08	0.17	0.65	5.82
66	Bank of Anguilla	Anguilla	160,432	101,572	22.81	295	1.29	1.11	0.08	0.25	3.30	2.71	6.34
67	Peoples Bank, Biloxi	Biloxi	654,982	290,538	15.44	6,100	1.44	0.02	0.79	0.03	5.26	0.33	6.41
68	Holmes County Bank & Trust	Lexington	128,800	45,764	21.94	234	1.63	0.21	1.48	0.00	8.41	0.67	10.56

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 (%)
69	Bank of Morton	Morton	74,640	48,583	38.02	48	0.22	0.10	4.25	5.49	2.56	0.12	12.42
70	Citizens Bank & Trust Company	Marks	141,500	76,494	81.59	1,261	1.24	2.81	8.67	1.94	9.40	4.56	24.57
		MEDIAN	333,324	193,392	6.96	405	1.13	0.13	0.69	0.05	1.10	0.11	2.36
		AVERAGE	1,978,763	1,328,218	8.06	2,012	1.17	0.18	0.87	0.15	1.30	0.22	2.53
		HIGH	33,198,825	22,628,568	22.97	18,724	3.54	1.84	2.74	2.30	4.13	2.55	5.07
		LOW	44,260	21,604	0.09	-	0.27	(0.38)	0.00	0.00	0.00	(0.16)	0.20

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Jun20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Jun19 Net Inc (\$000)	LTM Jun18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	Peoples Bank, Mendenhall	Mendenhall	402,287	37,702	9.37	8,983	72	7,074	6,023	2.74	27.39
2	First National Bank, Picayune	Picayune	230,649	32,256	13.98	5,387	90	5,763	5,402	2.57	17.09
3	Guaranty Bank & Trust Co.	Belzoni	1,211,905	118,438	9.77	16,897	70	16,255	13,223	1.63	16.22
4	Bank of Morton	Morton	74,640	10,870	14.56	1,677	105	1,506	2,076	2.41	16.07
5	BNA Bank	New Albany	609,351	71,355	11.71	9,117	89	7,570	4,246	1.98	16.06
6	BankPlus	Belzoni	4,542,059	389,076	8.57	38,072	40	23,556	31,744	1.43	15.93
7	PriorityOne Bank	Magee	778,547	78,434	10.07	11,524	60	9,750	10,429	1.62	15.52
8	Citizens National Bank	Meridian	1,605,886	172,892	10.77	25,054	80	25,394	24,114	1.71	15.15
9	RiverHills Bank	Vicksburg	370,387	40,330	10.89	5,591	102	5,208	4,585	1.65	15.07
10	Bank of Kilmichael	Kilmichael	211,069	19,911	9.43	2,664	65	2,960	2,654	1.42	14.63
11	Citizens Bank	Columbia	470,895	41,825	8.88	6,028	45	6,443	6,147	1.38	14.57
12	Bank of Okolona	Okolona	230,360	23,203	10.07	3,001	60	2,411	3,438	1.43	13.82
13	Bank of Commerce	Greenwood	630,970	67,743	10.74	6,989	103	7,164	5,869	1.55	13.59
14	Farmers and Merchants Bank	Baldwyn	385,170	57,764	15.00	6,128	54	5,793	4,011	2.02	13.48
15	First Security Bank	Batesville	708,945	69,054	9.74	6,963	36	7,443	7,684	1.41	12.84
16	Community Bank of Mississippi	Forest	3,724,405	313,170	8.41	29,592	37	29,671	16,678	1.13	12.73
17	BankFirst Financial Services	Macon	1,528,756	160,064	10.47	14,969	58	11,751	8,098	1.42	12.57
18	Century Bank	Lucedale	401,028	38,239	9.54	3,671	31	3,440	3,057	1.29	12.36
19	Commerce Bank	Corinth	145,241	16,221	11.17	1,819	63	2,200	2,258	1.39	12.05
20	Cleveland State Bank	Cleveland	262,428	26,767	10.20	2,425	40	2,651	2,371	1.26	11.91
21	Planters Bank & Trust Company	Indianola	1,239,617	125,582	10.13	11,344	49	12,783	9,788	1.24	11.78
22	First, A National Banking Assn	Hattiesburg	5,075,725	688,214	13.56	57,095	73	38,616	19,640	1.75	11.71
23	FNB Oxford Bank	Oxford	427,736	45,185	10.56	3,800	59	3,365	2,835	1.26	11.37
24	Oxford University Bank	Oxford	189,195	18,395	9.72	1,526	51	1,370	1,120	1.16	11.37
25	Copiah Bank	Hazlehurst	247,658	24,370	9.84	1,972	30	1,871	1,497	1.12	11.34
26	Bank of Holly Springs	Holly Springs	281,122	35,431	12.60	3,889	63	3,733	3,544	1.55	11.31
27	Sycamore Bank	Senatobia	263,746	24,359	9.24	2,117	38	2,394	1,911	1.11	11.27
28	Bank of Franklin	Meadville	173,386	17,930	10.34	1,500	31	1,831	1,163	1.26	11.15
29	Merchants and Planters Bank	Raymond	101,658	10,960	10.78	845	27	847	432	1.18	10.93
30	First Choice Bank	Pontotoc	345,216	42,920	12.43	3,538	48	3,529	2,816	1.39	10.87
31	First Southern Bank	Columbia	224,805	24,080	10.71	2,455	36	2,329	1,851	1.23	10.70
32	Commercial Bank	De Kalb	186,681	18,266	9.78	1,492	29	1,574	1,264	1.07	10.61
33	BancorpSouth Bank	Tupelo	23,215,373	2,732,687	11.77	215,026	45	218,435	186,011	1.32	10.57
34	Mechanics Bank	Water Valley	253,359	26,903	10.62	2,118	33	1,954	1,225	1.15	10.45
35	Great Southern Bank	Meridian	331,733	30,613	9.23	2,423	18	2,584	2,350	1.00	10.40
36	Pike National Bank	McComb	280,630	37,081	13.21	2,754	35	2,923	2,372	1.38	9.99
37	Merchants & Marine Bank	Pascagoula	642,333	79,071	12.31	6,154	44	3,900	3,786	1.27	9.93
38	Magnolia State Bank	Bay Springs	382,873	34,923	9.12	3,218	37	3,355	2,815	0.93	9.38
39	Bank of Forest	Forest	226,449	29,945	13.22	2,583	49	2,510	1,918	1.24	9.08
40	Trustmark National Bank	Jackson	15,689,973	1,719,793	10.96	132,183	47	151,215	129,455	1.09	9.01
41	Bank of Yazoo City	Yazoo City	263,225	30,153	11.46	2,114	43	2,251	2,012	1.04	8.98
42	Bank of Brookhaven	Brookhaven	190,414	20,895	10.97	1,497	60	1,306	1,129	1.01	8.77
43	First State Bank	Waynesboro	867,620	112,082	12.92	7,554	42	8,606	9,442	1.11	8.32
44	Peoples Bank	Ripley	457,020	50,151	10.97	3,630	43	4,398	3,770	0.92	8.29
45	United Mississippi Bank	Natchez	384,404	41,224	10.72	3,116	24	3,163	3,262	0.87	8.01
46	Citizens Bank	Byhalia	83,734	10,257	12.25	595	24	765	423	0.96	7.54
47	Holmes County Bank & Trust	Lexington	128,800	16,883	13.11	1,223	56	1,143	872	0.99	7.54
48	Citizens Bank of Philadelphia	Philadelphia	1,402,061	117,169	8.36	6,295	24	6,173	4,433	0.66	7.30
49	First American National Bank	Iuka	312,375	35,131	11.25	2,289	21	2,102	1,577	0.81	7.02
50	First Commercial Bank	Jackson	489,766	55,662	11.37	3,720	55	4,384	3,917	0.89	6.92
51	Covington County Bank	Collins	81,908	8,165	9.97	437	23	471	591	0.67	6.76
52	Bank of Winona	Winona	133,395	16,538	12.40	984	55	1,056	940	0.78	6.75
53	First Bank	McComb	613,852	58,536	9.54	3,782	28	5,812	6,221	0.65	6.45
54	Renasant Bank	Tupelo	14,881,088	2,261,670	15.20	108,504	43	179,510	122,987	1.02	6.04
55	OmniBank	Bay Springs	53,895	4,807	8.92	262	13	(98)	(241)	0.55	5.66
56	Merchants & Farmers Bank	Holly Springs	114,085	12,642	11.08	641	16	974	258	0.61	5.26
57	Bank of Wiggins	Wiggins	181,732	30,606	16.84	1,151	26	1,632	1,673	0.82	4.61
58	Jefferson Bank	Greenville	151,658	23,293	15.36	1,010	59	1,791	2,791	0.83	4.56
59	Grand Bank for Savings, FSB	Hattiesburg	84,698	10,498	12.39	433	12	624	561	0.50	4.08
60	Peoples Bank, Biloxi	Biloxi	654,982	97,393	14.87	3,767	26	738	2,092	0.60	4.04
61	First National Bank, Clarksdale	Clarksdale	374,450	49,242	13.15	1,212	24	4,231	3,577	0.52	3.86
62	First State Bank	Holly Springs	125,441	14,574	11.62	786	23	802	752	0.40	3.42
63	First FS&LA	Pascagoula	334,914	29,527	8.82	795	13	998	1,140	0.29	3.12
64	Richton Bank & Trust Company	Richton	64,685	9,640	14.90	241	17	751	504	0.42	2.56
65	Bank of Benoit	Benoit	21,294	3,867	18.16	50	13	86	19	0.28	2.29
66	First FS&LA	Aberdeen	44,260	7,461	16.86	95	24	200	178	0.26	1.57
67	Bank of Anguilla	Anguilla	160,432	14,549	9.07	70	2	1,105	530	0.04	0.42
68	Amory Federal Savings & Loan	Amory	80,580	10,452	12.97	(252)	(32)	(225)	33	(0.36)	(2.74)

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Jun20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Jun19 Net Inc (\$000)	LTM Jun18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
69	Hancock Whitney Bank	Gulfport	33,198,825	3,345,556	10.08	(56,174)	(14)	357,378	269,424	(0.40)	(3.55)
70	Citizens Bank & Trust Company	Marks	141,500	10,928	7.72	(1,982)	(55)	(1,610)	981	(1.37)	(17.26)
		MEDIAN	338,475	36,256	10.84	3,167	43	3,259	2,826	1.17	10.65
		AVERAGE	1,457,014	171,445	11.26	13,219	46	14,144	11,531	1.22	10.52
		HIGH	33,198,825	3,345,556	18.16	215,026	105	218,435	186,011	2.74	27.39
		LOW	21,294	3,867	7.72	262	12	(98)	(241)	0.40	3.42