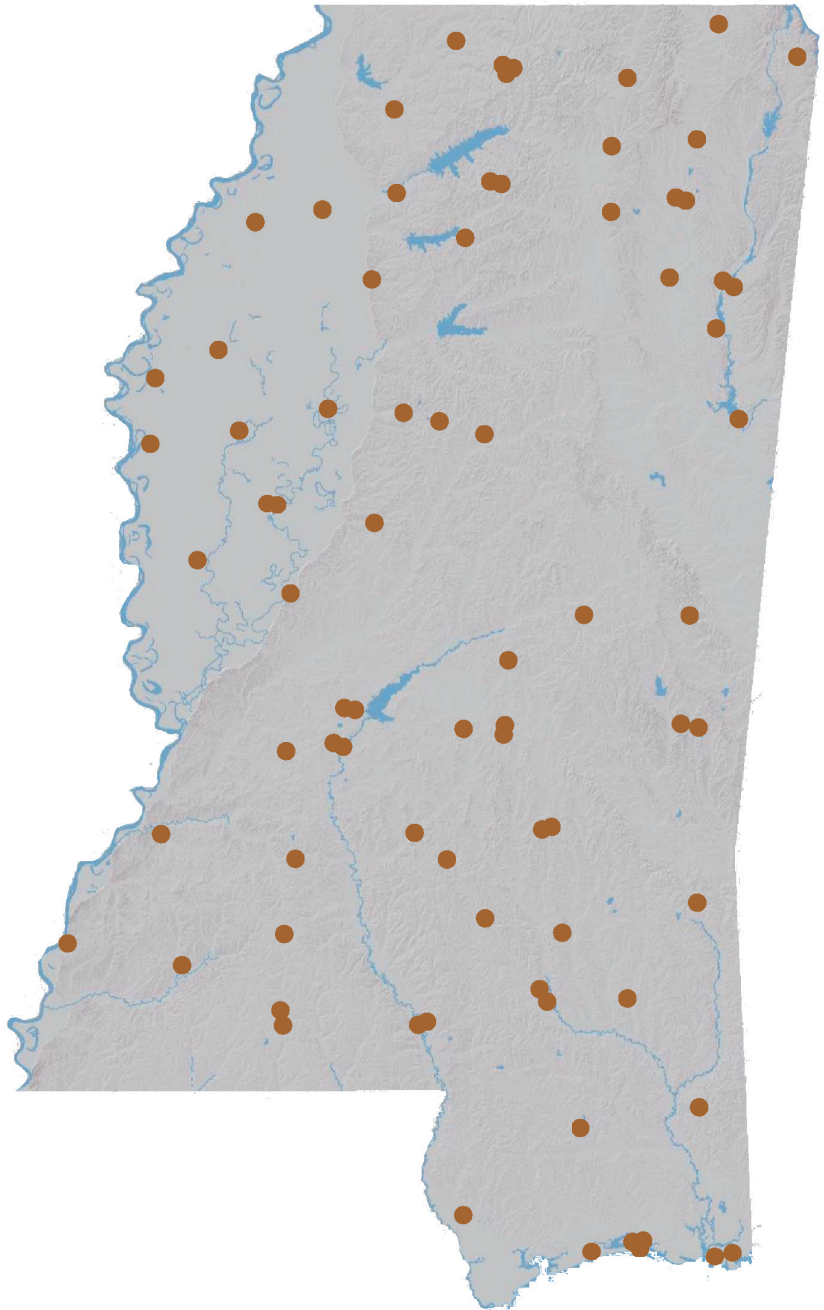


Banking Almanac: Mississippi

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



Porter White & Company

Investment Bankers Since 1975

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 September 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:

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

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Porter, White & Company

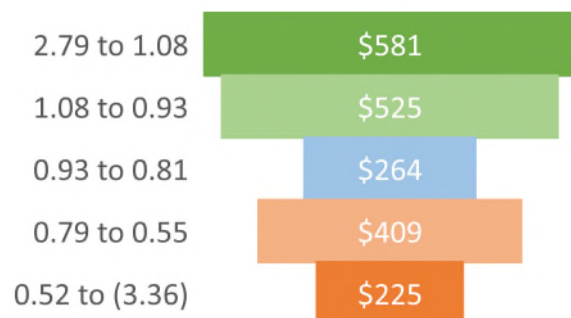
Mississippi Bankers Almanac Peer Comparisons

Fourth Quarter 2020

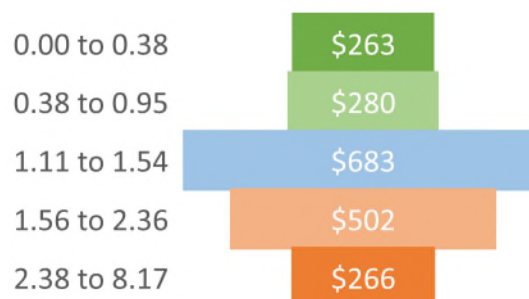
February 16, 2021

Our research indicates that community bank valuations are most impacted by ROA, NPL/Loans¹, Efficiency and Loan/Deposit ratios. Bank ranking in these metrics give a rough indication of valuation in today's market. To provide an objective view of these ratios, we used the 62 Mississippi banks and S & L's under \$2.5 billion in assets that filed Q4 Call Reports, ranked each of the banks by the four bank valuation metrics defined above and segmented the sample set into five equal quintiles. We report the range of measures and average bank asset size (in millions) in each quintile, and color code the quintiles where green is better, and orange is worse. We note the source of each bank ratio in each ratio title.

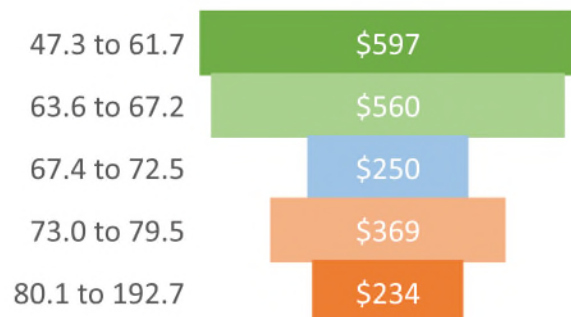
ROA (col 10, Alphabetical)



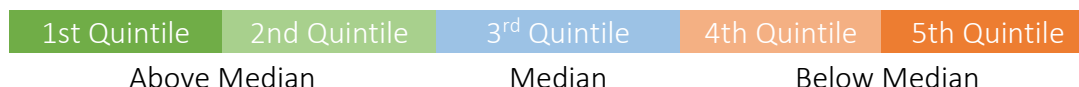
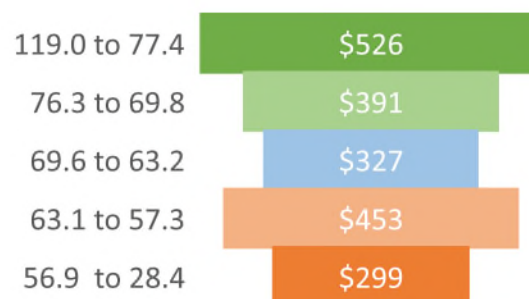
NPL+OREO/Loans + OREO (col 12, AQ²)



Efficiency Ratio (col 6, Non Int Expense)



Loan/Deposit (col 5, Net Interest margin)



¹We used the following formula $\text{NPL} + \text{OREO} / \text{Gross Loans} + \text{OREO}$ as a proxy for NPL/Loans

² AQ=Asset Quality

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	S-corp		78,143	13.59	0.04	0.33	0.06
2	BancorpSouth Bank	Tupelo	1876	ST-Bank	S-corp		24,094,996	11.71	1.01	8.33	0.49
3	Bank of Anguilla	Anguilla	1904	ST-Bank	C-corp	Pyramid Financial Corporation	158,529	9.36	0.59	6.33	1.46
4	Bank of Benoit	Benoit	1904	ST-Bank	S-corp	Genesis Bancorp, Inc.	22,497	17.62	0.47	2.93	0.20
5	Bank of Brookhaven	Brookhaven	2000	ST-Bank	S-corp	Haven Capital Corporation	197,905	10.74	0.88	8.01	0.14
6	Bank of Commerce	Greenwood	1904	ST-Bank	C-corp	Commerce Bancorp, Inc.	666,904	10.40	1.32	11.74	0.11
7	Bank of Forest	Forest	1901	ST-Bank	S-corp	First Forest Corporation	225,560	13.18	0.91	6.76	0.41
8	Bank of Franklin	Meadville	1912	ST-Bank	S-corp	Franklin Bancshares, Inc.	177,187	10.70	0.93	8.60	1.15
9	Bank of Holly Springs	Holly Springs	1869	ST-Bank	S-corp	Holly Springs Bancshares, Inc.	360,138	11.00	1.06	8.57	1.07
10	Bank of Kilmichael	Kilmichael	1904	ST-Bank	S-corp	Kilmichael Bancorp, Inc.	213,041	10.01	1.24	13.07	1.03
11	Bank of Morton	Morton	1904	ST-Bank	S-corp	Morton Bancorp, Inc.	75,980	13.98	1.52	10.38	1.97
12	Bank of Okolona	Okolona	1931	ST-Bank	S-corp	Bancorp of Okolona, Inc.	226,719	10.47	0.77	7.48	1.42
13	Bank of Wiggins	Wiggins	1916	ST-Bank	S-corp		182,726	16.55	0.76	4.38	0.70
14	Bank of Winona	Winona	1885	ST-Bank	S-corp	Bancorp of Winona, Inc.	135,761	12.56	0.76	6.39	0.60
15	Bank of Yazoo City	Yazoo City	1876	ST-Bank	S-corp	Yazoo Capital Corporation	269,110	11.23	0.83	7.21	0.86
16	BankFirst Financial Services	Macon	1888	ST-Bank	S-corp	BankFirst Capital Corporation	1,730,533	10.99	1.00	9.25	0.83
17	BankPlus	Belzoni	1909	ST-Bank	S-corp	BancPlus Corporation	4,699,272	8.56	1.02	11.82	0.46
18	BNA Bank	New Albany	1896	ST-Bank	S-corp	BNA Bancshares, Inc.	622,421	11.37	1.51	12.71	0.76
19	Century Bank	Lucedale	1903	ST-Bank	S-corp	Bancorp of Lucedale, Inc.	423,388	9.28	0.96	9.83	0.88
20	Citizens Bank	Columbia	1914	ST-Bank	S-corp	Citizens Corporation	474,845	9.62	1.04	11.10	1.50
21	Citizens Bank & Trust Company	Marks	1917	ST-Bank	S-corp	CB&T Bancshares, Inc.	146,290	6.51	(1.69)	(22.76)	4.11
22	Citizens Bank of Philadelphia	Philadelphia	1908	ST-Bank	S-corp	Citizens Holding Company	1,450,419	8.07	0.55	6.36	0.80
23	Citizens National Bank	Meridian	1888	Fed-Bank	S-corp	Citizens National Banc Corp.	1,595,716	10.85	1.31	11.73	0.75
24	Cleveland State Bank	Cleveland	1908	ST-Bank	C-corp	Cleveland State Bancorp, Inc.	278,419	9.53	0.91	8.81	0.44
25	Commerce Bank	Corinth	1999	ST-Bank	S-corp	Commerce Holding Corporation	148,495	10.95	0.99	8.83	0.30
26	Commercial Bank	De Kalb	1914	ST-Bank	C-corp	Commercial Capital Corporation	181,119	10.85	0.93	9.23	0.56
27	Community Bank of Mississippi	Forest	1905	ST-Bank	S-corp	Community Bancshares of Mississippi, Inc.	3,905,652	8.39	0.88	10.28	0.58
28	Copiah Bank	Hazlehurst	1891	ST-Bank	C-corp	Copiah Bancshares, Inc.	261,679	9.58	0.81	8.22	1.02
29	Covington County Bank	Collins	1975	ST-Bank	S-corp	Covington Capital Corporation	86,608	9.09	0.34	3.53	0.28
30	Farmers and Merchants Bank	Baldwyn	1941	ST-Bank	S-corp		402,377	14.33	1.22	8.37	0.83
31	First American National Bank	Iuka	1964	Fed-Bank	S-corp	First American Bancshares, Inc.	338,041	10.65	0.74	6.59	0.81
32	First Bank	McComb	1895	ST-Bank	S-corp	First Southwest Corporation	594,354	10.03	0.45	4.67	0.92
33	First Choice Bank	Pontotoc	1900	ST-Bank	C-corp	Pontotoc Bancshares Corp.	364,006	12.08	1.08	8.72	0.17
34	First Commercial Bank	Jackson	2000	ST-Bank	S-corp	First Commercial Bancshares, Inc.	599,653	11.63	0.51	4.26	0.04
35	First FS&LA	Aberdeen	1936	Fed-Thrift	S-corp		46,224	16.38	0.50	2.99	0.00
36	First FS&LA	Pascagoula	1955	Fed-Thrift	S-corp		332,972	8.98	0.26	2.94	1.01
37	First National Bank, Clarksdale	Clarksdale	1964	Fed-Bank	S-corp	First Valley National Corp.	392,897	12.17	1.14	8.59	0.37
38	First National Bank, Picayune	Picayune	1947	Fed-Bank	S-corp	First National Corporation of Picayune	242,323	14.06	1.97	13.67	2.75
39	First Security Bank	Batesville	1952	ST-Bank	S-corp	Security Capital Corporation	723,022	9.56	1.11	10.78	1.27
40	First Southern Bank	Columbia	1960	ST-Bank	S-corp	First Federal Bancorp	225,021	10.86	1.01	9.13	0.08
41	First State Bank	Holly Springs	1916	ST-Bank	C-corp	First State Capital Corporation	125,491	11.74	0.49	4.19	1.66
42	First State Bank	Waynesboro	1934	ST-Bank	S-corp	First State Corporation	833,284	13.30	0.78	5.93	1.41
43	First, A National Banking Assn	Hattiesburg	1996	Fed-Bank	S-corp	First Bancshares, Inc.	5,145,139	14.00	1.26	8.92	0.89
44	FNB Oxford Bank	Oxford	1910	ST-Bank	S-corp	First National Holding Company	447,969	10.91	0.87	8.05	0.20
45	Grand Bank for Savings, FSB	Hattiesburg	1968	Fed-Thrift	S-corp	Grand Financial Corporation	94,887	11.51	0.68	5.69	1.77
46	Great Southern Bank	Meridian	1902	ST-Bank	S-corp	Great Southern Capital Corporation	339,578	9.05	0.70	7.35	0.15
47	Guaranty Bank & Trust Co.	Belzoni	1943	ST-Bank	S-corp	Guaranty Capital Corporation	1,225,079	9.60	1.32	13.31	0.88
48	Hancock Whitney Bank	Gulfport	1899	ST-Bank	S-corp	Hancock Whitney Corporation	33,609,269	10.45	(0.10)	(0.96)	0.47
49	Holmes County Bank & Trust	Lexington	1932	ST-Bank	S-corp	Holmes County Capital Corporation	138,098	12.67	0.59	4.56	2.36
50	Jefferson Bank	Greenville	1900	ST-Bank	S-corp	Southeast Arkansas Bank Corporation	150,324	15.11	1.08	6.61	0.23
51	Magnolia State Bank	Bay Springs	1975	ST-Bank	S-corp	Magnolia State Corporation	380,381	9.22	0.60	6.28	0.81
52	Mechanics Bank	Water Valley	1892	ST-Bank	S-corp	Mechanics Banc Holding Company	258,367	10.41	0.86	7.96	1.03
53	Merchants & Farmers Bank	Holly Springs	1899	ST-Bank	S-corp	M & F Bancorp, Inc.	117,022	10.66	0.52	4.65	1.04
54	Merchants & Marine Bank	Pascagoula	1932	ST-Bank	S-corp	Merchants & Marine Bancorp, Inc.	646,760	12.26	0.65	5.27	1.56
55	Merchants and Planters Bank	Raymond	1906	ST-Bank	S-corp		108,769	10.20	0.91	8.38	0.00
56	OmniBank	Bay Springs	1907	ST-Bank	S-corp		53,784	9.02	0.35	3.64	1.73
57	Oxford University Bank	Oxford	2000	ST-Bank	S-corp	Lafayette Bancorp, Inc.	188,210	10.43	0.89	8.78	0.17
58	Peoples Bank, Mendenhall	Mendenhall	1908	ST-Bank	S-corp	Peoples Bancshares, Inc.	393,586	9.90	2.79	28.54	3.22
59	Peoples Bank	Ripley	1925	ST-Bank	S-corp	Peoples Corporation	485,218	10.52	0.92	8.39	0.06
60	Peoples Bank, Biloxi	Biloxi	1896	ST-Bank	S-corp	Peoples Financial Corporation	665,410	13.83	(0.39)	(2.80)	1.10
61	Pike National Bank	McComb	1985	Fed-Bank	S-corp	PCNB Corp.	287,468	13.03	0.99	7.36	1.89
62	Planters Bank & Trust Company	Indianola	1920	ST-Bank	S-corp	Planters Holding Company	1,240,380	10.07	0.96	9.39	1.01
63	PriorityOne Bank	Magee	1905	ST-Bank	S-corp	PriorityOne Capital Corporation	789,355	10.11	1.26	12.41	0.52
64	Renasant Bank	Tupelo	1904	ST-Bank	S-corp	Renasant Corporation	14,916,368	15.46	0.65	4.16	0.52
65	Richton Bank & Trust Company	Richton	1931	ST-Bank	S-corp	Centon Bancorp, Inc.	57,454	14.71	(3.36)	(21.93)	0.05
66	RiverHills Bank	Vicksburg	1890	ST-Bank	S-corp	RiverHills Capital Corporation	369,953	11.13	1.06	9.56	0.53
67	Sycamore Bank	Senatobia	1900	ST-Bank	S-corp	Tate Financial Corporation	276,105	9.00	0.86	9.17	0.55
68	Trustmark National Bank	Jackson	1889	Fed-Bank	S-corp	Trustmark Corporation	16,549,896	10.68	1.07	9.45	0.46
69	United Mississippi Bank	Natchez	1973	ST-Bank	S-corp	Southwest Security, Inc.	404,433	10.04	0.79	7.44	1.44
MEDIAN							338,041	10.74	0.88	8.05	0.80
AVERAGE							1,849,985	11.25	0.78	6.96	0.88
HIGH							33,609,269	17.62	2.79	28.54	4.11
LOW							22,497	6.51	(3.36)	(22.76)	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	21,926,160	27,909,883	3,511,693	8.11	208	3,892	8,635	161,583	134,182	33,609,269
2	BancorpSouth Bank	Tupelo	15,437,957	19,631,064	2,822,477	8.63	314	4,596	5,243	76,736	62,519	24,094,996
3	Trustmark National Bank	Jackson	10,881,609	14,207,039	1,767,309	9.07	196	2,797	5,917	84,438	72,485	16,549,896
4	Renasant Bank	Tupelo	11,351,418	12,187,400	2,306,729	9.83	171	2,524	5,910	87,230	71,271	14,916,368
5	First, A National Banking Assn	Hattiesburg	3,145,110	4,282,147	720,158	10.45	83	751	6,851	61,990	51,592	5,145,139
6	BankPlus	Belzoni	3,405,307	4,218,611	402,279	8.49	80	975	4,820	58,741	52,733	4,699,272
7	Community Bank of Mississippi	Forest	2,624,656	3,538,893	327,741	7.78	49	811	4,816	79,707	72,222	3,905,652
8	BankFirst Financial Services	Macon	1,142,624	1,516,232	190,198	8.93	29	341	5,075	59,674	52,284	1,730,533
9	Citizens National Bank	Meridian	1,039,289	1,343,258	173,091	10.59	27	320	4,987	59,101	49,750	1,595,716
10	Citizens Bank of Philadelphia	Philadelphia	652,256	1,097,386	117,078	7.07	26	275	5,274	55,785	42,207	1,450,419
11	Planters Bank & Trust Company	Indianola	570,311	1,100,702	124,952	9.09	20	222	5,587	62,019	55,035	1,240,380
12	Guaranty Bank & Trust Co.	Belzoni	896,653	1,090,380	117,589	9.04	22	252	4,861	55,685	49,563	1,225,079
13	First State Bank	Waynesboro	474,378	714,842	110,807	11.69	14	180	4,629	59,520	51,060	833,284
14	PriorityOne Bank	Magee	595,122	672,813	79,781	9.98	15	209	3,777	52,624	44,854	789,355
15	First Security Bank	Batesville	387,223	649,260	68,862	9.32	18	190	3,805	40,168	36,070	723,022
16	Bank of Commerce	Greenwood	355,928	580,389	69,365	9.94	8	70	9,527	83,363	72,549	666,904
17	Peoples Bank, Biloxi	Biloxi	278,421	550,591	92,005	12.53	19	139	4,787	35,022	28,978	665,410
18	Merchants & Marine Bank	Pascagoula	363,569	553,092	79,242	11.90	14	147	4,401	46,209	39,507	646,921
19	BNA Bank	New Albany	334,895	546,991	70,757	10.89	6	98	6,351	103,737	91,165	622,421
20	First Commercial Bank	Jackson	491,037	505,526	69,730	12.23	4	85	7,055	149,913	126,382	599,653
21	First Bank	McComb	374,862	522,337	59,606	9.93	14	125	4,755	42,454	37,310	594,354
22	Peoples Bank	Ripley	189,840	422,949	51,036	9.62	6	83	5,846	80,870	70,492	485,218
23	Citizens Bank	Columbia	317,220	421,613	45,658	9.76	8	135	3,517	59,356	52,702	474,845
24	FNB Oxford Bank	Oxford	223,701	354,546	48,866	9.94	5	64	7,000	89,594	70,909	447,969
25	Century Bank	Lucedale	254,571	360,329	39,290	9.43	10	115	3,682	42,339	36,033	423,388
26	United Mississippi Bank	Natchez	291,977	340,711	40,616	9.58	10	126	3,210	40,443	34,071	404,433
27	Farmers and Merchants Bank	Baldwyn	216,199	340,120	57,649	13.38	10	113	3,561	40,238	34,012	402,377
28	Peoples Bank, Mendenhall	Mendenhall	315,102	343,490	38,951	9.27	5	130	3,028	78,717	68,698	393,586
29	First National Bank, Clarksdale	Clarksdale	201,291	342,928	47,812	12.09	5	50	7,858	78,579	68,586	392,897
30	Magnolia State Bank	Bay Springs	274,317	343,812	35,074	8.98	8	88	4,323	47,548	42,977	380,381
31	RiverHills Bank	Vicksburg	176,394	307,867	41,161	10.14	4	57	6,490	92,488	76,967	369,953
32	First Choice Bank	Pontotoc	203,209	317,610	43,962	11.46	3	73	4,986	121,335	105,870	364,006
33	Bank of Holly Springs	Holly Springs	233,899	306,732	39,614	9.89	9	86	4,188	40,015	34,081	360,138
34	Great Southern Bank	Meridian	131,737	307,063	30,722	8.62	12	130	2,612	28,298	25,589	339,578
35	First American National Bank	Iuka	182,891	297,351	36,004	9.97	11	109	3,101	30,731	27,032	338,041
36	First FS&LA	Pascagoula	256,130	215,311	29,896	8.95	6	60	5,550	55,495	35,885	332,972
37	Pike National Bank	McComb	165,445	244,142	37,462	12.80	5	79	3,639	57,494	48,828	287,468
38	Cleveland State Bank	Cleveland	129,622	247,681	26,536	10.14	6	61	4,564	46,403	41,280	278,419
39	Sycamore Bank	Senatobia	167,050	248,976	24,847	9.12	5	58	4,760	55,221	49,795	276,105
40	Bank of Yazoo City	Yazoo City	146,554	235,291	30,214	11.49	5	48	5,606	53,822	47,058	269,110
41	Copiah Bank	Hazlehurst	169,094	218,138	25,077	9.57	9	66	3,965	29,075	24,238	261,679
42	Mechanics Bank	Water Valley	170,587	228,135	26,884	10.23	6	60	4,306	43,061	38,023	258,367
43	First National Bank, Picayune	Picayune	144,338	207,379	34,063	13.75	6	63	3,846	40,387	34,563	242,323
44	Bank of Okolona	Okolona	126,461	197,950	23,730	9.77	4	48	4,723	56,680	49,488	226,719
45	Bank of Forest	Forest	116,685	192,885	29,718	12.11	3	53	4,256	75,187	64,295	225,560
46	First Southern Bank	Columbia	144,456	199,937	24,443	10.48	6	70	3,215	37,504	33,323	225,021
47	Bank of Kilmichael	Kilmichael	122,261	189,228	21,329	9.26	4	40	5,326	53,260	47,307	213,041
48	Bank of Brookhaven	Brookhaven	112,300	167,231	21,261	10.09	1	27	7,330	197,905	167,231	197,905
49	Oxford University Bank	Oxford	137,905	167,428	19,624	10.14	3	30	6,274	62,737	55,809	188,210
50	Bank of Wiggins	Wiggins	86,469	151,895	30,249	16.53	3	42	4,351	60,909	50,632	182,726
51	Commercial Bank	De Kalb	99,691	157,631	19,647	10.25	5	53	3,417	36,224	31,526	181,119
52	Bank of Franklin	Meadville	109,714	157,234	18,962	10.38	5	48	3,691	35,437	31,447	177,187
53	Bank of Anguilla	Anguilla	82,372	136,226	14,839	10.03	5	31	5,114	31,706	27,245	158,529
54	Jefferson Bank	Greenville	91,954	127,322	22,713	14.47	3	17	8,843	50,108	42,441	150,324
55	Commerce Bank	Corinth	91,071	125,860	16,255	10.48	1	29	5,121	148,495	125,860	148,495
56	Citizens Bank & Trust Company	Marks	61,419	123,321	9,521	6.57	3	36	4,064	48,763	41,107	146,290
57	Holmes County Bank & Trust	Lexington	41,487	118,336	17,503	12.66	4	27	5,115	34,525	29,584	138,098
58	Bank of Winona	Winona	50,852	113,698	17,049	9.82	1	18	7,542	135,761	113,698	135,761
59	First State Bank	Holly Springs	62,939	109,713	14,728	11.51	3	30	4,183	41,830	36,571	125,491
60	Merchants & Farmers Bank	Holly Springs	50,216	100,943	12,476	10.08	4	35	3,343	29,256	25,236	117,022
61	Merchants and Planters Bank	Raymond	59,646	97,273	11,091	10.22	4	29	3,751	27,192	24,318	108,769
62	Grand Bank for Savings, FSB	Hattiesburg	76,723	76,418	10,917	11.41	1	32	2,965	94,887	76,418	94,887
63	Covington County Bank	Collins	40,992	78,297	7,873	9.05	2	19	4,558	43,304	39,149	86,608
64	Amory Federal Savings & Loan	Amory	47,693	67,370	10,619	13.51	1	7	11,163	78,143	67,370	78,143
65	Bank of Morton	Morton	44,285	62,886	10,621	13.46	1	17	4,469	75,980	62,886	75,980
66	Richton Bank & Trust Company	Richton	19,530	48,342	8,449	12.50	2	14	4,104	28,727	24,171	57,454
67	OmniBank	Bay Springs	30,834	48,750	4,852	8.87	3	18	2,988	17,928	16,250	53,784
68	First FS&LA	Aberdeen	31,904	38,561	7,570	16.54	1	4	11,556	46,224	38,561	46,224
69	Bank of Benoit	Benoit	5,246	18,451	3,965	17.98	1	6	3,750	22,497	18,451	22,497
	MEDIAN		176,394	297,351	35,074	10.08	6	66	4,755	55,495	47,307	338,041
	AVERAGE		1,206,305	1,552,814	210,476	10.61	23	314	5,100	62,875	53,649	1,849,988
	HIGH		21,926,160	27,909,883	3,511,693	17.98	314	4,596	11,556	197,905	167,231	33,609,269
	LOW		5,246	18,451	3,965	6.57	1	4	2,612	17,928	16,250	22,497

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	94,887	100.4	0.0	13.80	15.04	8.30	NA	1.51	5.92
2	Bank of Morton	Morton	75,980	70.4	20.6	(14.86)	14.77	6.74	2.49	0.74	4.70
3	Peoples Bank, Mendenhall	Mendenhall	393,586	91.7	8.5	27.52	25.32	6.03	2.58	0.93	4.61
4	First National Bank, Picayune	Picayune	242,323	69.6	25.8	(1.01)	21.97	6.44	2.23	0.40	4.51
5	PriorityOne Bank	Magee	789,355	88.5	16.8	12.21	16.35	5.57	3.22	0.78	4.28
6	Farmers and Merchants Bank	Baldwyn	402,377	63.6	32.1	9.98	17.36	6.64	2.73	0.83	4.23
7	First American National Bank	Iuka	338,041	61.5	33.0	15.55	24.46	5.34	2.22	0.48	4.20
8	Bank of Holly Springs	Holly Springs	360,138	76.3	12.5	33.20	55.68	6.32	1.70	0.93	4.19
9	Guaranty Bank & Trust Co.	Belzoni	1,225,079	82.2	16.8	11.67	18.40	5.40	2.35	0.64	4.11
10	Bank of Kilmichael	Kilmichael	213,041	64.6	30.4	1.82	19.75	6.17	2.32	0.71	4.10
11	BankPlus	Belzoni	4,699,272	80.7	8.6	62.72	61.67	5.25	2.31	0.33	4.10
12	Bank of Franklin	Meadville	177,187	69.8	28.3	10.21	22.48	6.13	2.19	0.69	4.04
13	First Southern Bank	Columbia	225,021	72.3	18.1	4.28	15.85	5.25	2.29	0.34	4.01
14	Century Bank	Lucedale	423,388	70.7	25.0	13.36	31.32	5.89	1.86	0.54	3.97
15	Jefferson Bank	Greenville	150,324	72.2	27.7	14.25	23.80	7.35	2.09	1.68	3.93
16	Bank of Anguilla	Anguilla	158,529	60.5	21.8	(4.54)	15.53	5.85	2.31	0.74	3.92
17	United Mississippi Bank	Natchez	404,433	85.7	19.5	12.76	9.66	5.12	2.13	0.43	3.91
18	Sycamore Bank	Senatobia	276,105	67.1	23.1	3.83	23.13	5.52	2.01	0.50	3.89
19	Pike National Bank	McComb	287,468	67.8	27.0	5.52	13.57	6.16	2.22	0.89	3.87
20	Mechanics Bank	Water Valley	258,367	74.8	13.2	9.18	13.07	5.99	2.27	1.07	3.85
21	Copiah Bank	Hazlehurst	261,679	77.5	20.0	(4.15)	17.60	5.46	2.12	0.74	3.84
22	Bank of Okolona	Okolona	226,719	63.9	24.3	(3.50)	9.86	6.54	2.42	1.34	3.81
23	Citizens Bank	Columbia	474,845	75.2	9.0	(0.43)	13.73	6.14	1.57	0.93	3.81
24	Merchants and Planters Bank	Raymond	108,769	61.3	20.0	4.97	20.23	5.09	2.06	0.22	3.80
25	Great Southern Bank	Meridian	339,578	42.9	47.8	8.79	16.07	7.29	2.11	0.35	3.78
26	Commercial Bank	De Kalb	181,119	63.2	32.9	6.16	14.31	6.01	2.40	0.62	3.77
27	Bank of Forest	Forest	225,560	60.5	35.6	(0.69)	10.14	5.80	2.03	0.71	3.75
28	OmniBank	Bay Springs	53,784	63.3	5.0	0.24	10.62	5.78	1.75	0.22	3.75
29	First, A National Banking Assn	Hattiesburg	5,145,139	73.5	19.9	20.45	38.93	5.21	2.18	0.60	3.71
30	Cleveland State Bank	Cleveland	278,419	52.3	36.1	0.65	22.10	5.54	2.05	0.28	3.70
31	Commerce Bank	Corinth	148,495	72.4	22.6	4.48	16.77	5.87	1.75	0.82	3.70
32	First Choice Bank	Pontotoc	364,006	64.0	27.5	2.83	19.32	6.19	2.16	1.10	3.70
33	Oxford University Bank	Oxford	188,210	82.4	17.2	8.29	11.44	5.36	2.24	1.06	3.66
34	First Security Bank	Batesville	723,022	59.6	27.1	11.08	27.69	5.64	1.86	0.34	3.64
35	Community Bank of Mississippi	Forest	3,905,652	74.2	18.6	18.29	20.67	5.22	1.97	0.70	3.60
36	Bank of Wiggins	Wiggins	182,726	56.9	40.9	(4.35)	11.55	6.06	2.06	0.77	3.52
37	First State Bank	Waynesboro	833,284	66.4	29.3	(10.08)	7.53	5.20	3.08	0.78	3.51
38	Bank of Winona	Winona	135,761	44.7	44.1	(3.69)	9.60	5.81	2.89	0.65	3.50
39	First National Bank, Clarksdale	Clarksdale	392,897	58.7	30.1	(0.59)	15.25	5.22	2.52	0.45	3.49
40	Renasant Bank	Tupelo	14,916,368	93.1	9.0	13.42	19.03	4.26	2.39	0.50	3.47
41	First Commercial Bank	Jackson	599,653	97.1	3.4	49.93	39.13	4.47	2.27	0.77	3.41
42	Merchants & Farmers Bank	Holly Springs	117,022	49.8	40.6	11.92	14.02	5.91	2.41	0.62	3.41
43	BankFirst Financial Services	Macon	1,730,533	75.4	19.0	26.34	36.58	4.63	2.05	0.50	3.38
44	Citizens National Bank	Meridian	1,595,716	77.4	18.7	6.16	9.56	4.78	2.17	0.53	3.37
45	Richton Bank & Trust Company	Richton	57,454	40.4	33.0	(15.15)	8.59	5.76	2.49	0.40	3.37
46	BancorpSouth Bank	Tupelo	24,094,996	78.6	25.9	7.93	20.64	4.65	1.82	0.55	3.36
47	Magnolia State Bank	Bay Springs	380,381	79.8	9.3	7.73	13.01	4.85	1.85	0.51	3.34
48	Bank of Benoit	Benoit	22,497	28.4	14.8	11.33	13.17	9.57	2.34	0.29	3.33
49	Bank of Yazoo City	Yazoo City	269,110	62.3	31.8	12.95	13.13	5.08	1.77	0.38	3.31
50	Hancock Whitney Bank	Gulfport	33,609,269	78.6	21.9	3.09	16.87	4.10	2.30	0.26	3.25
51	RiverHills Bank	Vicksburg	369,953	57.3	44.8	(4.48)	15.31	5.59	2.14	0.78	3.19
52	Holmes County Bank & Trust	Lexington	138,098	35.1	36.7	(11.89)	15.90	5.85	2.31	0.34	3.18
53	Bank of Commerce	Greenwood	666,904	61.3	40.7	11.49	17.71	5.52	2.14	1.16	3.16
54	BNA Bank	New Albany	622,421	61.2	33.9	6.76	23.65	5.06	2.17	0.70	3.15
55	First State Bank	Holly Springs	125,491	57.4	32.5	(0.29)	9.82	5.64	2.39	0.92	3.15
56	Trustmark National Bank	Jackson	16,549,896	76.6	15.3	12.94	26.16	3.92	2.02	0.27	3.11
57	Bank of Brookhaven	Brookhaven	197,905	67.2	35.2	17.20	18.95	5.34	2.30	0.90	3.10
58	Planters Bank & Trust Company	Indianola	1,240,380	51.8	38.8	(2.88)	14.85	5.48	1.97	0.77	3.09
59	FNB Oxford Bank	Oxford	447,969	63.1	39.6	4.97	14.51	4.80	2.58	0.69	3.08
60	Covington County Bank	Collins	86,608	52.4	28.6	1.04	12.12	5.21	2.26	0.65	3.03
61	Merchants & Marine Bank	Pascagoula	646,760	65.7	16.6	16.16	13.75	5.00	2.03	0.58	3.03
62	Peoples Bank, Biloxi	Biloxi	665,410	50.6	38.5	3.52	15.46	4.65	2.38	0.30	2.99
63	First Bank	McComb	594,354	71.8	5.3	(16.93)	9.11	4.95	1.93	1.06	2.83
64	Peoples Bank	Ripley	485,218	44.9	52.5	0.64	16.78	4.91	2.50	0.68	2.82
65	First FS&LA	Pascagoula	332,972	119.0	9.1	1.24	12.83	4.85	1.67	1.54	2.75
66	Citizens Bank of Philadelphia	Philadelphia	1,450,419	59.4	46.8	13.03	21.83	4.97	1.65	0.55	2.68
67	Citizens Bank & Trust Company	Marks	146,290	49.8	21.9	(26.42)	5.95	5.34	1.68	0.89	2.61
68	First FS&LA	Aberdeen	46,224	82.7	13.5	5.35	6.53	4.39	1.71	1.97	2.00
69	Amory Federal Savings & Loan	Amory	78,143	70.8	3.2	(14.47)	(3.42)	4.31	2.60	1.71	1.87
		MEDIAN	338,041	67.1	24.3	5.52	15.85	5.48	2.19	0.69	3.60
		AVERAGE	1,849,985	67.6	24.6	6.56	18.03	5.58	2.19	0.72	3.57
		HIGH	33,609,269	119.0	52.5	62.72	61.67	9.57	3.22	1.97	5.92
		LOW	22,497	28.4	0.0	(26.42)	(3.42)	3.92	1.57	0.22	1.87

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	12,961	15,400	0.24	3.01	(0.09)	0.97	4.12
2	Merchants and Planters Bank	Raymond	908	2,096	0.18	0.00	(0.00)	1.92	2.10
3	Trustmark National Bank	Jackson	162,967	273,704	0.23	0.62	(0.01)	0.95	1.80
4	Renasant Bank	Tupelo	94,556	244,419	0.21	1.12	(0.01)	0.38	1.69
5	PriorityOne Bank	Magee	11,857	12,353	0.49	0.56	0.01	0.56	1.63
6	BankPlus	Belzoni	42,231	65,631	0.56	0.21	(0.00)	0.82	1.58
7	BankFirst Financial Services	Macon	15,525	22,970	0.34	0.41	(0.01)	0.74	1.48
8	BancorpSouth Bank	Tupelo	228,051	333,966	0.18	0.44	(0.00)	0.85	1.48
9	United Mississippi Bank	Natchez	3,632	5,530	0.38	0.00	(0.01)	1.10	1.46
10	Farmers and Merchants Bank	Baldwyn	4,684	5,415	0.38	0.00	(0.00)	1.03	1.41
11	First Security Bank	Batesville	7,098	8,373	0.58	0.00	(0.01)	0.69	1.26
12	Bank of Benoit	Benoit	93	238	0.30	0.00	0.00	0.89	1.19
13	Citizens National Bank	Meridian	25,124	18,351	0.28	0.10	(0.03)	0.84	1.19
14	Pike National Bank	McComb	2,706	3,226	0.56	0.00	(0.01)	0.63	1.18
15	First Southern Bank	Columbia	2,626	2,506	0.33	0.00	0.00	0.84	1.17
16	First American National Bank	Iuka	2,635	3,479	0.38	0.00	0.00	0.75	1.13
17	Covington County Bank	Collins	279	876	0.31	0.00	0.00	0.77	1.08
18	Great Southern Bank	Meridian	2,224	3,266	0.65	0.00	(0.01)	0.38	1.02
19	Century Bank	Lucedale	3,716	3,870	0.37	0.00	0.00	0.63	1.00
20	Guaranty Bank & Trust Co.	Belzoni	18,744	11,418	0.31	0.00	(0.00)	0.68	0.99
21	Mechanics Bank	Water Valley	2,109	2,366	0.18	0.00	(0.02)	0.81	0.97
22	Sycamore Bank	Senatobia	2,204	2,416	0.38	0.00	0.00	0.56	0.94
23	Hancock Whitney Bank	Gulfport	(33,042)	303,061	0.24	0.13	0.00	0.57	0.94
24	Peoples Bank	Ripley	4,159	4,237	0.14	0.00	0.00	0.79	0.94
25	Bank of Franklin	Meadville	1,540	1,540	0.48	0.00	0.00	0.45	0.93
26	First Bank	McComb	3,479	5,474	0.18	0.00	0.02	0.71	0.90
27	Citizens Bank	Columbia	5,989	4,139	0.34	0.00	(0.01)	0.57	0.90
28	First National Bank, Picayune	Picayune	5,501	2,030	0.47	0.00	(0.03)	0.46	0.90
29	Copiah Bank	Hazlehurst	1,992	2,219	0.31	0.00	(0.04)	0.63	0.90
30	Bank of Forest	Forest	2,373	1,950	0.29	0.21	0.00	0.39	0.89
31	Merchants & Farmers Bank	Holly Springs	580	976	0.41	0.00	(0.02)	0.49	0.88
32	Community Bank of Mississippi	Forest	32,124	31,949	0.23	0.32	(0.06)	0.38	0.88
33	Bank of Anguilla	Anguilla	917	1,314	0.14	0.00	0.00	0.71	0.85
34	Richton Bank & Trust Company	Richton	(2,053)	518	0.36	0.00	0.00	0.49	0.85
35	Peoples Bank, Biloxi	Biloxi	(2,638)	5,633	0.22	0.00	(0.11)	0.73	0.84
36	First, A National Banking Assn	Hattiesburg	60,017	39,892	0.33	0.22	(0.03)	0.32	0.84
37	BNA Bank	New Albany	8,875	4,892	0.16	0.00	0.00	0.68	0.83
38	Merchants & Marine Bank	Pascagoula	4,268	5,182	0.36	0.00	(0.01)	0.48	0.82
39	Planters Bank & Trust Company	Indianola	11,625	9,920	0.41	0.00	(0.02)	0.43	0.82
40	Bank of Morton	Morton	1,366	599	0.47	0.00	0.00	0.35	0.82
41	Holmes County Bank & Trust	Lexington	956	1,039	0.28	0.00	0.00	0.52	0.81
42	Bank of Holly Springs	Holly Springs	3,801	2,195	0.29	0.00	0.13	0.35	0.76
43	First Choice Bank	Pontotoc	3,707	2,533	0.43	0.00	0.00	0.31	0.74
44	Commercial Bank	De Kalb	1,654	1,296	0.45	0.00	0.06	0.21	0.73
45	Grand Bank for Savings, FSB	Hattiesburg	763	646	0.00	0.54	0.07	0.11	0.72
46	Citizens Bank of Philadelphia	Philadelphia	7,359	9,623	0.25	0.00	0.01	0.46	0.72
47	Bank of Yazoo City	Yazoo City	2,140	1,862	0.33	0.00	(0.01)	0.40	0.72
48	Jefferson Bank	Greenville	1,512	1,002	0.08	0.00	0.00	0.64	0.72
49	Bank of Brookhaven	Brookhaven	1,639	1,296	0.34	0.00	0.00	0.35	0.70
50	Bank of Kilmichael	Kilmichael	2,964	1,407	0.31	0.00	0.00	0.38	0.69
51	Commerce Bank	Corinth	1,718	913	0.34	0.00	(0.00)	0.31	0.64
52	Bank of Wiggins	Wiggins	1,331	1,111	0.34	0.00	(0.03)	0.32	0.63
53	Citizens Bank & Trust Company	Marks	(2,428)	896	0.26	0.00	(0.07)	0.44	0.62
54	Bank of Okolona	Okolona	2,007	1,375	0.41	0.00	0.00	0.21	0.62
55	Magnolia State Bank	Bay Springs	2,675	2,151	0.16	0.00	(0.10)	0.53	0.59
56	First Commercial Bank	Jackson	2,431	2,680	0.08	0.14	(0.00)	0.34	0.56
57	Bank of Commerce	Greenwood	7,817	3,151	0.15	0.00	0.00	0.38	0.53
58	Oxford University Bank	Oxford	1,610	934	0.15	0.00	0.00	0.37	0.51
59	Cleveland State Bank	Cleveland	2,310	1,226	0.22	0.00	(0.04)	0.31	0.48
60	First State Bank	Holly Springs	607	590	0.18	0.00	(0.00)	0.30	0.48
61	Bank of Winona	Winona	1,020	534	0.13	0.00	0.00	0.28	0.41
62	RiverHills Bank	Vicksburg	4,608	1,449	0.35	0.00	(0.00)	0.06	0.40
63	First National Bank, Clarksdale	Clarksdale	4,169	1,481	0.18	0.00	(0.00)	0.23	0.40
64	First State Bank	Waynesboro	6,613	3,077	0.16	0.00	0.03	0.17	0.36
65	FNB Oxford Bank	Oxford	3,603	1,232	0.09	0.00	(0.02)	0.22	0.30
66	First FS&LA	Pascagoula	864	635	0.04	0.00	0.00	0.15	0.19
67	OmniBank	Bay Springs	174	25	0.19	0.00	(0.28)	0.13	0.05
68	Amory Federal Savings & Loan	Amory	35	27	0.00	0.00	0.02	0.02	0.03
69	First FS&LA	Aberdeen	222	4	0.00	0.00	0.00	0.01	0.01
		MEDIAN	2,626	2,219	0.29	0.00	(0.00)	0.46	0.84
		AVERAGE	11,911	21,939	0.28	0.12	(0.01)	0.52	0.91
		HIGH	228,051	333,966	0.65	3.01	0.13	1.92	4.12
		LOW	(33,042)	4	0.00	0.00	(0.28)	0.01	0.01

NON-INTEREST EXPENSE

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	46,224	11,556	72.0	0.78	0.10	0.54	1.42
2	Amory Federal Savings & Loan	Amory	78,143	11,163	101.5	0.99	0.22	0.54	1.75
3	BNA Bank	New Albany	622,421	6,351	47.3	1.24	0.21	0.40	1.85
4	Bank of Commerce	Greenwood	666,904	9,527	51.0	1.13	0.18	0.55	1.87
5	FNB Oxford Bank	Oxford	447,969	7,000	59.9	1.20	0.24	0.48	1.91
6	RiverHills Bank	Vicksburg	369,953	6,490	55.3	1.20	0.24	0.51	1.95
7	First State Bank	Waynesboro	833,284	4,629	61.7	1.21	0.38	0.47	2.05
8	First, A National Banking Assn	Hattiesburg	5,145,139	6,851	48.0	1.23	0.29	0.59	2.11
9	Peoples Bank	Ripley	485,218	5,846	61.5	1.59	0.17	0.61	2.37
10	Hancock Whitney Bank	Gulfport	33,609,269	8,635	58.4	1.38	0.22	0.77	2.37
11	First National Bank, Clarksdale	Clarksdale	392,897	7,858	64.0	1.75	0.27	0.35	2.38
12	First FS&LA	Pascagoula	332,972	5,550	86.3	1.42	0.28	0.68	2.38
13	Planters Bank & Trust Company	Indianola	1,240,380	5,587	63.8	1.33	0.30	0.77	2.40
14	Citizens Bank of Philadelphia	Philadelphia	1,450,419	5,274	75.9	1.29	0.55	0.62	2.47
15	Bank of Brookhaven	Brookhaven	197,905	7,330	67.2	1.41	0.27	0.80	2.47
16	Citizens Bank & Trust Company	Marks	146,290	4,064	83.4	1.53	0.32	0.67	2.53
17	Oxford University Bank	Oxford	188,210	6,274	65.7	1.38	0.29	0.93	2.60
18	Bank of Winona	Winona	135,761	7,542	71.8	1.65	0.41	0.56	2.62
19	First Choice Bank	Pontotoc	364,006	4,986	64.5	1.51	0.26	0.86	2.63
20	Citizens National Bank	Meridian	1,595,716	4,987	59.1	1.56	0.29	0.79	2.64
21	Commerce Bank	Corinth	148,495	5,121	65.4	1.54	0.28	0.84	2.67
22	First Bank	McComb	594,354	4,755	77.4	1.51	0.52	0.68	2.72
23	First National Bank, Picayune	Picayune	242,323	3,846	51.5	1.75	0.24	0.73	2.72
24	Bank of Yazoo City	Yazoo City	269,110	5,606	71.3	1.47	0.29	0.96	2.72
25	Bank of Kilmichael	Kilmichael	213,041	5,326	59.3	1.68	0.26	0.79	2.73
26	Cleveland State Bank	Cleveland	278,419	4,564	69.0	1.77	0.43	0.54	2.74
27	Holmes County Bank & Trust	Lexington	138,098	5,115	76.7	1.46	0.12	1.24	2.82
28	Commercial Bank	De Kalb	181,119	3,417	64.9	1.76	0.44	0.63	2.83
29	Bank of Okolona	Okolona	226,719	4,723	74.6	1.51	0.25	1.13	2.88
30	BancorpSouth Bank	Tupelo	24,094,996	5,243	62.5	1.87	0.31	0.70	2.88
31	Magnolia State Bank	Bay Springs	380,381	4,323	78.4	1.46	0.45	1.00	2.90
32	Bank of Forest	Forest	225,560	4,256	69.9	1.59	0.30	1.01	2.90
33	Community Bank of Mississippi	Forest	3,905,652	4,816	68.3	1.83	0.35	0.73	2.91
34	Bank of Holly Springs	Holly Springs	360,138	4,188	66.5	1.63	0.36	1.00	2.98
35	Bank of Wiggins	Wiggins	182,726	4,351	76.3	1.70	0.37	0.93	3.00
36	Guaranty Bank & Trust Co.	Belzoni	1,225,079	4,861	60.5	1.87	0.47	0.66	3.01
37	First Security Bank	Batesville	723,022	3,805	65.5	2.04	0.35	0.63	3.01
38	BankFirst Financial Services	Macon	1,730,533	5,075	65.0	1.76	0.25	1.01	3.02
39	Citizens Bank	Columbia	474,845	3,517	67.4	1.92	0.33	0.79	3.05
40	Merchants & Marine Bank	Pascagoula	646,921	4,401	85.2	1.46	0.69	0.89	3.05
41	Peoples Bank, Biloxi	Biloxi	665,410	4,787	87.1	1.51	0.51	1.05	3.07
42	First State Bank	Holly Springs	125,491	4,183	89.8	1.85	0.30	0.92	3.07
43	Bank of Morton	Morton	75,980	4,469	60.4	2.04	0.34	0.70	3.08
44	Trustmark National Bank	Jackson	16,549,896	5,917	66.2	1.79	0.33	0.99	3.11
45	Covington County Bank	Collins	86,608	4,558	80.1	1.55	0.51	1.11	3.16
46	Bank of Anguilla	Anguilla	158,529	5,114	74.6	1.71	0.54	0.94	3.18
47	Century Bank	Lucedale	423,388	3,682	69.2	1.49	0.43	1.27	3.19
48	Sycamore Bank	Senatobia	276,105	4,760	71.5	1.61	0.39	1.25	3.25
49	Copiah Bank	Hazlehurst	261,679	3,965	73.1	1.68	0.58	1.00	3.26
50	Jefferson Bank	Greenville	150,324	8,843	68.0	1.62	0.24	1.41	3.27
51	Bank of Benoit	Benoit	22,497	3,750	80.6	1.84	0.11	1.32	3.28
52	Mechanics Bank	Water Valley	258,367	4,306	72.5	2.11	0.34	0.86	3.31
53	Renasant Bank	Tupelo	14,916,368	5,910	68.8	2.09	0.35	0.87	3.31
54	First Commercial Bank	Jackson	599,653	7,055	84.6	2.31	0.25	0.78	3.34
55	Bank of Franklin	Meadville	177,187	3,691	70.9	2.00	0.50	0.86	3.36
56	Pike National Bank	McComb	287,468	3,639	70.4	1.90	0.45	1.02	3.37
57	OmniBank	Bay Springs	53,784	2,988	98.0	2.04	0.12	1.21	3.37
58	PriorityOne Bank	Magee	789,355	3,777	64.6	2.04	0.42	1.00	3.46
59	Farmers and Merchants Bank	Baldwyn	402,377	3,561	63.6	2.14	0.52	0.83	3.49
60	First Southern Bank	Columbia	225,021	3,215	73.0	2.17	0.32	1.02	3.52
61	Merchants & Farmers Bank	Holly Springs	117,022	3,343	86.0	2.22	0.36	1.01	3.60
62	BankPlus	Belzoni	4,699,272	4,820	67.9	2.16	0.51	0.98	3.65
63	Great Southern Bank	Meridian	339,578	2,612	79.5	2.38	0.59	0.78	3.75
64	First American National Bank	Iuka	338,041	3,101	77.4	2.31	0.25	1.45	4.01
65	United Mississippi Bank	Natchez	404,433	3,210	79.0	2.36	0.69	1.05	4.10
66	Merchants and Planters Bank	Raymond	108,769	3,751	75.3	2.66	0.43	1.10	4.20
67	Peoples Bank, Mendenhall	Mendenhall	393,586	3,028	54.0	3.03	0.37	1.20	4.60
68	Grand Bank for Savings, FSB	Hattiesburg	94,887	2,965	83.9	3.30	0.60	1.19	5.09
69	Richton Bank & Trust Company	Richton	57,454	4,104	192.7	5.22	0.41	1.08	6.70
		MEDIAN	338,041	4,755	69.2	1.68	0.33	0.86	3.00
		AVERAGE	1,849,988	5,100	72.1	1.79	0.35	0.86	3.01
		HIGH	33,609,269	11,556	192.7	5.22	0.69	1.45	6.70
		LOW	22,497	2,612	47.3	0.78	0.10	0.35	1.42

ASSET QUALITY

Rank	Institution	City	Total Assets (\$000)	Gross Loans (\$000)	Adj. Texas Ratio (%)	OREO (\$000)	LLR/Total Loans &Leases (Excl HFS)	Prov XP / Avg Assets (%)	Adj 30- 89PD/Lns Excl HFS (%)	Adj 90+ PD/Loans Excl HFS (%)	Adj NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
1	Merchants and Planters Bank	Raymond	108,769	59,646	0.00	-	0.02	0.18	0.05	0.00	0.00	(0.34)	(0.29)
2	First Commercial Bank	Jackson	599,653	479,970	0.31	-	0.01	0.18	0.15	0.00	0.05	(0.01)	0.19
3	Bank of Brookhaven	Brookhaven	197,905	102,300	1.25	276	0.01	0.09	0.04	0.00	0.25	0.06	0.35
4	First Southern Bank	Columbia	225,021	144,456	0.67	6	0.01	0.02	0.53	0.00	0.12	(0.05)	0.60
5	First National Bank, Clarksdale	Clarksdale	392,897	201,291	2.87	315	0.01	0.00	0.02	0.00	0.64	0.01	0.67
6	First FS&LA	Aberdeen	46,224	31,904	2.70	-	0.01	0.06	0.08	0.00	0.00	0.00	0.74
7	Trustmark National Bank	Jackson	16,549,896	10,434,658	4.88	11,651	0.01	0.24	0.07	0.00	0.66	0.02	0.76
8	Renasant Bank	Tupelo	14,916,368	10,933,647	5.32	5,972	0.02	0.59	0.24	0.00	0.67	0.04	0.98
9	FNB Oxford Bank	Oxford	447,969	223,702	1.69	105	0.01	0.22	0.64	0.00	0.39	0.03	1.06
10	First Choice Bank	Pontotoc	364,006	203,209	1.35	-	0.01	0.15	0.76	0.00	0.30	0.05	1.11
11	BankPlus	Belzoni	4,699,272	3,376,623	6.12	4,905	0.01	0.41	0.36	0.00	0.63	0.09	1.22
12	BancorpSouth Bank	Tupelo	24,094,996	15,040,881	5.33	11,395	0.02	0.38	0.30	0.00	0.68	0.18	1.23
13	Guaranty Bank & Trust Co.	Belzoni	1,225,079	894,378	8.93	358	0.01	0.28	0.20	0.00	1.14	0.02	1.37
14	Sycamore Bank	Senatobia	276,105	167,050	5.66	456	0.01	0.22	0.46	0.00	0.91	0.03	1.40
15	Jefferson Bank	Greenville	150,324	91,954	1.30	-	0.04	0.36	0.90	0.00	0.38	0.19	1.47
16	BankFirst Financial Services	Macon	1,730,533	1,113,311	8.56	1,343	0.01	0.52	0.21	0.00	1.25	0.10	1.56
17	Citizens National Bank	Meridian	1,595,716	1,038,355	6.45	4,597	0.01	0.17	0.41	0.00	1.14	0.04	1.61
18	Bank of Franklin	Meadville	177,187	109,714	11.36	310	0.01	0.16	0.65	0.00	0.70	0.09	1.70
19	Bank of Yazoo City	Yazoo City	269,110	146,554	7.48	2,326	0.01	0.10	0.10	0.00	1.56	0.04	1.73
20	Oxford University Bank	Oxford	188,210	137,905	2.88	200	0.01	0.16	1.19	0.00	0.23	0.09	1.73
21	First, A National Banking Assn	Hattiesburg	5,145,139	3,123,678	8.53	5,802	0.01	0.53	0.29	0.00	1.45	0.11	1.94
22	Community Bank of Mississippi	Forest	3,905,652	2,577,339	7.19	11,515	0.01	0.21	0.93	0.00	0.80	0.09	1.94
23	First FS&LA	Pascagoula	332,972	256,130	11.91	745	0.00	0.06	0.49	0.00	1.31	0.08	2.01
24	BNB Bank	New Albany	622,421	334,895	6.16	23	0.02	0.17	0.57	0.00	1.41	0.04	2.03
25	PriorityOne Bank	Magee	789,355	582,662	4.92	188	0.01	0.30	1.37	0.00	0.68	0.01	2.10
26	Peoples Bank	Ripley	485,218	189,840	0.63	-	0.01	0.27	1.47	0.00	0.16	0.47	2.12
27	Amory Federal Savings & Loan	Amory	78,143	47,694	1.17	45	0.01	0.05	1.85	0.00	0.09	0.07	2.19
28	Bank of Kilmichael	Kilmichael	213,041	122,261	9.36	331	0.02	0.26	0.34	0.00	1.80	0.09	2.23
29	Magnolia State Bank	Bay Springs	380,381	274,317	10.68	1,413	0.01	0.04	0.74	0.00	1.12	0.14	2.29
30	Covington County Bank	Collins	86,608	40,993	4.19	30	0.00	0.17	1.40	0.00	0.45	0.15	2.37
31	Great Southern Bank	Meridian	339,578	131,736	2.84	218	0.01	0.07	1.53	0.00	0.38	0.22	2.43
32	Citizens Bank of Philadelphia	Philadelphia	1,450,419	652,256	10.77	3,073	0.01	0.11	0.62	0.00	1.78	0.08	2.48
33	Farmers and Merchants Bank	Baldwyn	402,377	216,199	5.45	-	0.02	0.37	0.75	0.00	1.54	0.26	2.55
34	Cleveland State Bank	Cleveland	278,419	129,622	5.25	413	0.01	0.05	1.43	0.00	0.95	0.07	2.64
35	Hancock Whitney Bank	Gulfport	33,609,269	21,790,096	5.25	11,520	0.02	1.88	0.31	0.00	0.71	1.77	2.80
36	Bank of Commerce	Greenwood	666,904	355,928	2.49	-	0.01	0.13	2.31	0.00	0.20	0.07	2.85
37	RiverHills Bank	Vicksburg	369,953	176,394	4.58	276	0.03	0.24	1.59	0.00	1.11	0.20	2.98
38	Commerce Bank	Corinth	148,495	90,866	4.04	145	0.02	0.16	1.99	0.00	0.49	0.20	2.99
39	United Mississippi Bank	Natchez	404,433	291,977	14.36	821	0.01	0.08	1.01	0.00	1.99	0.07	3.11
40	OmniBank	Bay Springs	53,784	30,834	19.10	629	0.01	(0.27)	0.00	0.00	2.96	(0.06)	3.12
41	Bank of Okolona	Okolona	226,719	126,461	13.27	591	0.02	0.00	0.71	0.00	2.53	(0.11)	3.28
42	Bank of Forest	Forest	225,560	115,010	6.47	358	0.01	0.12	1.55	0.00	0.79	0.09	3.33
43	Bank of Wiggins	Wiggins	182,726	86,469	5.04	896	0.02	0.05	1.42	0.00	1.46	0.10	3.35
44	First State Bank	Holly Springs	125,491	62,939	13.67	843	0.01	0.00	0.11	0.00	3.28	(0.02)	3.37
45	First Security Bank	Batesville	723,022	387,223	13.84	354	0.01	0.17	0.83	0.00	2.36	0.07	3.40
46	Mechanics Bank	Water Valley	258,367	165,369	13.92	294	0.01	0.15	1.02	0.00	1.56	0.04	3.42
47	First American National Bank	Iuka	338,041	182,891	7.29	119	0.01	0.14	1.81	0.00	1.50	0.12	3.45
48	Merchants & Marine Bank	Pascagoula	646,760	363,569	12.76	187	0.01	0.15	1.68	0.00	2.77	0.04	4.49
49	Grand Bank for Savings, FSB	Hattiesburg	94,887	76,098	14.60	751	0.01	0.12	1.68	0.00	2.17	0.00	3.85
50	Bank of Anguilla	Anguilla	158,529	82,372	16.28	687	0.02	0.56	0.06	0.00	2.79	0.78	4.00
51	Merchants & Farmers Bank	Holly Springs	117,022	50,216	9.43	733	0.01	0.16	0.94	0.00	2.38	0.77	4.09
52	Planters Bank & Trust Company	Indianola	1,240,380	570,311	10.09	1,827	0.01	0.15	1.87	0.00	2.20	0.23	4.30
53	Century Bank	Lucedale	423,388	251,411	10.19	19	0.02	0.33	2.41	0.00	1.46	0.18	4.33
54	Copiah Bank	Hazlehurst	261,679	169,095	10.42	1,034	0.01	0.15	2.46	0.00	1.56	0.23	4.36
55	First State Bank	Waynesboro	833,284	472,539	11.20	3,657	0.01	0.30	1.57	0.00	2.46	0.28	4.37
56	Pike National Bank	McComb	287,468	165,445	13.93	130	0.01	0.20	1.04	0.00	3.28	0.08	4.47
57	Bank of Holly Springs	Holly Springs	360,138	233,899	11.11	256	0.01	0.15	2.69	0.00	1.65	0.10	4.52
58	Citizens Bank	Columbia	474,845	314,600	14.86	564	0.01	0.17	1.95	0.00	2.25	0.29	4.57
59	Richton Bank & Trust Company	Richton	57,454	19,530	0.34	30	0.02	0.00	4.72	0.00	0.15	0.00	4.87
60	Bank of Winona	Winona	135,761	50,852	4.65	60	0.01	0.08	3.05	0.00	1.60	0.28	4.93
61	Peoples Bank, Mendenhall	Mendenhall	393,586	309,576	28.97	1,773	0.01	0.39	1.27	0.00	3.94	0.14	5.35
62	Bank of Benoit	Benoit	22,497	5,246	4.23	-	0.01	0.32	1.66	0.00	0.88	0.49	5.41
63	First National Bank, Picayune	Picayune	242,323	144,338	18.92	3,916	0.01	0.07	0.79	0.00	4.50	0.09	5.48
64	Commercial Bank	De Kalb	181,119	99,691	5.68	191	0.02	0.53	4.48	0.00	0.90	0.21	5.81
65	Peoples Bank, Biloxi	Biloxi	665,410	278,421	7.59	3,475	0.02	0.90	1.18	0.00	2.59	2.06	5.83
66	First Bank	McComb	594,354	374,863	12.56	1,043	0.01	0.22	3.57	0.00	1.46	0.32	6.06
67	Holmes County Bank & Trust	Lexington	138,098	41,487	17.91	172	0.02	0.12	1.18	0.00	7.84	0.24	9.26
68	Bank of Morton	Morton	75,980	44,285	26.96	194	0.00	0.10	3.68	0.00	2.68	0.14	9.66
69	Citizens Bank & Trust Company	Marks	146,290	61,419	64.36	1,233	0.03	2.18	3.47	0.00	8.17	4.33	18.07
MEDIAN			338,041	176,394	7.19	354	0.01	0.16	0.94	0.00	1.25	0.09	2.80
AVERAGE			1,849,985	1,183,375	9.05	1,548	0.01	0.25	1.21	0.00	1.54	0.24	3.22
HIGH			33,609,269	21,790,096	64.36	11,651	0.04	2.18	4.72	0.00	8.17	4.33	18.07
LOW			22,497	5,246	-	0.00	0.00	(0.27)	0.00	0.00	0.00	(0.34)	(0.29)

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Dec20 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Dec19 Net Inc (\$000)	LTM Dec18 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	Peoples Bank, Mendenhall	Mendenhall	393,586	38,951	9.90	12,961	100	7,867	5,762	3.47	35.53
2	First National Bank, Picayune	Picayune	242,323	34,063	14.06	5,501	87	5,579	5,728	2.44	16.92
3	Guaranty Bank & Trust Co.	Belzoni	1,225,079	117,589	9.60	18,744	74	16,272	14,627	1.62	16.32
4	PriorityOne Bank	Magee	789,355	79,781	10.11	11,857	57	9,939	10,142	1.56	15.43
5	Bank of Kilmichael	Kilmichael	213,041	21,329	10.01	2,964	74	2,584	2,843	1.45	15.31
6	BNA Bank	New Albany	622,421	70,757	11.37	8,875	91	7,600	7,109	1.77	14.85
7	BankPlus	Belzoni	4,699,272	402,279	8.56	42,231	43	40,077	20,388	1.28	14.84
8	Citizens National Bank	Meridian	1,595,716	173,091	10.85	25,124	79	26,459	25,088	1.63	14.66
9	Bank of Commerce	Greenwood	666,904	69,365	10.40	7,817	112	7,095	6,596	1.60	14.24
10	Citizens Bank	Columbia	474,845	45,658	9.62	5,989	44	6,562	6,268	1.30	13.99
11	First Security Bank	Batesville	723,022	68,862	9.52	7,098	37	7,858	7,422	1.37	13.39
12	Community Bank of Mississippi	Forest	3,905,652	327,741	8.39	32,124	40	29,361	28,765	1.14	13.24
13	Bank of Morton	Morton	75,980	10,621	13.98	1,366	80	1,289	2,070	1.86	12.77
14	Century Bank	Lucedale	423,388	39,290	9.28	3,716	32	3,571	3,431	1.19	12.19
15	RiverHills Bank	Vicksburg	369,953	41,161	11.13	4,608	81	5,309	4,805	1.29	11.63
16	Oxford University Bank	Oxford	188,210	19,624	10.43	1,610	54	1,477	1,282	1.16	11.53
17	Planters Bank & Trust Company	Indianaola	1,240,380	124,952	10.07	11,625	52	11,987	12,162	1.17	11.41
18	BankFirst Financial Services	Macon	1,730,533	190,198	10.99	15,525	46	14,012	10,708	1.22	11.34
19	Sycamore Bank	Senatobia	276,105	24,847	9.00	2,204	38	2,391	2,203	1.06	11.32
20	Commercial Bank	De Kalb	181,119	19,647	10.85	1,654	31	1,521	1,621	1.13	11.30
21	Trustmark National Bank	Jackson	16,549,896	1,767,309	10.68	162,967	58	153,268	152,383	1.27	11.23
22	First Southern Bank	Columbia	225,021	24,443	10.86	2,626	38	2,369	2,150	1.22	11.07
23	Merchants and Planters Bank	Raymond	108,769	11,091	10.20	908	31	919	323	1.20	11.04
24	Bank of Franklin	Meadville	177,187	18,962	10.70	1,540	32	1,863	1,337	1.18	10.93
25	First, A National Banking Assn	Hattiesburg	5,145,139	720,158	14.00	60,017	80	51,102	26,895	1.54	10.87
26	Commerce Bank	Corinth	148,495	16,255	10.95	1,718	59	2,054	2,274	1.21	10.80
27	Cleveland State Bank	Cleveland	278,419	26,536	9.53	2,310	38	2,412	2,777	1.11	10.71
28	Bank of Holly Springs	Holly Springs	360,138	39,614	11.00	3,801	44	3,610	3,758	1.32	10.66
29	First Choice Bank	Pontotoc	364,006	43,962	12.08	3,707	51	3,560	3,465	1.32	10.65
30	BancorpSouth Bank	Tupelo	24,094,996	2,822,477	11.71	228,051	50	234,261	221,317	1.27	10.50
31	First National Bank, Clarksdale	Clarksdale	392,897	47,812	12.17	4,169	83	1,382	4,175	1.37	10.40
32	Copiah Bank	Hazlehurst	261,679	25,077	9.58	1,992	30	1,894	1,885	1.00	10.16
33	Mechanics Bank	Water Valley	258,367	26,884	10.41	2,109	35	2,089	1,959	1.09	10.06
34	FNB Oxford Bank	Oxford	447,969	48,866	10.91	3,603	56	3,873	3,365	1.08	9.96
35	Farmers and Merchants Bank	Baldwyn	402,377	57,649	14.33	4,684	41	5,977	5,105	1.45	9.90
36	Bank of Brookhaven	Brookhaven	197,905	21,261	10.74	1,639	61	1,508	1,331	1.03	9.41
37	Pike National Bank	McComb	287,468	37,462	13.03	2,706	34	3,088	2,599	1.24	9.19
38	United Mississippi Bank	Natchez	404,433	40,616	10.04	3,632	29	2,641	2,897	0.96	9.01
39	Great Southern Bank	Meridian	339,578	30,722	9.05	2,224	17	2,721	2,538	0.84	8.88
40	Bank of Okolona	Okolona	226,719	23,730	10.47	2,007	42	3,630	2,627	0.91	8.77
41	Peoples Bank	Ripley	485,218	51,036	10.52	4,159	50	3,852	4,119	0.95	8.66
42	Bank of Yazoo City	Yazoo City	269,110	30,214	11.23	2,140	45	2,256	2,411	0.98	8.55
43	Bank of Forest	Forest	225,560	29,718	13.18	2,373	45	2,678	2,372	1.08	8.01
44	Citizens Bank of Philadelphia	Philadelphia	1,450,419	117,078	8.07	7,359	27	6,277	7,011	0.69	7.95
45	Magnolia State Bank	Bay Springs	380,381	35,074	9.22	2,675	30	3,510	3,147	0.73	7.67
46	First American National Bank	Iuka	338,041	36,004	10.65	2,635	24	1,779	1,838	0.86	7.62
47	Jefferson Bank	Greenville	150,324	22,713	15.11	1,512	89	1,344	1,913	1.24	7.54
48	First State Bank	Waynesboro	833,284	110,807	13.30	6,613	37	8,293	9,634	0.97	7.39
49	Grand Bank for Savings, FSB	Hattiesburg	94,887	10,917	11.51	763	24	622	447	0.86	7.20
50	Merchants & Marine Bank	Pascagoula	646,921	79,242	12.25	4,268	29	4,358	4,353	0.85	6.85
51	Bank of Winona	Winona	135,761	17,049	12.56	1,020	57	908	1,016	0.77	6.54
52	First Bank	McComb	594,354	59,606	10.03	3,479	28	5,071	6,191	0.57	5.91
53	Holmes County Bank & Trust	Lexington	138,098	17,503	12.67	956	35	1,521	870	0.74	5.71
54	Bank of Anguilla	Anguilla	158,529	14,839	9.36	917	30	577	1,080	0.49	5.21
55	Renasant Bank	Tupelo	14,916,368	2,306,729	15.46	94,556	37	179,246	157,000	0.82	5.20
56	Covington County Bank	Collins	86,608	7,873	9.09	279	15	478	499	0.49	5.02
57	Bank of Wiggins	Wiggins	182,726	30,249	16.55	1,331	32	1,196	1,776	0.84	4.88
58	Merchants & Farmers Bank	Holly Springs	117,022	12,476	10.66	580	17	845	792	0.52	4.65
59	First State Bank	Holly Springs	125,491	14,728	11.74	607	20	822	880	0.49	4.19
60	First FS&LA	Aberdeen	46,224	7,570	16.38	222	56	117	199	0.63	3.80
61	OmniBank	Bay Springs	53,784	4,852	9.02	174	10	157	(144)	0.35	3.64
62	First Commercial Bank	Jackson	599,653	69,730	11.63	2,431	29	4,416	4,412	0.43	3.60
63	First FS&LA	Pascagoula	332,972	29,896	8.98	864	14	1,001	1,100	0.31	3.41
64	Bank of Benoit	Benoit	22,497	3,965	17.62	93	16	130	10	0.47	2.93
65	Amory Federal Savings & Loan	Amory	78,143	10,619	13.59	35	5	(193)	(91)	(0.09)	(0.68)
66	Peoples Bank, Biloxi	Biloxi	665,410	92,005	13.83	(2,638)	(19)	1,940	1,013	(0.39)	(2.80)
67	Hancock Whitney Bank	Gulfport	33,609,269	3,511,693	10.45	(33,042)	(8)	336,962	334,309	(0.33)	(3.05)
68	Richton Bank & Trust Company	Richton	57,454	8,449	14.71	(2,053)	(147)	592	481	(3.36)	(21.93)
69	Citizens Bank & Trust Company	Marks	146,290	9,521	6.51	(2,428)	(67)	(2,823)	773	(1.69)	(22.76)
		MEDIAN	338,041	35,074	10.74	2,626	38	2,678	2,777	1.08	9.90
		AVERAGE	1,849,988	210,476	11.25	11,911	39	18,275	17,009	0.95	8.51
		HIGH	33,609,269	3,511,693	17.62	228,051	112	336,962	334,309	3.47	35.53
		LOW	22,497	3,965	6.51	(33,042)	(147)	(2,823)	(144)	(3.36)	(22.76)