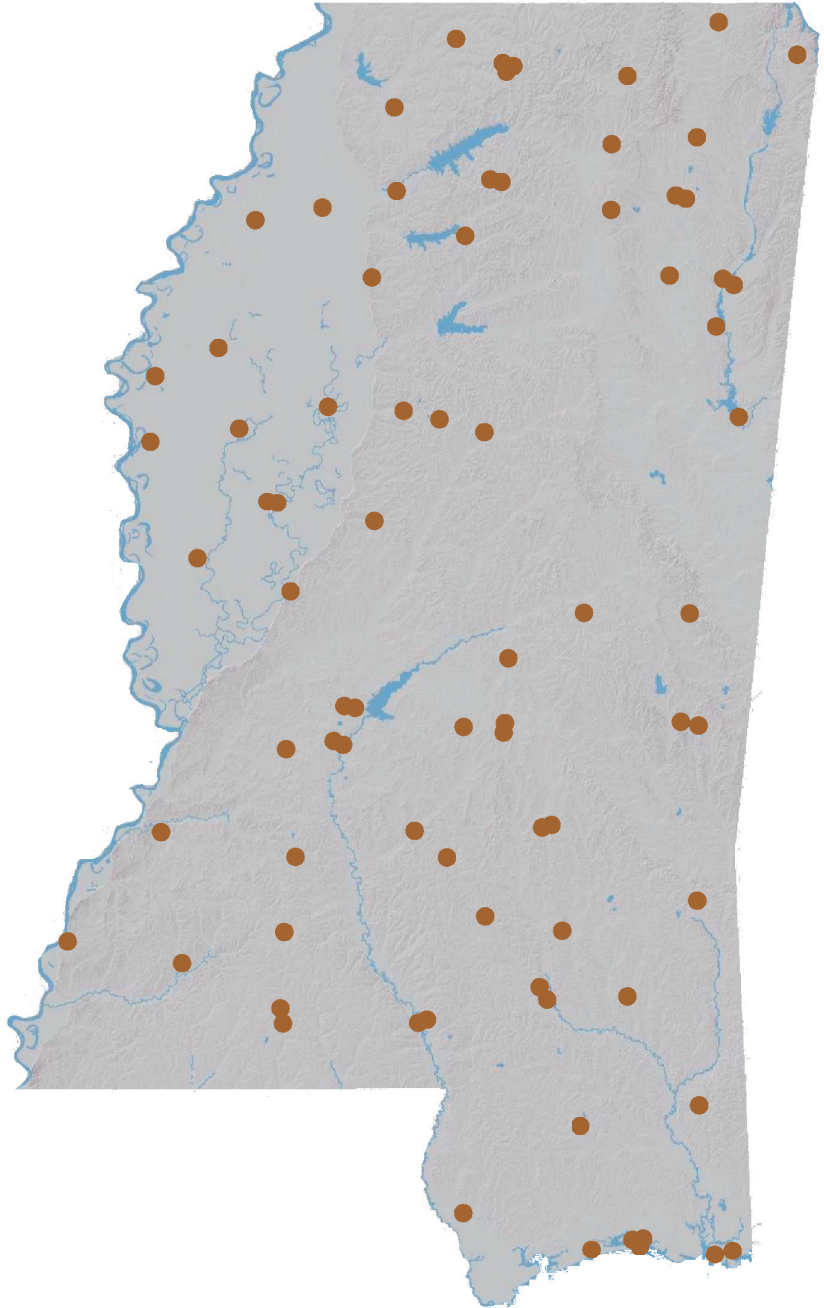


Banking Almanac: Mississippi

As of and for the Twelve Months Ended March 31, 2021



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 March 31, 2021 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

First Quarter 2021

May 21, 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 Q1 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 red is worse. We note the source of each bank ratio in each ratio title.



¹As a proxy for NPL/Loans, we used the following formula: $\text{NPL} + \text{OREO} / \text{Gross Loans} + \text{OREO}$.

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	C-corp		78,807	13.34	0.02	0.14	0.54
2	BancorpSouth Bank	Tupelo	1876	ST-Bank	C-corp		25,802,759	10.95	1.22	10.29	0.35
3	Bank of Anguilla	Anguilla	1904	ST-Bank	C-corp	Pyramid Financial Corporation	170,814	8.29	0.53	5.83	1.37
4	Bank of Brookhaven	Brookhaven	2000	ST-Bank	C-corp	Haven Capital Corporation	220,297	9.62	0.88	8.18	0.15
5	Bank of Commerce	Greenwood	1904	ST-Bank	C-corp	Commerce Bancorp, Inc.	725,207	9.10	1.32	11.89	0.10
6	Bank of Forest	Forest	1901	ST-Bank	S-corp	First Forest Corporation	235,207	12.28	0.88	6.64	0.87
7	Bank of Franklin	Meadville	1912	ST-Bank	C-corp	Franklin Bancshares, Inc.	188,460	10.10	0.88	8.31	1.08
8	Bank of Holly Springs	Holly Springs	1869	ST-Bank	S-corp	Holly Springs Bancshares Inc	369,881	10.84	0.92	7.83	1.05
9	Bank of Kilmichael	Kilmichael	1904	ST-Bank	S-corp	Kilmichael Bancorp, Inc.	221,601	9.11	1.27	13.30	0.81
10	Bank of Morton	Morton	1904	ST-Bank	S-corp	Morton Bancorp, Inc.	81,170	12.98	1.38	9.73	2.17
11	Bank of Okolona	Okolona	1931	ST-Bank	S-corp	Bancorp of Okolona	236,386	9.72	0.81	7.80	1.07
12	Bank of Wiggins	Wiggins	1916	ST-Bank	C-corp		186,857	15.61	0.77	4.56	0.36
13	Bank of Winona	Winona	1885	ST-Bank	S-corp	Bancorp of Winona, Inc.	139,447	11.81	0.80	6.61	0.39
14	Bank of Yazoo City	Yazoo City	1876	ST-Bank	C-corp	Yazoo Capital Corporation	302,973	9.81	0.74	6.65	0.84
15	BankFirst Financial Services	Macon	1888	ST-Bank	C-corp	BankFirst Capital Corporation	1,780,098	10.50	1.00	9.40	0.68
16	BankPlus	Belzoni	1909	ST-Bank	C-corp	BancPlus Corporation	4,940,100	8.29	1.09	12.96	0.34
17	BNA Bank	New Albany	1896	ST-Bank	C-corp	BNA Bancshares, Inc.	650,768	11.01	1.59	13.67	0.72
18	Century Bank	Lucedale	1903	ST-Bank	C-corp	Bancorp of Lucedale, Inc.	446,894	8.72	0.91	9.75	0.82
19	Citizens Bank	Columbia	1914	ST-Bank	S-corp	Citizens Corporation	483,472	9.42	1.05	11.33	1.61
20	Citizens Bank & Trust Company	Marks	1917	ST-Bank	S-corp	CB&T Bancshares, Inc.	141,802	6.28	(1.73)	(24.87)	3.12
21	Citizens Bank of Philadelphia	Philadelphia	1908	ST-Bank	C-corp	Citizens Holding Company	1,548,056	6.72	0.58	7.04	0.75
22	Citizens National Bank	Meridian	1888	Fed-Bank	S-corp	Citizens National Banc Corp.	1,679,675	10.34	1.32	12.11	0.62
23	Cleveland State Bank	Cleveland	1908	ST-Bank	C-corp	Cleveland State Bancorp, Inc.	302,804	7.92	1.05	10.61	0.29
24	Commerce Bank	Corinth	1999	ST-Bank	S-corp	Commerce Holding Corporation	151,315	10.68	0.93	8.39	0.69
25	Commercial Bank	De Kalb	1914	ST-Bank	C-corp	Commercial Capital Corporation	203,117	9.35	0.94	9.36	0.52
26	Community Bank of Mississippi	Forest	1905	ST-Bank	C-corp	Community Bancshares of Mississippi, Inc.	4,244,121	7.87	0.93	11.09	0.49
27	Copiah Bank	Hazlehurst	1891	ST-Bank	C-corp	Copiah Bancshares, Inc.	274,447	9.16	0.75	7.81	0.70
28	Covington County Bank	Collins	1975	Fed-Bank	C-corp	Covington Capital Corporation	85,179	8.87	0.24	2.55	0.20
29	Farmers and Merchants Bank	Baldwyn	1941	ST-Bank	C-corp		436,159	13.51	1.52	10.57	0.83
30	First American National Bank	Iuka	1964	ST-Bank	S-corp	First American Bancshares, Inc.	361,532	9.80	0.88	8.10	0.67
31	First Bank	McComb	1895	ST-Bank	S-corp	First Southwest Corporation	637,450	9.20	0.39	4.06	0.69
32	First Choice Bank	Pontotoc	1900	ST-Bank	C-corp	Pontotoc Bancshares Corp.	389,047	11.12	0.99	8.17	0.12
33	First Commercial Bank	Jackson	2000	ST-Bank	C-corp	First Commercial Bancshares, Inc.	620,459	11.37	0.43	3.79	0.10
34	First FS&LA	Pascagoula	1955	ST-Bank	C-corp		323,287	9.32	0.23	2.62	0.95
35	First FS&LA	Aberdeen	1936	ST-Bank	C-corp		45,843	16.26	0.48	2.92	0.22
36	First National Bank, Clarksdale	Clarksdale	1964	Fed-Bank	C-corp	First Valley National Corp.	414,334	11.25	1.04	8.08	0.57
37	First National Bank, Picayune	Picayune	1947	ST-Bank	S-corp	First National Corporation of Picayune	252,642	13.14	1.87	13.37	2.41
38	First Security Bank	Batesville	1952	ST-Bank	C-corp	Security Capital Corporation	758,278	9.24	1.04	10.34	1.12
39	First Southern Bank	Columbia	1960	ST-Bank	S-corp	First Federal Bancorp	240,720	10.08	1.00	9.26	0.17
40	First State Bank	Holly Springs	1916	Fed-Thrift	C-corp	First State Capital Corporation	142,537	10.27	0.49	4.23	1.45
41	First State Bank	Waynesboro	1934	Fed-Thrift	C-corp	First State Corporation	894,209	12.30	0.73	5.67	1.29
42	First, A National Banking Assn	Hattiesburg	1996	ST-Bank	C-corp	The First Bancshares, Inc.	5,436,548	13.41	1.35	9.83	0.76
43	FNB Oxford Bank	Oxford	1910	Fed-Bank	C-corp	First National Holding Company	456,602	10.49	0.88	8.21	0.20
44	Genesis Bank	Benoit	1904	Fed-Bank	C-corp	Genesis Bancorp, Inc.	22,081	17.83	0.25	1.47	0.20
45	Grand Bank for Savings, FSB	Hattiesburg	1968	ST-Bank	S-corp	Grand Financial Corp	98,779	12.04	0.87	7.35	1.62
46	Great Southern Bank	Meridian	1902	ST-Bank	C-corp	Great Southern Capital Corporation	347,079	8.47	0.70	7.55	0.08
47	Guaranty Bank & Trust Co.	Belzoni	1943	ST-Bank	S-corp	Guaranty Capital Corporation	1,351,710	8.96	1.34	13.92	0.68
48	Hancock Whitney Bank	Gulfport	1899	ST-Bank	C-corp	Hancock Whitney Corporation	35,049,974	9.92	0.56	5.42	0.35
49	Holmes County Bank & Trust	Lexington	1932	Fed-Bank	S-corp	Holmes County Capital Corporation	139,978	11.68	0.46	3.56	2.27
50	Jefferson Bank	Greenville	1900	ST-Bank	C-corp	Southeast Arkansas Bank Corporation	142,675	16.04	0.65	4.18	0.41
51	Magnolia State Bank	Bay Springs	1975	ST-Bank	S-corp	The Magnolia State Corporation	416,356	8.47	0.53	5.79	0.74
52	Mechanics Bank	Water Valley	1892	Fed-Thrift	C-corp	Mechanics Banc Holding Company	273,866	9.98	0.90	8.46	0.91
53	Merchants & Farmers Bank	Holly Springs	1899	ST-Bank	S-corp	M & F Bancorp, Inc.	124,547	9.03	0.40	3.71	0.97
54	Merchants & Marine Bank	Pascagoula	1932	ST-Bank	C-corp	Merchants & Marine Bancorp, Inc.	742,758	10.54	0.59	4.86	1.40
55	Merchants and Planters Bank	Raymond	1906	ST-Bank	C-corp		117,268	9.49	0.58	5.49	0.00
56	OmniBank	Bay Springs	1907	ST-Bank	C-corp		55,013	9.17	0.65	6.81	1.68
57	Oxford University Bank	Oxford	2000	ST-Bank	C-corp	Lafayette Bancorp, Inc.	197,645	9.87	0.94	9.28	0.29
58	Peoples Bank	Mendenhall	1908	ST-Bank	S-corp	Peoples Bancshares, Inc.	417,454	9.34	3.00	31.20	3.85
59	Peoples Bank	Ripley	1925	ST-Bank	C-corp	The Peoples Corporation	515,100	9.79	0.95	8.87	0.00
60	Peoples Bank, Biloxi	Biloxi	1896	ST-Bank	C-corp	Peoples Financial Corporation	749,697	12.21	0.09	0.71	0.92
61	Pike National Bank	McComb	1985	ST-Bank	C-corp	PCNB Corp.	307,788	12.12	0.93	7.09	1.99
62	Planters Bank & Trust Company	Indianola	1920	ST-Bank	C-corp	Planters Holding Company	1,348,414	9.02	0.88	8.81	0.92
63	PriorityOne Bank	Magee	1905	ST-Bank	S-corp	PriorityOne Capital Corporation	841,006	9.92	1.32	13.16	0.62
64	Renasant Bank	Tupelo	1904	ST-Bank	C-corp	Renasant Corporation	15,620,824	15.00	1.02	6.64	0.51
65	Richton Bank & Trust Company	Richton	1931	ST-Bank	S-corp	Centon Bancorp, Inc.	58,226	14.32	(3.41)	(22.98)	0.05
66	RiverHills Bank	Vicksburg	1890	ST-Bank	S-corp	RiverHills Capital Corporation	395,537	10.65	1.19	10.75	0.46
67	Sycamore Bank	Senatobia	1900	ST-Bank	C-corp	Tate Financial Corporation	300,995	8.04	0.81	8.93	0.79
68	Trustmark National Bank	Jackson	1889	Fed-Bank	C-corp	Trustmark Corporation	16,876,289	10.61	1.21	11.09	0.45
69	United Mississippi Bank	Natchez	1973	ST-Bank	S-corp	Southwest Security, Inc.	410,350	10.05	0.91	8.71	1.00
MEDIAN							347,079	10.05	0.88	8.10	0.69
AVERAGE							1,945,258	10.61	0.79	7.23	0.83
HIGH							35,049,974	17.83	3.00	31.20	3.85
LOW							22,081	6.28	(3.41)	(24.87)	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	21,789,579	29,430,542	3,476,089	8.08	208	3,830	9,151	168,509	141,493	35,049,974
2	BancorpSouth Bank	Tupelo	15,571,494	20,871,717	2,825,198	8.59	309	4,546	5,676	83,504	67,546	25,802,759
3	Trustmark National Bank	Jackson	11,076,428	14,538,019	1,789,813	8.87	194	2,793	6,042	86,991	74,938	16,876,289
4	Renasant Bank	Tupelo	11,190,410	12,868,676	2,342,654	9.91	168	2,500	6,248	92,981	76,599	15,620,824
5	First, A National Banking Assn	Hattiesburg	3,070,212	4,675,933	729,203	10.41	83	696	7,811	65,501	56,337	5,436,548
6	BankPlus	Belzoni	3,425,285	4,459,549	409,655	8.31	79	978	5,051	62,533	56,450	4,940,100
7	Community Bank of Mississippi	Forest	2,640,022	3,865,660	333,921	7.74	49	830	5,113	86,615	78,891	4,244,121
8	BankFirst Financial Services	Macon	1,135,122	1,570,439	186,826	8.64	30	344	5,175	59,337	52,348	1,780,098
9	Citizens National Bank	Meridian	1,040,437	1,438,747	173,762	10.79	27	321	5,233	62,210	53,287	1,679,675
10	Citizens Bank of Philadelphia	Philadelphia	639,172	1,231,805	104,004	6.77	27	271	5,712	57,335	45,622	1,548,056
11	Guaranty Bank & Trust Co.	Belzoni	951,245	1,218,509	121,056	8.68	23	254	5,322	58,770	52,979	1,351,710
12	Planters Bank & Trust Company	Indianola	582,903	1,213,444	121,621	8.75	20	221	6,101	67,421	60,672	1,348,414
13	First State Bank	Waynesboro	469,014	779,769	109,956	11.08	14	169	5,291	63,872	55,698	894,209
14	PriorityOne Bank	Magee	617,366	724,793	83,454	10.29	15	211	3,986	56,067	48,320	841,006
15	First Security Bank	Batesville	394,484	683,088	70,070	8.97	18	185	4,099	42,127	37,949	758,278
16	Peoples Bank, Biloxi	Biloxi	272,273	634,439	91,536	11.80	19	139	5,394	39,458	33,392	749,697
17	Merchants & Marine Bank	Pascagoula	355,890	650,415	78,261	11.58	14	153	4,855	53,054	46,458	742,758
18	Bank of Commerce	Greenwood	359,260	644,653	65,975	9.98	8	71	10,214	90,651	80,582	725,207
19	BNA Bank	New Albany	346,960	573,751	71,663	11.01	6	98	6,640	108,461	95,625	650,768
20	First Bank	McComb	355,927	566,075	58,646	9.63	14	114	5,592	45,532	40,434	637,450
21	First Commercial Bank	Jackson	521,176	526,377	70,542	11.18	5	87	7,132	124,092	105,275	620,459
22	Peoples Bank	Ripley	186,426	458,071	50,413	9.53	6	84	6,132	85,850	76,345	515,100
23	Citizens Bank	Columbia	310,315	433,391	45,565	9.77	8	130	3,719	60,434	54,174	483,472
24	FNB Oxford Bank	Oxford	229,871	375,225	47,875	9.63	5	64	7,134	91,320	75,045	456,602
25	Century Bank	Lucedale	259,468	392,326	38,984	9.43	9	116	3,853	49,655	43,592	446,894
26	Farmers and Merchants Bank	Baldwyn	224,759	372,781	58,914	13.15	10	112	3,894	43,616	37,278	436,159
27	Peoples Bank	Mendenhall	328,993	375,210	38,976	9.33	5	140	2,982	83,491	75,042	417,454
28	Magnolia State Bank	Bay Springs	275,085	380,018	35,275	8.55	8	88	4,731	52,045	47,502	416,356
29	First National Bank, Clarksdale	Clarksdale	183,469	365,017	46,609	11.44	5	49	8,456	82,867	73,003	414,334
30	United Mississippi Bank	Natchez	292,204	363,086	41,232	9.79	10	124	3,309	41,035	36,309	410,350
31	RiverHills Bank	Vicksburg	180,645	333,665	42,140	10.54	4	56	7,063	98,884	83,416	395,537
32	First Choice Bank	Pontotoc	208,978	342,085	43,259	11.49	3	74	5,257	129,682	114,028	389,047
33	Bank of Holly Springs	Holly Springs	237,242	316,068	40,096	9.91	9	86	4,301	41,098	35,119	369,881
34	First American National Bank	Iuka	185,532	322,764	35,438	9.91	11	110	3,287	32,867	29,342	361,532
35	Great Southern Bank	Meridian	125,685	316,553	29,405	8.57	12	126	2,755	28,923	26,379	347,079
36	First FS&LA	Pascagoula	254,978	219,760	30,132	9.12	6	57	5,672	53,881	36,627	323,287
37	Pike National Bank	McComb	168,433	265,444	37,299	12.49	5	77	3,997	61,558	53,089	307,788
38	Bank of Yazoo City	Yazoo City	150,393	270,589	29,736	10.71	5	44	6,886	60,595	54,118	302,973
39	Cleveland State Bank	Cleveland	130,897	272,439	23,967	9.82	6	60	5,047	50,467	45,407	302,804
40	Sycamore Bank	Senatobia	166,557	273,736	24,209	8.68	5	58	5,190	60,199	54,747	300,995
41	Copiah Bank	Hazlehurst	171,441	230,743	25,128	9.14	9	66	4,158	30,494	25,638	274,447
42	Mechanics Bank	Water Valley	175,299	242,519	27,342	10.13	6	62	4,417	45,644	40,420	273,866
43	First National Bank, Picayune	Picayune	138,101	218,597	33,195	13.35	6	61	4,142	42,107	36,433	252,642
44	First Southern Bank	Columbia	135,084	215,922	24,257	10.21	6	70	3,439	40,120	35,987	240,720
45	Bank of Okolona	Okolona	126,647	208,223	22,981	9.44	4	47	5,029	59,097	52,056	236,386
46	Bank of Forest	Forest	111,459	204,751	28,881	12.20	3	53	4,438	78,402	68,250	235,207
47	Bank of Kilmichael	Kilmichael	119,724	199,114	20,184	9.20	4	41	5,405	55,400	49,779	221,601
48	Bank of Brookhaven	Brookhaven	110,483	190,072	21,186	9.56	1	27	8,159	220,297	190,072	220,297
49	Commercial Bank	De Kalb	102,871	177,923	18,999	9.74	5	52	3,906	40,623	35,585	203,117
50	Oxford University Bank	Oxford	140,855	175,056	19,498	10.07	3	30	6,588	65,882	58,352	197,645
51	Bank of Franklin	Meadville	110,374	168,236	19,039	10.29	5	48	3,926	37,692	33,647	188,460
52	Bank of Wiggins	Wiggins	87,964	157,012	29,169	16.52	3	40	4,671	62,286	52,337	186,857
53	Bank of Anguilla	Anguilla	77,848	149,467	14,164	9.34	5	31	5,510	34,163	29,893	170,814
54	Commerce Bank	Corinth	87,983	128,743	16,159	10.69	1	30	5,044	151,315	128,743	151,315
55	Jefferson Bank	Greenville	90,447	119,480	22,882	14.42	3	17	8,393	47,558	39,827	142,675
56	First State Bank	Holly Springs	60,191	126,716	14,633	10.32	3	32	4,454	47,512	42,239	142,537
57	Citizens Bank & Trust Company	Marks	57,992	119,473	8,909	5.89	3	33	4,297	47,267	39,824	141,802
58	Holmes County Bank & Trust	Lexington	40,365	121,431	16,351	11.99	4	21	6,666	34,995	30,358	139,978
59	Bank of Winona	Winona	50,663	118,243	16,464	9.78	1	18	7,747	139,447	118,243	139,447
60	Merchants & Farmers Bank	Holly Springs	48,916	109,728	11,251	9.73	4	34	3,663	31,137	27,432	124,547
61	Merchants and Planters Bank	Raymond	57,884	105,809	11,128	9.32	4	29	4,044	29,317	26,452	117,268
62	Grand Bank for Savings, FSB	Hattiesburg	74,988	79,315	11,889	11.82	1	35	2,822	98,779	79,315	98,779
63	Covington County Bank	Collins	42,335	77,439	7,559	8.33	2	19	4,483	42,590	38,720	85,179
64	Bank of Morton	Morton	43,579	68,218	10,535	13.06	1	18	4,509	81,170	68,218	81,170
65	Amory Federal Savings & Loan	Amory	45,374	68,140	10,514	13.38	1	5	15,761	78,807	68,140	78,807
66	Richton Bank & Trust Company	Richton	19,208	49,280	8,338	13.58	2	13	4,479	29,113	24,640	58,226
67	OmniBank	Bay Springs	34,239	49,960	5,044	9.63	3	18	3,056	18,338	16,653	55,013
68	First FS&LA	Aberdeen	32,884	38,299	7,455	15.87	1	4	11,461	45,843	38,299	45,843
69	Genesis Bank	Benoit	6,176	18,054	3,937	16.85	1	6	3,680	22,081	18,054	22,081
		MEDIAN	180,645	316,068	35,275	9.91	6	66	5,051	58,770	52,056	347,079
		AVERAGE	1,207,333	1,645,661	210,732	10.39	23	311	5,476	65,811	56,885	1,945,258
		HIGH	21,789,579	29,430,542	3,476,089	16.85	309	4,546	15,761	220,297	190,072	35,049,974
		LOW	6,176	18,054	3,937	5.89	1	4	2,755	18,338	16,653	22,081

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	98,779	94.5	0.0	10.16	14.31	8.11	NA	1.41	6.07
2	Peoples Bank	Mendenhall	417,454	87.7	7.9	35.79	36.23	6.24	2.53	0.79	4.92
3	First National Bank, Picayune	Picayune	252,642	63.2	29.8	(2.78)	24.68	6.44	2.05	0.35	4.54
4	Bank of Morton	Morton	81,170	63.9	21.7	(13.61)	19.08	6.73	2.39	0.68	4.42
5	PriorityOne Bank	Magee	841,006	85.2	15.6	15.43	18.19	5.46	3.26	0.67	4.31
6	First American National Bank	Iuka	361,532	57.5	35.4	16.13	31.63	5.43	2.04	0.41	4.16
7	BankPlus	Belzoni	4,940,100	76.8	13.4	62.48	67.84	5.21	2.20	0.25	4.12
8	Bank of Kilmichael	Kilmichael	221,601	60.1	33.8	0.82	11.24	6.23	2.24	0.62	4.11
9	Guaranty Bank & Trust Co.	Belzoni	1,351,710	78.1	15.5	20.03	27.97	5.34	2.22	0.54	4.10
10	Bank of Holly Springs	Holly Springs	369,881	75.1	12.3	32.21	50.79	6.15	1.44	0.77	4.10
11	Farmers and Merchants Bank	Baldwyn	436,159	60.3	29.0	15.21	21.72	6.35	2.62	0.72	4.05
12	OmniBank	Bay Springs	55,013	68.5	4.2	12.88	15.56	6.43	1.61	0.19	4.01
13	Bank of Franklin	Meadville	188,460	65.6	27.0	13.56	25.74	6.04	2.06	0.61	3.96
14	Bank of Okolona	Okolona	236,386	60.8	25.9	(0.55)	13.10	6.46	2.29	1.24	3.92
15	Mechanics Bank	Water Valley	273,866	72.3	11.6	8.86	21.19	5.93	2.28	0.95	3.82
16	First Southern Bank	Columbia	240,720	62.6	18.3	(6.11)	22.66	5.12	2.09	0.27	3.79
17	Cleveland State Bank	Cleveland	302,804	48.1	42.1	0.69	30.14	6.02	1.85	0.25	3.79
18	Citizens Bank	Columbia	483,472	71.6	8.7	(3.15)	11.16	6.19	1.28	0.79	3.78
19	Oxford University Bank	Oxford	197,645	80.5	16.2	7.00	15.26	5.29	2.12	0.87	3.75
20	United Mississippi Bank	Natchez	410,350	80.5	18.7	13.07	17.54	4.90	2.03	0.39	3.74
21	Copiah Bank	Hazlehurst	274,447	74.3	22.9	(1.36)	18.56	5.36	2.01	0.62	3.73
22	Commerce Bank	Corinth	151,315	68.3	21.9	0.09	17.18	5.90	1.57	0.74	3.72
23	Sycamore Bank	Senatobia	300,995	60.9	23.2	3.18	27.36	5.42	1.72	0.41	3.72
24	Commercial Bank	De Kalb	203,117	57.8	37.5	6.19	17.25	5.88	2.27	0.52	3.72
25	Jefferson Bank	Greenville	142,675	75.7	29.7	3.32	11.92	7.16	1.86	1.57	3.72
26	Century Bank	Lucedale	446,894	66.1	25.9	15.57	36.04	5.71	1.75	0.52	3.71
27	Pike National Bank	McComb	307,788	63.5	28.4	5.65	22.13	6.09	1.77	0.80	3.71
28	Bank of Forest	Forest	235,207	54.4	40.1	(11.17)	14.14	5.75	1.90	0.62	3.66
29	First, A National Banking Assn	Hattiesburg	5,436,548	65.7	20.9	17.38	42.59	5.12	2.09	0.51	3.59
30	Great Southern Bank	Meridian	347,079	39.7	52.1	4.89	17.48	6.96	1.96	0.28	3.58
31	Merchants and Planters Bank	Raymond	117,268	54.7	20.1	(1.23)	18.46	5.01	2.01	0.19	3.57
32	Community Bank of Mississippi	Forest	4,244,121	68.3	22.0	17.15	27.61	5.15	1.78	0.59	3.56
33	First Choice Bank	Pontotoc	389,047	61.1	30.5	7.20	21.11	6.13	1.93	1.02	3.56
34	First Security Bank	Batesville	758,278	57.8	30.8	11.42	18.35	5.53	1.65	0.25	3.56
35	Bank of Anguilla	Anguilla	170,814	52.1	20.0	(16.13)	26.25	5.74	2.03	0.68	3.47
36	First State Bank	Waynesboro	894,209	60.2	27.0	(8.49)	12.55	5.17	2.79	0.64	3.47
37	Richton Bank & Trust Company	Richton	58,226	39.0	34.5	(15.17)	9.55	5.73	2.62	0.34	3.44
38	Renasant Bank	Tupelo	15,620,824	87.0	9.8	9.51	23.33	4.10	2.18	0.38	3.39
39	Bank of Wiggins	Wiggins	186,857	56.0	40.8	(2.93)	14.52	6.05	1.84	0.73	3.38
40	Bank of Winona	Winona	139,447	42.9	46.0	(0.89)	18.56	5.75	2.72	0.56	3.38
41	First Commercial Bank	Jackson	620,459	99.0	2.9	53.63	50.14	4.34	2.32	0.61	3.37
42	Citizens National Bank	Meridian	1,679,675	72.3	21.7	5.12	15.92	4.71	2.03	0.37	3.37
43	RiverHills Bank	Vicksburg	395,537	54.1	42.2	(1.10)	17.12	5.88	1.97	0.67	3.33
44	First National Bank, Clarksdale	Clarksdale	414,334	50.3	31.6	(4.22)	14.15	5.04	2.39	0.37	3.31
45	BankFirst Financial Services	Macon	1,780,098	72.3	23.1	25.09	36.83	4.50	1.84	0.41	3.27
46	BancorpSouth Bank	Tupelo	25,802,759	74.6	29.6	7.89	24.77	4.53	1.63	0.46	3.26
47	Merchants & Farmers Bank	Holly Springs	124,547	44.6	39.5	9.10	19.17	5.62	2.29	0.52	3.26
48	Hancock Whitney Bank	Gulfport	35,049,974	74.0	22.8	0.96	17.30	3.96	2.16	0.17	3.18
49	Bank of Yazoo City	Yazoo City	302,973	55.6	40.0	19.91	22.58	4.88	1.63	0.32	3.17
50	Magnolia State Bank	Bay Springs	416,356	72.4	9.3	7.34	21.72	4.64	1.80	0.44	3.15
51	Genesis Bank	Benoit	22,081	34.2	12.9	38.97	24.14	8.30	2.31	0.26	3.11
52	FNB Oxford Bank	Oxford	456,602	61.3	39.4	5.31	17.45	4.76	2.49	0.59	3.09
53	BNA Bank	New Albany	650,768	60.5	34.1	10.31	20.51	4.88	2.13	0.59	3.08
54	First State Bank	Holly Springs	142,537	47.5	32.8	(1.79)	13.19	5.53	2.28	0.71	3.08
55	Bank of Commerce	Greenwood	725,207	55.7	39.5	9.96	24.92	5.40	1.90	0.97	3.07
56	Holmes County Bank & Trust	Lexington	139,978	33.2	41.7	(9.45)	9.78	5.82	2.23	0.25	3.04
57	Merchants & Marine Bank	Pascagoula	742,758	54.7	13.8	12.73	29.53	5.04	2.00	0.52	3.04
58	Bank of Brookhaven	Brookhaven	220,297	58.1	33.4	15.01	23.68	5.24	2.14	0.79	3.02
59	Trustmark National Bank	Jackson	16,876,289	76.2	16.8	11.96	25.43	3.75	1.81	0.19	2.95
60	Planters Bank & Trust Company	Indianola	1,348,414	48.0	41.5	2.43	21.04	5.39	1.73	0.66	2.92
61	Peoples Bank, Biloxi	Biloxi	749,697	42.9	44.3	0.50	20.62	4.62	2.29	0.22	2.87
62	Covington County Bank	Collins	85,179	54.7	30.9	2.17	19.67	5.05	2.06	0.56	2.85
63	Peoples Bank	Ripley	515,100	40.7	55.1	0.07	22.95	5.03	2.34	0.64	2.76
64	First FS&LA	Pascagoula	323,287	116.0	9.3	0.59	13.02	4.76	1.45	1.45	2.71
65	First Bank	McComb	637,450	62.9	7.3	(19.03)	6.92	5.01	1.80	0.94	2.70
66	Citizens Bank of Philadelphia	Philadelphia	1,548,056	51.9	50.0	10.78	32.79	4.92	1.34	0.46	2.56
67	Citizens Bank & Trust Company	Marks	141,802	48.5	33.2	(24.04)	2.22	5.36	1.35	0.80	2.37
68	First FS&LA	Aberdeen	45,843	85.9	10.4	9.49	4.65	4.28	1.70	1.75	2.12
69	Amory Federal Savings & Loan	Amory	78,807	66.6	4.3	(15.87)	(2.14)	4.26	2.93	1.48	1.95
		MEDIAN	347,079	61.3	25.9	5.65	19.67	5.40	2.04	0.59	3.47
		AVERAGE	1,945,258	63.6	25.9	6.76	21.46	5.50	2.05	0.62	3.49
		HIGH	35,049,974	116.0	55.1	62.48	67.84	8.30	3.26	1.75	6.07
		LOW	22,081	33.2	0.0	(24.04)	(2.14)	3.75	1.28	0.17	1.95

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	14,831	19,866	0.20	3.93	(0.09)	0.98	5.01
2	Renasant Bank	Tupelo	151,693	288,594	0.19	1.19	(0.01)	0.57	1.94
3	Trustmark National Bank	Jackson	193,380	269,999	0.20	0.71	0.00	0.78	1.69
4	Farmers and Merchants Bank	Baldwyn	6,074	6,601	0.32	0.00	(0.00)	1.33	1.65
5	PriorityOne Bank	Magee	12,864	12,749	0.45	0.61	0.02	0.55	1.62
6	United Mississippi Bank	Natchez	4,332	6,329	0.32	0.00	(0.02)	1.32	1.62
7	Merchants and Planters Bank	Raymond	605	1,612	0.16	0.00	(0.00)	1.40	1.55
8	BankPlus	Belzoni	49,964	69,449	0.49	0.22	0.01	0.80	1.51
9	BankFirst Financial Services	Macon	16,662	25,087	0.32	0.44	(0.01)	0.75	1.50
10	BancorpSouth Bank	Tupelo	285,345	344,983	0.17	0.38	(0.01)	0.93	1.47
11	First Southern Bank	Columbia	2,707	2,778	0.29	0.00	0.00	0.95	1.24
12	Citizens National Bank	Meridian	26,244	18,361	0.25	0.10	(0.03)	0.84	1.16
13	First American National Bank	Iuka	3,355	3,682	0.37	0.00	0.00	0.77	1.13
14	Pike National Bank	McComb	2,640	3,209	0.51	0.00	(0.02)	0.64	1.13
15	Genesis Bank	Benoit	54	240	0.26	0.00	0.00	0.87	1.13
16	First Security Bank	Batesville	7,173	7,664	0.53	0.00	(0.00)	0.58	1.11
17	Covington County Bank	Collins	202	900	0.29	0.00	0.00	0.79	1.07
18	Great Southern Bank	Meridian	2,304	3,526	0.63	0.00	(0.01)	0.45	1.07
19	BNA Bank	New Albany	9,734	5,925	0.14	0.00	0.00	0.83	0.97
20	Guaranty Bank & Trust Co.	Belzoni	19,994	11,643	0.27	0.00	0.00	0.69	0.96
21	Century Bank	Lucedale	3,763	3,866	0.32	0.00	0.00	0.62	0.94
22	Hancock Whitney Bank	Gulfport	186,370	306,055	0.22	0.14	0.01	0.56	0.93
23	Mechanics Bank	Water Valley	2,279	2,332	0.15	0.00	(0.02)	0.79	0.92
24	Peoples Bank	Ripley	4,470	4,297	0.12	0.00	0.00	0.79	0.91
25	Bank of Forest	Forest	2,338	2,022	0.26	0.26	0.00	0.39	0.90
26	Community Bank of Mississippi	Forest	35,500	34,020	0.20	0.38	(0.04)	0.35	0.89
27	Sycamore Bank	Senatobia	2,179	2,383	0.34	0.00	(0.00)	0.55	0.89
28	Copiah Bank	Hazlehurst	1,925	2,253	0.26	0.00	(0.04)	0.65	0.88
29	Citizens Bank	Columbia	6,250	4,132	0.31	0.00	(0.01)	0.58	0.88
30	First Bank	McComb	3,023	5,263	0.18	0.00	0.02	0.66	0.86
31	Bank of Franklin	Meadville	1,525	1,471	0.43	0.00	0.00	0.42	0.85
32	First, A National Banking Assn	Hattiesburg	68,622	43,109	0.32	0.24	(0.02)	0.32	0.85
33	Bank of Morton	Morton	1,273	620	0.45	0.00	0.00	0.37	0.82
34	First National Bank, Picayune	Picayune	5,439	1,916	0.42	0.00	(0.07)	0.46	0.82
35	Merchants & Marine Bank	Pascagoula	3,832	5,182	0.33	0.00	(0.01)	0.48	0.80
36	Richton Bank & Trust Company	Richton	(2,096)	490	0.32	0.00	0.00	0.48	0.80
37	Grand Bank for Savings, FSB	Hattiesburg	1,006	728	0.00	0.59	0.08	0.12	0.80
38	Bank of Anguilla	Anguilla	857	1,265	0.11	0.00	0.00	0.67	0.78
39	Holmes County Bank & Trust	Lexington	750	1,026	0.25	0.00	0.00	0.52	0.77
40	Peoples Bank, Biloxi	Biloxi	661	5,337	0.19	0.00	(0.11)	0.68	0.76
41	Merchants & Farmers Bank	Holly Springs	459	871	0.37	0.00	(0.02)	0.41	0.76
42	Planters Bank & Trust Company	Indianola	11,017	9,320	0.38	0.00	(0.02)	0.38	0.75
43	Citizens Bank of Philadelphia	Philadelphia	8,097	10,025	0.22	0.00	0.03	0.46	0.71
44	First Choice Bank	Pontotoc	3,537	2,517	0.41	0.00	0.00	0.29	0.71
45	Bank of Yazoo City	Yazoo City	2,000	1,856	0.30	0.00	(0.01)	0.40	0.69
46	Bank of Holly Springs	Holly Springs	3,606	2,140	0.26	0.00	0.07	0.35	0.68
47	Bank of Brookhaven	Brookhaven	1,717	1,295	0.30	0.00	0.00	0.36	0.66
48	Commercial Bank	De Kalb	1,737	1,217	0.44	0.00	0.03	0.20	0.66
49	Magnolia State Bank	Bay Springs	2,480	2,440	0.14	0.00	(0.09)	0.59	0.64
50	First Commercial Bank	Jackson	2,319	3,398	0.06	0.29	(0.00)	0.29	0.64
51	Commerce Bank	Corinth	1,653	901	0.31	0.00	0.00	0.31	0.62
52	Bank of Okolona	Okolona	2,121	1,376	0.40	0.00	0.00	0.20	0.61
53	Citizens Bank & Trust Company	Marks	(2,500)	838	0.22	0.00	(0.07)	0.43	0.58
54	Bank of Wiggins	Wiggins	1,384	1,027	0.30	0.00	(0.05)	0.32	0.57
55	Bank of Commerce	Greenwood	8,028	3,372	0.14	0.00	0.00	0.42	0.55
56	Bank of Kilmichael	Kilmichael	3,117	1,154	0.28	0.00	0.00	0.26	0.55
57	Oxford University Bank	Oxford	1,749	895	0.12	0.00	0.00	0.36	0.48
58	First State Bank	Holly Springs	618	587	0.16	0.00	0.00	0.30	0.46
59	Cleveland State Bank	Cleveland	2,791	1,225	0.19	0.00	(0.04)	0.31	0.46
60	Bank of Winona	Winona	1,116	574	0.11	0.00	(0.00)	0.31	0.42
61	First State Bank	Waynesboro	6,332	3,242	0.15	0.00	0.03	0.19	0.37
62	RiverHills Bank	Vicksburg	5,332	1,350	0.31	0.00	(0.00)	0.06	0.37
63	First National Bank, Clarksdale	Clarksdale	3,931	1,328	0.16	0.00	0.00	0.19	0.35
64	OmniBank	Bay Springs	330	154	0.17	0.00	0.00	0.13	0.30
65	Jefferson Bank	Greenville	963	426	0.07	0.00	0.00	0.22	0.29
66	FNB Oxford Bank	Oxford	3,820	1,212	0.08	0.00	(0.01)	0.21	0.28
67	First FS&LA	Pascagoula	777	609	0.04	0.00	(0.01)	0.15	0.18
68	Amory Federal Savings & Loan	Amory	15	26	0.00	0.00	0.01	0.02	0.03
69	First FS&LA	Aberdeen	218	2	0.00	0.00	0.00	0.00	0.00
		MEDIAN	2,707	2,332	0.26	0.00	0.00	0.46	0.80
		AVERAGE	17,665	22,990	0.26	0.14	(0.01)	0.51	0.90
		HIGH	285,345	344,983	0.63	3.93	0.08	1.40	5.01
		LOW	(2,500)	2	0.00	0.00	(0.11)	0.00	0.00

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	45,843	11,461	71.6	0.82	0.10	0.58	1.50
2	Amory Federal Savings & Loan	Amory	78,807	15,761	98.0	0.96	0.20	0.55	1.71
3	BNA Bank	New Albany	650,768	6,640	44.8	1.16	0.20	0.41	1.77
4	FNB Oxford Bank	Oxford	456,602	7,134	58.7	1.17	0.23	0.46	1.86
5	Bank of Commerce	Greenwood	725,207	10,214	51.2	1.12	0.19	0.56	1.87
6	RiverHills Bank	Vicksburg	395,537	7,063	52.2	1.17	0.22	0.49	1.89
7	First State Bank	Waynesboro	894,209	5,291	62.2	1.18	0.37	0.47	2.03
8	First, A National Banking Assn	Hattiesburg	5,436,548	7,811	47.9	1.21	0.29	0.56	2.05
9	Hancock Whitney Bank	Gulfport	35,049,974	9,151	57.3	1.37	0.22	0.70	2.28
10	Planters Bank & Trust Company	Indianola	1,348,414	6,101	65.6	1.27	0.29	0.75	2.31
11	Peoples Bank	Ripley	515,100	6,132	61.3	1.56	0.17	0.60	2.33
12	First National Bank, Clarksdale	Clarksdale	414,334	8,456	67.2	1.73	0.27	0.36	2.35
13	First FS&LA	Pascagoula	323,287	5,672	87.5	1.42	0.28	0.66	2.36
14	Citizens Bank of Philadelphia	Philadelphia	1,548,056	5,712	75.6	1.24	0.54	0.60	2.37
15	Bank of Brookhaven	Brookhaven	220,297	8,159	66.6	1.36	0.26	0.76	2.38
16	Bank of Winona	Winona	139,447	7,747	69.9	1.59	0.38	0.53	2.50
17	Oxford University Bank	Oxford	197,645	6,588	63.6	1.35	0.28	0.90	2.53
18	First Choice Bank	Pontotoc	389,047	5,257	65.4	1.46	0.25	0.85	2.56
19	Citizens National Bank	Meridian	1,679,675	5,233	58.4	1.53	0.28	0.78	2.59
20	First Bank	McComb	637,450	5,592	79.6	1.41	0.53	0.66	2.59
21	First National Bank, Picayune	Picayune	252,642	4,142	52.1	1.68	0.24	0.70	2.62
22	Bank of Yazoo City	Yazoo City	302,973	6,886	71.7	1.43	0.27	0.93	2.62
23	Cleveland State Bank	Cleveland	302,804	5,047	65.6	1.70	0.42	0.54	2.65
24	Bank of Kilmichael	Kilmichael	221,601	5,405	59.6	1.63	0.26	0.77	2.66
25	Commerce Bank	Corinth	151,315	5,044	66.6	1.55	0.27	0.85	2.67
26	BancorpSouth Bank	Tupelo	25,802,759	5,676	60.4	1.78	0.30	0.65	2.73
27	Commercial Bank	De Kalb	203,117	3,906	64.5	1.71	0.42	0.62	2.74
28	Bank of Okolona	Okolona	236,386	5,029	73.1	1.43	0.24	1.10	2.77
29	Bank of Wiggins	Wiggins	186,857	4,671	75.1	1.57	0.39	0.85	2.81
30	Magnolia State Bank	Bay Springs	416,356	4,731	78.8	1.41	0.42	0.99	2.82
31	Community Bank of Mississippi	Forest	4,244,121	5,113	66.7	1.79	0.34	0.69	2.82
32	Bank of Forest	Forest	235,207	4,438	69.5	1.57	0.28	0.99	2.84
33	Holmes County Bank & Trust	Lexington	139,978	6,666	81.7	1.43	0.12	1.33	2.88
34	Trustmark National Bank	Jackson	16,876,289	6,042	65.2	1.72	0.32	0.86	2.89
35	First Security Bank	Batesville	758,278	4,099	66.1	1.96	0.33	0.61	2.90
36	First State Bank	Holly Springs	142,537	4,454	87.1	1.72	0.30	0.90	2.92
37	Citizens Bank	Columbia	483,472	3,719	65.5	1.84	0.33	0.76	2.93
38	Guaranty Bank & Trust Co.	Belzoni	1,351,710	5,322	59.9	1.85	0.46	0.64	2.95
39	Bank of Anguilla	Anguilla	170,814	5,510	77.4	1.64	0.49	0.83	2.97
40	Bank of Holly Springs	Holly Springs	369,881	4,301	69.9	1.61	0.35	1.03	3.00
41	BankFirst Financial Services	Macon	1,780,098	5,175	65.6	1.76	0.25	1.00	3.00
42	Bank of Morton	Morton	81,170	4,509	62.1	2.03	0.33	0.64	3.00
43	Century Bank	Lucedale	446,894	3,853	70.4	1.42	0.41	1.23	3.05
44	Jefferson Bank	Greenville	142,675	8,393	75.8	1.52	0.26	1.30	3.08
45	Peoples Bank, Biloxi	Biloxi	749,697	5,394	91.7	1.43	0.49	1.17	3.08
46	Sycamore Bank	Senatobia	300,995	5,190	71.6	1.58	0.37	1.15	3.10
47	Merchants & Marine Bank	Pascagoula	742,758	4,855	87.0	1.49	0.68	0.93	3.10
48	Covington County Bank	Collins	85,179	4,483	82.3	1.48	0.51	1.12	3.11
49	Pike National Bank	McComb	307,788	3,997	69.6	1.80	0.41	0.97	3.18
50	Copiah Bank	Hazlehurst	274,447	4,158	74.2	1.64	0.57	0.99	3.19
51	Citizens Bank & Trust Company	Marks	141,802	4,297	116.4	1.51	0.33	1.37	3.21
52	Mechanics Bank	Water Valley	273,866	4,417	71.6	2.04	0.33	0.84	3.21
53	Renasant Bank	Tupelo	15,620,824	6,248	64.6	2.07	0.33	0.83	3.23
54	Bank of Franklin	Meadville	188,460	3,926	71.2	1.91	0.48	0.88	3.27
55	OmniBank	Bay Springs	55,013	3,056	83.5	2.01	0.10	1.18	3.30
56	Genesis Bank	Benoit	22,081	3,680	82.8	1.96	0.11	1.23	3.30
57	Farmers and Merchants Bank	Baldwyn	436,159	3,894	59.7	2.04	0.49	0.78	3.31
58	First Commercial Bank	Jackson	620,459	7,132	84.6	2.35	0.25	0.76	3.37
59	PriorityOne Bank	Magee	841,006	3,986	63.4	2.03	0.41	0.96	3.40
60	First Southern Bank	Columbia	240,720	3,439	72.8	2.12	0.32	0.99	3.43
61	BankPlus	Belzoni	4,940,100	5,051	65.4	2.07	0.50	0.92	3.49
62	Merchants & Farmers Bank	Holly Springs	124,547	3,663	91.0	2.12	0.35	1.09	3.57
63	Great Southern Bank	Meridian	347,079	2,755	79.3	2.30	0.57	0.75	3.63
64	First American National Bank	Iuka	361,532	3,287	74.0	2.21	0.25	1.37	3.82
65	United Mississippi Bank	Natchez	410,350	3,309	76.2	2.26	0.65	1.04	3.96
66	Merchants and Planters Bank	Raymond	117,268	4,044	82.0	2.57	0.43	0.99	3.98
67	Peoples Bank	Mendenhall	417,454	2,982	49.9	3.17	0.36	1.31	4.84
68	Grand Bank for Savings, FSB	Hattiesburg	98,779	2,822	81.3	3.16	0.64	1.16	4.95
69	Richton Bank & Trust Company	Richton	58,226	4,479	196.8	5.21	0.38	1.03	6.63
		MEDIAN	347,079	5,051	69.9	1.63	0.33	0.85	2.90
		AVERAGE	1,945,258	5,476	72.4	1.74	0.34	0.85	2.94
		HIGH	35,049,974	15,761	196.8	5.21	0.68	1.37	6.63
		LOW	22,081	2,755	44.8	0.82	0.10	0.36	1.50

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	117,268	57,884	0.00	-	0.02	0.16	0.00	0.00	0.00	(0.36)	(0.36)
2	First Commercial Bank	Jackson	620,459	511,032	0.82	-	0.01	0.20	0.05	0.00	0.12	(0.01)	0.16
3	Peoples Bank	Ripley	515,100	186,426	0.00	-	0.01	0.23	0.31	0.00	0.00	0.01	0.32
4	Bank of Brookhaven	Brookhaven	220,297	100,482	1.64	276	0.01	0.10	0.10	0.00	0.30	0.04	0.48
5	FNB Oxford Bank	Oxford	456,602	229,871	1.82	293	0.01	0.15	0.22	0.00	0.40	0.03	0.65
6	Trustmark National Bank	Jackson	16,876,289	10,663,429	4.63	10,651	0.01	0.03	0.11	0.00	0.61	(0.03)	0.71
7	First FS&LA	Aberdeen	45,843	32,884	2.08	99	0.01	0.11	0.24	0.00	0.30	0.06	0.78
8	BancorpSouth Bank	Tupelo	25,802,759	15,053,142	4.37	9,351	0.02	0.17	0.24	0.00	0.50	0.11	0.96
9	Renasant Bank	Tupelo	15,620,824	10,688,408	5.26	5,971	0.02	0.40	0.20	0.00	0.70	0.05	0.97
10	BankPlus	Belzoni	4,940,100	3,405,826	4.94	5,788	0.01	0.45	0.37	0.00	0.49	0.06	1.06
11	Guaranty Bank & Trust Co.	Belzoni	1,351,710	948,918	7.33	315	0.01	0.27	0.19	0.00	0.90	0.01	1.10
12	First Choice Bank	Pontotoc	389,047	208,978	2.09	-	0.01	0.16	0.83	0.00	0.22	0.05	1.33
13	Great Southern Bank	Meridian	347,079	125,193	1.21	28	0.01	0.05	0.91	0.00	0.22	0.15	1.36
14	Bank of Franklin	Meadville	188,460	110,374	10.92	252	0.01	0.17	0.50	0.00	0.63	0.04	1.36
15	First National Bank, Clarksdale	Clarksdale	414,334	183,469	4.75	-	0.02	0.00	0.15	0.00	1.19	0.02	1.36
16	Citizens National Bank	Meridian	1,679,675	1,039,032	5.59	3,300	0.01	0.17	0.35	0.00	0.99	0.04	1.40
17	Jefferson Bank	Greenville	142,675	90,447	4.23	-	0.04	0.28	0.06	0.00	0.64	0.08	1.40
18	First FS&LA	Pascagoula	323,287	254,978	10.40	482	0.00	0.05	0.10	0.00	1.20	0.03	1.40
19	BankFirst Financial Services	Macon	1,780,098	1,112,851	7.36	1,207	0.01	0.44	0.37	0.00	1.06	0.08	1.51
20	Community Bank of Mississippi	Forest	4,244,121	2,616,245	6.41	10,330	0.01	0.21	0.82	0.00	0.75	0.07	1.72
21	BNA Bank	New Albany	650,768	346,960	6.06	-	0.02	0.17	0.35	0.00	1.36	0.03	1.74
22	First, A National Banking Assn	Hattiesburg	5,436,548	3,055,093	7.41	5,769	0.01	0.36	0.31	0.00	1.35	0.21	1.91
23	Copiah Bank	Hazlehurst	274,447	171,441	7.02	-	0.01	0.16	0.56	0.00	1.13	0.23	1.92
24	Oxford University Bank	Oxford	197,645	140,855	5.58	200	0.01	0.16	1.04	0.00	0.40	0.09	1.97
25	Bank of Yazoo City	Yazoo City	302,973	150,393	8.35	2,531	0.01	0.12	0.12	0.00	1.66	0.17	1.99
26	Cleveland State Bank	Cleveland	302,804	130,897	4.91	175	0.01	0.04	1.03	0.00	0.67	0.01	2.00
27	Citizens Bank of Philadelphia	Philadelphia	1,548,056	639,173	12.32	4,884	0.01	0.09	0.16	0.00	1.81	0.05	2.03
28	Commerce Bank	Corinth	151,315	87,983	6.16	145	0.02	0.17	0.78	0.00	1.19	0.13	2.17
29	PriorityOne Bank	Magee	841,006	606,272	5.67	72	0.01	0.29	1.45	0.00	0.84	0.00	2.29
30	Sycamore Bank	Senatobia	300,995	166,557	9.02	372	0.01	0.21	0.92	0.00	1.42	0.02	2.36
31	Magnolia State Bank	Bay Springs	416,356	275,085	9.04	1,413	0.01	0.09	1.03	0.00	1.11	0.14	2.37
32	Bank of Kilmichael	Kilmichael	221,601	119,723	7.95	245	0.02	0.24	0.81	0.00	1.49	0.09	2.39
33	Bank of Commerce	Greenwood	725,207	359,260	2.67	55	0.01	0.10	1.89	0.00	0.21	0.06	2.44
34	Hancock Whitney Bank	Gulfport	35,049,974	21,664,902	4.29	9,221	0.02	1.11	0.21	0.00	0.55	1.65	2.44
35	Bank of Okolona	Okolona	236,386	126,647	10.76	591	0.02	0.00	0.48	0.00	1.99	(0.11)	2.48
36	Farmers and Merchants Bank	Baldwyn	436,159	224,759	5.83	-	0.02	0.35	0.79	0.00	1.61	0.26	2.66
37	First Southern Bank	Columbia	240,720	135,084	1.54	6	0.01	0.02	2.46	0.00	0.30	0.01	2.77
38	First American National Bank	Iuka	361,532	185,532	6.46	142	0.01	0.13	1.52	0.00	1.30	0.12	2.94
39	OmniBank	Bay Springs	55,013	34,238	18.30	629	0.01	0.00	0.17	0.00	2.66	(0.06)	2.97
40	Amory Federal Savings & Loan	Amory	78,807	45,374	3.88	136	0.01	0.13	1.96	0.00	0.94	0.20	3.10
41	Bank of Forest	Forest	235,207	110,835	7.09	461	0.01	0.13	1.04	0.00	1.84	0.19	3.10
42	Bank of Wiggins	Wiggins	186,857	87,964	3.86	243	0.02	0.05	1.68	0.00	0.76	0.09	3.11
43	Covington County Bank	Collins	85,179	42,335	12.84	28	0.00	0.20	0.56	0.00	0.39	0.23	3.13
44	First Security Bank	Batesville	758,278	394,484	12.20	354	0.01	0.16	0.97	0.00	2.15	0.04	3.21
45	United Mississippi Bank	Natchez	410,350	292,205	11.73	316	0.01	0.08	1.52	0.00	1.41	0.08	3.28
46	Planters Bank & Trust Company	Indianola	1,348,414	582,902	10.23	1,560	0.01	0.11	0.91	0.00	2.12	0.27	3.30
47	Peoples Bank, Biloxi	Biloxi	749,697	272,273	7.19	3,143	0.01	0.16	0.49	0.00	2.50	0.42	3.41
48	Commercial Bank	De Kalb	203,117	102,871	5.66	151	0.02	0.49	2.31	0.00	0.91	0.13	3.49
49	Bank of Winona	Winona	139,447	50,663	3.24	60	0.01	0.07	2.21	0.00	1.08	0.27	3.56
50	Richton Bank & Trust Company	Richton	58,226	19,208	0.34	30	0.02	0.00	3.42	0.00	0.16	0.00	3.58
51	Grand Bank for Savings, FSB	Hattiesburg	98,779	74,411	13.03	751	0.01	0.04	1.57	0.00	2.12	(0.01)	3.71
52	Bank of Holly Springs	Holly Springs	369,881	237,242	10.70	121	0.01	0.11	2.13	0.00	1.64	0.04	3.85
53	RiverHills Bank	Vicksburg	395,537	180,645	4.90	761	0.03	0.22	2.42	0.00	1.00	0.27	3.96
54	Merchants & Marine Bank	Pascagoula	742,758	355,890	13.40	186	0.01	0.13	0.99	0.00	2.92	0.08	3.99
55	Bank of Anguilla	Anguilla	170,814	77,848	15.08	680	0.02	0.54	0.37	0.00	2.97	0.87	4.21
56	Mechanics Bank	Water Valley	273,866	171,172	9.39	413	0.01	0.12	2.68	0.00	1.42	0.04	4.30
57	First State Bank	Waynesboro	894,209	466,734	11.06	3,750	0.01	0.33	1.65	0.00	2.45	0.24	4.40
58	Genesis Bank	Benoit	22,081	6,176	3.07	-	0.02	0.44	2.09	0.00	0.71	0.36	4.46
59	Citizens Bank	Columbia	483,472	307,378	16.07	556	0.01	0.21	1.69	0.00	2.50	0.31	4.58
60	Century Bank	Lucedale	446,894	256,124	10.20	-	0.02	0.30	2.82	0.00	1.41	0.09	4.60
61	First National Bank, Picayune	Picayune	252,642	138,101	17.86	3,070	0.01	0.03	0.30	0.00	4.32	0.07	4.81
62	Pike National Bank	McComb	307,788	168,432	15.62	130	0.02	0.25	1.12	0.00	3.64	0.10	4.92
63	First State Bank	Holly Springs	142,537	60,191	13.57	843	0.01	0.00	1.59	0.00	3.38	(0.02)	4.95
64	Merchants & Farmers Bank	Holly Springs	124,547	48,916	10.32	733	0.01	0.13	2.22	0.00	2.43	0.65	5.30
65	First Bank	McComb	637,450	355,927	23.29	1,026	0.02	0.17	1.89	0.00	1.24	0.35	6.43
66	Peoples Bank	Mendenhall	417,454	322,297	34.36	973	0.02	1.06	2.28	0.00	4.78	0.09	7.15
67	Bank of Morton	Morton	81,170	43,580	17.26	352	0.00	0.09	4.58	0.00	3.28	0.13	8.17
68	Holmes County Bank & Trust	Lexington	139,978	40,365	18.58	172	0.02	0.09	0.58	0.00	7.84	0.20	8.62
69	Citizens Bank & Trust Company	Marks	141,802	57,992	62.34	1,193	0.02	1.27	1.06	0.00	5.97	4.20	14.62
		MEDIAN	347,079	180,645	7.09	315	0.01	0.16	0.83	0.00	1.19	0.08	2.48
		AVERAGE	1,945,258	1,182,772	9.04	1,406	0.01	0.21	1.06	0.00	1.52	0.20	3.00
		HIGH	35,049,974	21,664,902	62.34	10,651	0.04	1.27	4.58	0.00	7.84	4.20	14.62
		LOW	22,081	6,176	-	0.00	0.00	-	0.00	0.00	0.00	(0.36)	(0.36)

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Mar21 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Mar20 Net Inc (\$000)	LTM Mar19 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	Peoples Bank	Mendenhall	417,454	38,976	9.34	14,831	106	7,517	6,986	3.74	38.93
2	Guaranty Bank & Trust Co.	Belzoni	1,351,710	121,056	8.96	19,994	79	16,128	15,395	1.65	17.08
3	First National Bank, Picayune	Picayune	252,642	33,195	13.14	5,439	89	5,515	5,767	2.32	16.52
4	PriorityOne Bank	Magee	841,006	83,454	9.92	12,864	61	10,553	9,922	1.64	16.38
5	BNA Bank	New Albany	650,768	71,663	11.01	9,734	99	7,579	7,567	1.89	16.23
6	BankPlus	Belzoni	4,940,100	409,655	8.29	49,964	51	37,978	22,740	1.35	16.11
7	Bank of Kilmichael	Kilmichael	221,601	20,184	9.11	3,117	76	2,623	3,054	1.48	15.52
8	Citizens National Bank	Meridian	1,679,675	173,762	10.34	26,244	82	25,736	26,637	1.66	15.13
9	Bank of Commerce	Greenwood	725,207	65,975	9.10	8,028	113	7,378	7,275	1.61	14.46
10	Community Bank of Mississippi	Forest	4,244,121	333,921	7.87	35,500	43	29,516	28,404	1.19	14.28
11	Citizens Bank	Columbia	483,472	45,565	9.42	6,250	48	6,310	6,416	1.33	14.28
12	Trustmark National Bank	Jackson	16,876,289	1,789,813	10.61	193,380	69	142,171	148,958	1.45	13.24
13	BancorpSouth Bank	Tupelo	25,802,759	2,825,198	10.95	285,345	63	206,924	219,424	1.54	13.07
14	RiverHills Bank	Vicksburg	395,537	42,140	10.65	5,332	95	5,103	5,121	1.45	13.06
15	Cleveland State Bank	Cleveland	302,804	23,967	7.92	2,791	47	2,206	2,539	1.27	12.89
16	First Security Bank	Batesville	758,278	70,070	9.24	7,173	39	7,641	8,073	1.28	12.78
17	Oxford University Bank	Oxford	197,645	19,498	9.87	1,749	58	1,396	1,422	1.26	12.45
18	First, A National Banking Assn	Hattiesburg	5,436,548	729,203	13.41	68,622	99	51,576	30,872	1.67	12.17
19	Century Bank	Lucedale	446,894	38,984	8.72	3,763	32	3,667	3,434	1.14	12.11
20	Farmers and Merchants Bank	Baldwyn	436,159	58,914	13.51	6,074	54	5,163	6,016	1.71	11.87
21	Bank of Morton	Morton	81,170	10,535	12.98	1,273	71	1,352	1,898	1.68	11.86
22	Commercial Bank	De Kalb	203,117	18,999	9.35	1,737	33	1,528	1,584	1.16	11.47
23	BankFirst Financial Services	Macon	1,780,098	186,826	10.50	16,662	48	14,884	10,805	1.22	11.47
24	First Southern Bank	Columbia	240,720	24,257	10.08	2,707	39	2,388	2,285	1.21	11.24
25	Sycamore Bank	Senatobia	300,995	24,209	8.04	2,179	38	2,208	2,340	1.00	11.08
26	Mechanics Bank	Water Valley	273,866	27,342	9.98	2,279	37	2,044	1,991	1.13	10.63
27	United Mississippi Bank	Natchez	410,350	41,232	10.05	4,332	35	2,512	2,973	1.11	10.60
28	Planters Bank & Trust Company	Indianola	1,348,414	121,621	9.02	11,017	50	12,079	12,548	1.06	10.55
29	Bank of Franklin	Meadville	188,460	19,039	10.10	1,525	32	1,915	1,379	1.11	10.46
30	Commerce Bank	Corinth	151,315	16,159	10.68	1,653	55	1,911	2,230	1.13	10.24
31	FNB Oxford Bank	Oxford	456,602	47,875	10.49	3,820	60	3,838	3,523	1.10	10.20
32	First Choice Bank	Pontotoc	389,047	43,259	11.12	3,537	48	3,641	3,539	1.20	9.91
33	Bank of Holly Springs	Holly Springs	369,881	40,096	10.84	3,606	42	3,697	3,848	1.15	9.73
34	Bank of Brookhaven	Brookhaven	220,297	21,186	9.62	1,717	64	1,499	1,359	1.03	9.59
35	First American National Bank	Iuka	361,532	35,438	9.80	3,355	31	1,722	1,959	1.03	9.49
36	Copiah Bank	Hazlehurst	274,447	25,128	9.16	1,925	29	2,043	1,863	0.90	9.37
37	Grand Bank for Savings, FSB	Hattiesburg	98,779	11,889	12.04	1,006	29	363	633	1.10	9.30
38	First National Bank, Clarksdale	Clarksdale	414,334	46,609	11.25	3,931	80	1,060	4,305	1.18	9.13
39	Bank of Okolona	Okolona	236,386	22,981	9.72	2,121	45	3,641	2,194	0.94	9.12
40	Great Southern Bank	Meridian	347,079	29,405	8.47	2,304	18	2,666	2,573	0.84	9.08
41	Peoples Bank	Ripley	515,100	50,413	9.79	4,470	53	3,792	4,273	0.97	9.04
42	Pike National Bank	McComb	307,788	37,299	12.12	2,640	34	2,928	2,802	1.16	8.84
43	Citizens Bank of Philadelphia	Philadelphia	1,548,056	104,004	6.72	8,097	30	6,187	6,461	0.72	8.80
44	Renasant Bank	Tupelo	15,620,824	2,342,654	15.00	151,693	61	135,597	168,923	1.29	8.39
45	Bank of Forest	Forest	235,207	28,881	12.28	2,338	44	2,646	2,429	1.04	7.84
46	Bank of Yazoo City	Yazoo City	302,973	29,736	9.81	2,000	45	2,239	2,364	0.87	7.81
47	Magnolia State Bank	Bay Springs	416,356	35,275	8.47	2,480	28	3,428	3,264	0.65	7.07
48	First State Bank	Waynesboro	894,209	109,956	12.30	6,332	37	8,024	9,029	0.90	7.02
49	OmniBank	Bay Springs	55,013	5,044	9.17	330	18	181	(101)	0.65	6.81
50	Bank of Winona	Winona	139,447	16,464	11.81	1,116	62	959	1,022	0.82	6.81
51	Merchants and Planters Bank	Raymond	117,268	11,128	9.49	605	21	895	769	0.72	6.77
52	Merchants & Marine Bank	Pascagoula	742,758	78,261	10.54	3,832	25	4,848	3,809	0.75	6.13
53	First Bank	McComb	637,450	58,646	9.20	3,023	27	4,547	5,818	0.49	5.13
54	Bank of Wiggins	Wiggins	186,857	29,169	15.61	1,384	35	1,169	1,800	0.85	5.05
55	Hancock Whitney Bank	Gulfport	35,049,974	3,476,089	9.92	186,370	49	147,425	340,519	0.50	4.81
56	Bank of Anguilla	Anguilla	170,814	14,164	8.29	857	28	367	1,177	0.43	4.69
57	Holmes County Bank & Trust	Lexington	139,978	16,351	11.68	750	36	1,292	1,117	0.57	4.42
58	First State Bank	Holly Springs	142,537	14,633	10.27	618	19	849	823	0.51	4.42
59	Jefferson Bank	Greenville	142,675	22,882	16.04	963	57	1,122	2,409	0.67	4.31
60	First FS&LA	Aberdeen	45,843	7,455	16.26	218	55	100	203	0.65	3.95
61	Merchants & Farmers Bank	Holly Springs	124,547	11,251	9.03	459	14	664	1,015	0.40	3.71
62	Covington County Bank	Collins	85,179	7,559	8.87	202	11	436	520	0.35	3.69
63	First Commercial Bank	Jackson	620,459	70,542	11.37	2,319	27	4,381	4,386	0.41	3.58
64	First FS&LA	Pascagoula	323,287	30,132	9.32	777	14	843	883	0.28	3.07
65	Genesis Bank	Benoit	22,081	3,937	17.83	54	9	116	41	0.25	1.47
66	Peoples Bank, Biloxi	Biloxi	749,697	91,536	12.21	661	5	2,647	1,136	0.09	0.71
67	Amory Federal Savings & Loan	Amory	78,807	10,514	13.34	15	3	(238)	(182)	(0.11)	(0.87)
68	Richton Bank & Trust Company	Richton	58,226	8,338	14.32	(2,096)	(161)	556	525	(3.41)	(22.98)
69	Citizens Bank & Trust Company	Marks	141,802	8,909	6.28	(2,500)	(76)	(3,783)	979	(1.73)	(24.87)
		MEDIAN	347,079	35,275	10.05	2,707	43	2,647	2,802	1.10	9.49
		AVERAGE	1,945,258	210,732	10.61	17,665	42	14,259	17,392	0.97	8.82
		HIGH	35,049,974	3,476,089	17.83	285,345	113	206,924	340,519	3.74	38.93
		LOW	22,081	3,937	6.28	(2,500)	(161)	(3,783)	(182)	(3.41)	(24.87)