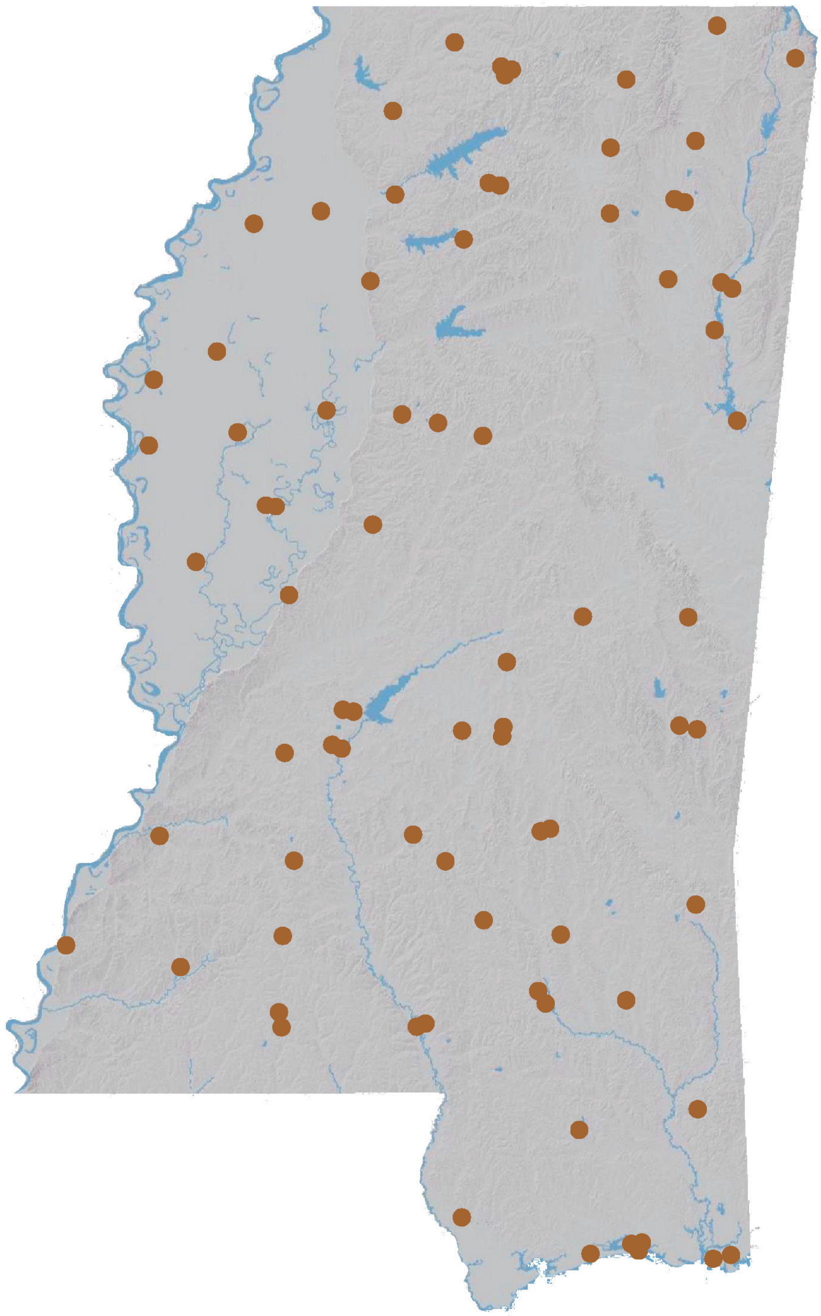
Banking Almanac: Mississippi

As of and for the Twelve Months Ended September 30, 2021



Porter White & Company

Investment Bankers Since 1975

Porter, White & Company

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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, 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:

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

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

- Asset Quality Score is calculated as follows:

Adjusted Loans 30-89 Days Past Due/Loans Excl HFS
+ Adjusted Loans 90+ Days Past Due/Loans Excl HFS
+ Adjusted Nonperforming Loans + Adjusted OREO/Gross Loans + OREO
+ Net Charge-offs/Average Loans
= Asset Quality Score

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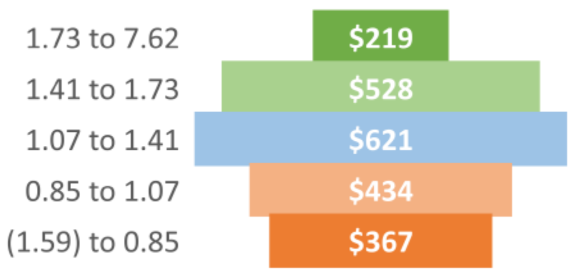
Mississippi Bankers Almanac Peer Comparisons

Third Quarter 2021

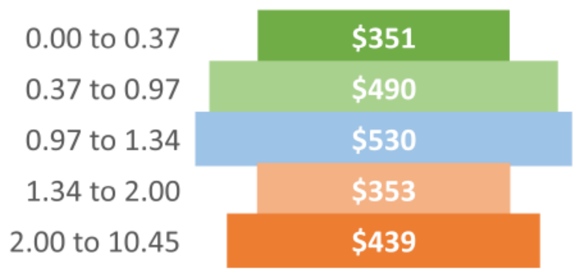
November 11, 2021

Our research indicates that community bank valuations are most impacted by ROA, NPL/Loans[1], 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 Mississippi banks and S & L's under $2.0 billion in assets that filed Q3 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. Metric information at the bank level can be found in the Almanac as identified in the footnotes below.

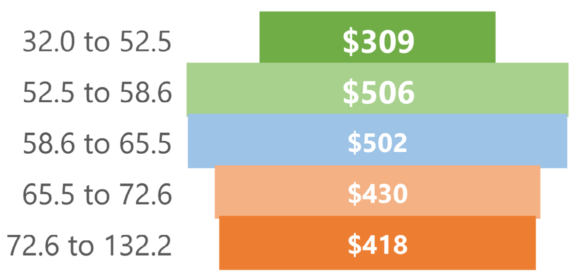
Return on Assets[2]



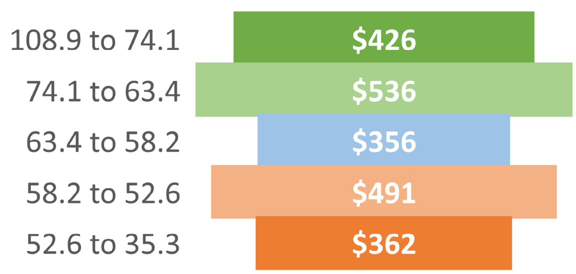
NPL/Loans[3]



Efficiency Ratio[4]



Loan/Deposit Ratio[5]



[1] As a proxy for NPL/Loans, we used the following formula: NPL + OREO/Gross Loans + OREO.
[2] Alphabetical
[3] Asset Quality
[4] Non-Interest Expense
[5] Net Interest Margin

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		78,700	13.53	0.24	1.78	0.56
2	Bank & Trust Company	Marks	1917	ST-Bank	S-corp	CB&T Bancshares, Inc.	127,083	6.28	(1.59)	(25.88)	6.63
3	Bank of Anguilla	Anguilla	1904	ST-Bank	C-corp	Pyramid Financial Corporation	167,715	9.03	0.86	10.05	1.05
4	Bank of Brookhaven	Brookhaven	2000	ST-Bank	C-corp	Haven Capital Corporation	217,136	10.97	1.55	14.86	0.13
5	Bank of Commerce	Greenwood	1904	ST-Bank	C-corp	Commerce Bancorp, Inc	732,436	9.37	1.33	12.59	0.09
6	Bank of Forest	Forest	1901	ST-Bank	S-corp	First Forest Corporation	240,135	12.89	0.98	7.61	0.76
7	Bank of Franklin	Meadville	1912	ST-Bank	C-corp	Franklin Bancshares, Inc.	191,303	11.27	1.81	17.23	1.06
8	Bank of Holly Springs	Holly Springs	1869	ST-Bank	S-corp	Holly Springs Bancshares Inc	376,897	11.27	1.04	9.46	0.97
9	Bank of Kilmichael	Kilmichael	1904	ST-Bank	S-corp	Kilmichael Bancorp, Inc.	235,990	9.90	1.97	20.66	0.77
10	Bank of Morton	Morton	1904	ST-Bank	S-corp	Morton Bancorp, Inc.	82,101	13.09	1.10	8.23	1.82
11	Bank of Okolona	Okolona	1931	ST-Bank	S-corp	Bancorp of Okolona	241,799	10.77	1.75	17.11	0.97
12	Bank of Wiggins	Wiggins	1916	ST-Bank	C-corp		198,549	15.15	0.71	4.45	0.27
13	Bank of Winona	Winona	1885	ST-Bank	S-corp	Bancorp of Winona, Inc.	141,815	13.40	1.73	14.04	0.21
14	Bank of Yazoo City	Yazoo City	1876	ST-Bank	C-corp	Yazoo Capital Corporation	304,883	10.30	0.85	8.11	0.79
15	BankFirst Financial Services	Macon	1888	ST-Bank	C-corp	BankFirst Capital Corporation	1,789,572	10.92	1.10	10.18	0.65
16	BankPlus	Belzoni	1909	ST-Bank	C-corp	BancPlus Corporation	5,104,245	8.45	1.17	13.78	0.31
17	BNA Bank	New Albany	1896	ST-Bank	C-corp	BNA Bancshares, Inc.	671,785	11.67	1.67	14.66	0.60
18	Cadence Bank	Tupelo	2009	ST-Bank	C-corp		28,075,707	10.77	1.16	10.28	0.29
19	Century Bank	Lucedale	1903	ST-Bank	C-corp	Bancorp of Lucedale, Inc.	453,771	9.06	0.89	9.77	0.65
20	Citizens Bank	Columbia	1914	ST-Bank	S-corp	Citizens Corporation	463,482	10.60	1.34	13.84	2.14
21	Citizens Bank of Philadelphia	Philadelphia	1908	ST-Bank	C-corp	Citizens Holding Company	1,355,802	9.18	0.59	7.18	0.52
22	Citizens National Bank	Meridian	1888	Fed-Bank	S-corp	Citizens National Banc Corp.	1,678,176	10.80	1.47	13.82	0.50
23	Cleveland State Bank	Cleveland	1908	ST-Bank	C-corp	Cleveland State Bancorp, Inc.	303,566	9.03	1.46	16.32	0.43
24	Commerce Bank	Corinth	1999	ST-Bank	S-corp	Commerce Holding Corporation	156,177	11.51	1.77	16.42	0.77
25	Commercial Bank	De Kalb	1914	ST-Bank	C-corp	Commercial Capital Corporation	209,824	10.70	1.92	19.27	0.40
26	Community Bank of Mississippi	Forest	1905	ST-Bank	C-corp	Community Bancshares of Mississippi, I	4,375,751	8.08	0.98	12.06	0.39
27	Copiah Bank	Hazlehurst	1891	ST-Bank	C-corp	Copiah Bancshares, Inc.	289,604	9.49	1.36	14.52	0.37
28	Covington County Bank	Collins	1975	ST-Bank	C-corp	Covington Capital Corporation	87,311	10.93	1.92	20.68	0.47
29	Farmers and Merchants Bank	Baldwyn	1941	ST-Bank	C-corp		450,817	14.29	1.94	13.98	0.88
30	First American National Bank	Iuka	1964	Fed-Bank	S-corp	First American Bancshares, Inc.	371,592	10.21	1.33	12.93	0.73
31	First Bank	McComb	1895	ST-Bank	S-corp	First Southwest Corporation	580,908	10.47	0.55	5.68	1.32
32	First Choice Bank	Pontotoc	1900	ST-Bank	C-corp	Pontotoc Bancshares Corp.	389,461	11.82	1.13	9.72	0.09
33	First Commercial Bank	Jackson	2000	ST-Bank	C-corp	First Commercial Bancshares, Inc.	675,409	10.69	0.49	4.36	0.02
34	First FS&LA	Pascagoula	1955	Fed-Thrift	C-corp		325,466	9.86	0.71	7.64	0.74
35	First FS&LA	Aberdeen	1936	Fed-Thrift	C-corp		46,596	16.33	0.47	2.92	0.23
36	First National Bank, Clarksdale	Clarksdale	1964	Fed-Bank	C-corp	First Valley National Corp.	389,131	12.62	0.94	7.61	0.08
37	First Security Bank	Batesville	1952	ST-Bank	C-corp	Security Capital Corporation	796,844	9.47	1.43	14.79	1.01
38	First Southern Bank	Columbia	1960	ST-Bank	S-corp	First Federal Bancorp	244,087	10.71	1.45	13.83	0.57
39	First State Bank	Waynesboro	1934	ST-Bank	C-corp	First State Corporation	904,066	12.44	0.94	7.51	1.18
40	First, A National Banking Assn	Hattiesburg	1996	Fed-Bank	C-corp	The First Bancshares, Inc.	5,504,158	13.86	1.36	9.85	0.69
41	FNB Oxford Bank	Oxford	1910	ST-Bank	C-corp	First National Holding Company	477,124	10.73	1.41	12.98	0.14
42	FNB Picayune Bank	Picayune	1947	Fed-Bank	S-corp	First National Corporation of Picayune	270,299	12.50	2.38	17.78	1.84
43	Genesis Bank	Benoit	1904	ST-Bank	C-corp	Genesis Bancorp, Inc.	25,767	22.43	7.62	42.62	0.19
44	Grand Bank for Savings, FNB	Hattiesburg	1968	Fed-Thrift	S-corp		95,809	12.87	1.04	8.84	1.57
45	Great Southern Bank	Meridian	1902	ST-Bank	C-corp	Great Southern Capital Corporation	363,305	8.63	1.13	12.87	0.07
46	Guaranty Bank & Trust Co.	Belzoni	1943	ST-Bank	S-corp	Guaranty Capital Corporation	1,392,859	9.05	1.51	16.29	0.55
47	Hancock Whitney Bank	Gulfport	1899	ST-Bank	C-corp	Hancock Whitney Corporation	35,300,256	10.37	1.30	12.55	0.20
48	Holmes County Bank & Trust	Lexington	1932	ST-Bank	S-corp	Holmes County Capital Corporation	144,143	13.19	1.68	13.24	1.93
49	Jefferson Bank	Greenville	1900	ST-Bank	C-corp	Southeast Arkansas Bank Corporation	133,824	18.32	1.52	9.96	0.66
50	Magnolia State Bank	Bay Springs	1975	ST-Bank	S-corp	The Magnolia State Corporation	416,862	8.80	0.87	9.90	0.60
51	Mechanics Bank	Water Valley	1892	ST-Bank	C-corp	Mechanics Banc Holding Company	279,041	10.87	1.62	15.55	0.72
52	Merchants & Marine Bank	Pascagoula	1932	ST-Bank	C-corp	Merchants & Marine Bancorp, Inc.	695,431	11.45	0.36	3.17	0.75
53	Merchants and Planters Bank	Raymond	1906	ST-Bank	C-corp		119,604	10.89	1.99	19.16	0.00
54	OmniBank	Bay Springs	1907	ST-Bank	C-corp		54,287	9.04	0.24	2.60	1.57
55	Oxford University Bank	Oxford	2000	ST-Bank	C-corp	Lafayette Bancorp, Inc.	208,005	10.48	1.77	17.26	0.05
56	Peoples Bank	Mendenhall	1908	ST-Bank	S-corp	Peoples Bancshares, Inc.	434,488	10.11	3.50	36.17	3.71
57	Peoples Bank	Ripley	1925	ST-Bank	C-corp	The Peoples Corporation	533,869	9.88	1.04	10.19	0.00
58	Peoples Bank, Biloxi	Biloxi	1896	ST-Bank	C-corp	Peoples Financial Corporation	822,866	10.99	0.98	0.00	0.68
59	Pike National Bank	McComb	1985	Fed-Bank	C-corp	PCNB Corp.	334,718	12.08	1.50	12.00	1.64
60	Planters Bank & Trust Company	Indianola	1920	ST-Bank	C-corp	Planters Holding Company	1,324,763	9.80	1.15	11.91	0.86
61	PriorityOne Bank	Magee	1905	ST-Bank	S-corp	PriorityOne Capital Corporation	854,131	9.60	1.27	12.90	0.35
62	Renasant Bank	Tupelo	1904	ST-Bank	C-corp	Renasant Corporation	16,140,969	14.70	1.19	7.86	0.50
63	Richton Bank & Trust Company	Richton	1931	ST-Bank	S-corp	Centon Bancorp, Inc.	61,367	16.06	(1.18)	(8.08)	0.05
64	RiverHills Bank	Vicksburg	1890	ST-Bank	S-corp	RiverHills Capital Corporation	393,613	11.07	1.05	9.43	0.35
65	Sycamore Bank	Senatobia	1900	ST-Bank	C-corp	Tate Financial Corporation	308,904	8.67	1.28	15.18	0.62
66	Trustmark National Bank	Jackson	1889	Fed-Bank	C-corp	Trustmark Corporation	17,362,560	10.65	1.06	0.00	0.43
67	United Mississippi Bank	Natchez	1973	ST-Bank	S-corp	Southwest Security, Inc.	418,891	10.23	1.07	0.00	0.63
68	Unity Bank of Mississippi	Holly Springs	1899	ST-Bank	C-corp	Unity Capital Corporation	270,146	11.39	(0.26)	0.00	0.67
						MEDIAN	367,449	10.77	1.18	11.96	0.61
						AVERAGE	2,033,349	11.27	1.26	10.97	0.79
						HIGH	35,300,256	22.43	7.62	42.62	6.63
						LOW	25,767	6.28	(1.59)	(25.88)	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	20,977,145	29,317,782	3,660,180	8.25	200	3,334	10,588	176,501	146,589	35,300,256
2	Cadence Bank	Tupelo	15,338,946	23,281,239	3,023,257	8.13	427	4,770	5,886	65,751	54,523	28,075,707
3	Trustmark National Bank	Jackson	10,556,724	15,027,364	1,849,191	8.98	189	2,680	6,479	91,865	79,510	17,362,560
4	Renasant Bank	Tupelo	10,469,691	13,383,570	2,373,047	9.58	159	2,440	6,615	101,516	84,173	16,140,969
5	First, A National Banking Assn	Hattiesburg	2,969,459	4,714,954	763,139	10.78	83	776	7,093	66,315	56,807	5,504,158
6	BankPlus	Belzoni	3,537,976	4,598,301	431,433	8.32	80	979	5,214	63,803	57,479	5,104,245
7	Community Bank of Mississippi	Forest	2,535,152	3,974,373	353,385	7.71	50	825	5,304	87,515	79,487	4,375,751
8	BankFirst Financial Services	Macon	1,143,605	1,575,294	195,362	8.94	30	341	5,248	59,652	52,510	1,789,572
9	Citizens National Bank	Meridian	1,016,173	1,448,722	181,257	10.64	27	326	5,148	62,155	53,656	1,678,176
10	Guaranty Bank & Trust Co.	Belzoni	946,891	1,252,868	126,012	8.51	24	270	5,159	58,036	52,203	1,392,859
11	Citizens Bank of Philadelphia	Philadelphia	611,027	1,114,737	124,484	9.05	27	271	5,003	50,215	41,287	1,355,802
12	Planters Bank & Trust Company	Indianola	570,481	1,179,980	129,856	9.46	20	225	5,888	66,238	58,999	1,324,763
13	First State Bank	Waynesboro	435,436	787,674	112,448	11.32	14	169	5,350	64,576	56,262	904,066
14	PriorityOne Bank	Magee	615,688	739,685	81,959	9.49	15	216	3,954	56,942	49,312	854,131
15	Peoples Bank, Biloxi	Biloxi	251,046	709,481	90,404	10.86	19	140	5,878	43,309	37,341	822,866
16	First Security Bank	Batesville	424,345	715,899	75,483	9.03	18	186	4,284	44,269	39,772	796,844
17	Bank of Commerce	Greenwood	380,262	645,221	68,657	8.85	9	77	9,512	81,382	71,691	732,436
18	Merchants & Marine Bank	Pascagoula	341,312	603,551	79,607	10.88	14	149	4,667	49,674	43,111	695,431
19	First Commercial Bank	Jackson	540,677	588,636	72,177	10.46	5	85	7,946	135,082	117,727	675,409
20	BNA Bank	New Albany	338,047	587,407	78,400	11.54	6	98	6,855	111,964	97,901	671,785
21	First Bank	McComb	344,879	511,029	60,804	10.27	14	115	5,051	41,493	36,502	580,908
22	Peoples Bank	Ripley	177,629	470,387	52,739	9.28	6	80	6,673	88,978	78,398	533,869
23	FNB Oxford Bank	Oxford	233,376	401,143	51,213	9.99	5	65	7,340	95,425	80,229	477,124
24	Citizens Bank	Columbia	302,920	409,081	49,132	10.78	8	127	3,649	57,935	51,135	463,482
25	Century Bank	Lucedale	251,747	397,143	41,127	9.31	9	120	3,781	50,419	44,127	453,771
26	Farmers and Merchants Bank	Baldwyn	222,424	380,153	64,435	13.58	10	114	3,955	45,082	38,015	450,817
27	Peoples Bank	Mendenhall	326,117	386,873	43,916	9.83	5	143	3,038	86,898	77,375	434,488
28	United Mississippi Bank	Natchez	272,409	371,614	42,871	9.83	9	107	3,915	46,543	41,290	418,891
29	Magnolia State Bank	Bay Springs	279,930	378,048	36,678	8.56	8	85	4,904	52,108	47,256	416,862
30	RiverHills Bank	Vicksburg	164,610	334,237	43,566	10.64	4	56	7,029	98,403	83,559	393,613
31	First Choice Bank	Pontotoc	213,440	340,110	46,037	11.70	3	77	5,058	129,820	113,370	389,461
32	First National Bank, Clarksdale	Clarksdale	224,196	328,146	49,092	12.74	5	47	8,279	77,826	65,629	389,131
33	Bank of Holly Springs	Holly Springs	273,593	320,404	42,467	10.12	9	85	4,434	41,877	35,600	376,897
34	First American National Bank	Iuka	199,436	329,839	37,933	9.97	11	113	3,288	33,781	29,985	371,592
35	Great Southern Bank	Meridian	121,992	330,554	31,338	8.55	12	126	2,883	30,275	27,546	363,305
36	Pike National Bank	McComb	156,966	289,003	40,421	11.92	5	79	4,237	66,944	57,801	334,718
37	First FS&LA	Pascagoula	248,024	227,824	32,106	9.88	6	60	5,424	54,244	37,971	325,466
38	Sycamore Bank	Senatobia	155,194	278,868	26,796	8.58	6	59	5,236	51,484	46,478	308,904
39	Bank of Yazoo City	Yazoo City	141,932	267,659	31,408	10.72	5	42	7,259	60,977	53,532	304,883
40	Cleveland State Bank	Cleveland	128,229	269,845	27,400	10.38	6	60	5,059	50,594	44,974	303,566
41	Copiah Bank	Hazlehurst	190,698	243,245	27,481	9.54	9	66	4,388	32,178	27,027	289,604
42	Mechanics Bank	Water Valley	185,704	244,577	30,327	10.70	6	59	4,730	46,507	40,763	279,041
43	FNB Picayune Bank	Picayune	128,842	235,713	33,777	12.76	6	62	4,360	45,050	39,286	270,299
44	Unity Bank of Mississippi	Holly Springs	109,542	234,340	30,775	11.43	7	64	4,221	38,592	33,477	270,146
45	First Southern Bank	Columbia	141,258	217,199	26,134	10.56	6	70	3,487	40,681	36,200	244,087
46	Bank of Okolona	Okolona	132,091	210,707	26,048	10.26	4	50	4,836	60,450	52,677	241,799
47	Bank of Forest	Forest	110,413	207,433	30,953	12.21	3	55	4,366	80,045	69,144	240,135
48	Bank of Kilmichael	Kilmichael	114,022	210,036	23,361	9.39	4	45	5,244	58,998	52,509	235,990
49	Bank of Brookhaven	Brookhaven	109,501	185,720	23,821	10.40	1	28	7,755	217,136	185,720	217,136
50	Commercial Bank	De Kalb	108,250	180,881	22,442	10.04	5	51	4,114	41,965	36,176	209,824
51	Oxford University Bank	Oxford	150,258	183,153	21,800	10.48	3	33	6,303	69,335	61,051	208,005
52	Bank of Wiggins	Wiggins	86,774	167,465	30,081	15.90	3	40	4,964	66,183	55,822	198,549
53	Bank of Franklin	Meadville	112,144	165,752	21,557	10.85	5	48	3,985	38,261	33,150	191,303
54	Bank of Anguilla	Anguilla	84,279	144,367	15,137	10.70	5	34	4,933	33,543	28,873	167,715
55	Commerce Bank	Corinth	86,880	137,643	17,976	11.25	1	28	5,578	156,177	137,643	156,177
56	Holmes County Bank & Trust	Lexington	49,545	122,797	19,006	13.73	4	22	6,552	36,036	30,699	144,143
57	Bank of Winona	Winona	48,377	117,867	19,009	11.09	1	17	8,342	141,815	117,867	141,815
58	Jefferson Bank	Greenville	86,881	107,907	24,514	16.63	3	17	7,872	44,608	35,969	133,824
59	Bank & Trust Company	Marks	71,863	107,582	7,985	6.32	2	31	4,099	63,542	53,791	127,083
60	Merchants and Planters Bank	Raymond	55,765	106,095	13,024	10.84	4	38	3,147	29,901	26,524	119,604
61	Grand Bank for Savings, FNB	Hattiesburg	77,084	82,733	12,331	11.70	1	32	2,994	95,809	82,733	95,809
62	Covington County Bank	Collins	41,895	77,444	9,542	10.75	2	19	4,595	43,656	38,722	87,311
63	Bank of Morton	Morton	42,238	68,823	10,743	12.43	1	19	4,321	82,101	68,823	82,101
64	Amory Federal Savings & Loan	Amory	43,838	67,899	10,650	13.54	1	8	9,838	78,700	67,899	78,700
65	Richton Bank & Trust Company	Richton	17,952	50,917	9,858	15.17	2	13	4,721	30,684	25,459	61,367
66	OmniBank	Bay Springs	32,174	49,276	4,905	8.47	3	16	3,393	18,096	16,425	54,287
67	First FS&LA	Aberdeen	35,969	38,881	7,609	16.25	1	4	11,649	46,596	38,881	46,596
68	Genesis Bank	Benoit	8,260	19,858	5,780	23.18	1	8	3,221	25,767	19,858	25,767
		MEDIAN	188,201	324,275	37,306	10.47	6	68	5,055	58,517	52,356	367,449
		AVERAGE	1,189,730	1,724,338	224,380	10.79	24	310	5,450	67,063	57,857	2,033,349
		HIGH	20,977,145	29,317,782	3,660,180	23.18	427	4,770	11,649	217,136	185,720	35,300,256
		LOW	8,260	19,858	4,905	6.32	1	4	2,883	18,096	16,425	25,767

Data as of and for 12 months ended Sep. 30, 2021.

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, FNB	Hattiesburg	95,809	93.2	0.0	2.74	18.11	8.14	NA	1.16	5.97
2	Peoples Bank	Mendenhall	434,488	84.3	8.3	(10.71)	9.03	6.77	2.47	0.58	5.27
3	Farmers and Merchants Bank	Baldwyn	450,817	58.5	29.4	2.15	14.67	7.54	2.53	0.52	4.68
4	Bank of Okolona	Okolona	241,799	62.7	24.8	1.41	8.68	7.23	2.14	1.06	4.43
5	FNB Picayune Bank	Picayune	270,299	54.7	33.9	(13.44)	17.50	6.62	1.77	0.28	4.23
6	PriorityOne Bank	Magee	854,131	83.2	20.8	6.52	10.47	5.17	3.09	0.50	4.22
7	Bank of Franklin	Meadville	191,303	67.7	33.5	6.31	11.10	6.17	1.92	0.46	4.16
8	Bank of Kilmichael	Kilmichael	235,990	54.3	39.3	(9.84)	14.06	6.65	2.04	0.53	4.16
9	Guaranty Bank & Trust Co.	Belzoni	1,392,859	75.6	18.8	2.42	20.53	5.49	1.97	0.39	4.16
10	OmniBank	Bay Springs	54,287	65.3	4.0	2.82	3.46	6.69	1.67	0.16	4.15
11	Bank of Holly Springs	Holly Springs	376,897	85.4	11.0	42.23	47.87	5.95	1.26	0.53	4.13
12	First American National Bank	Iuka	371,592	60.5	34.4	12.12	16.80	6.24	1.75	0.33	4.11
13	Bank of Morton	Morton	82,101	61.4	26.4	(8.84)	11.77	6.74	1.99	0.58	4.03
14	Commercial Bank	De Kalb	209,824	59.9	41.1	4.75	16.24	6.40	2.05	0.34	4.01
15	BankPlus	Belzoni	5,104,245	76.9	12.1	2.69	13.11	5.06	1.83	0.17	3.90
16	Oxford University Bank	Oxford	208,005	82.0	18.0	10.51	8.33	5.13	1.97	0.61	3.84
17	Jefferson Bank	Greenville	133,824	80.5	29.5	(18.11)	(13.76)	6.90	1.61	1.29	3.81
18	Citizens Bank	Columbia	463,482	74.1	10.2	(6.22)	(2.13)	6.13	0.96	0.56	3.75
19	First Choice Bank	Pontotoc	389,461	62.8	32.8	4.19	14.01	6.42	1.69	0.84	3.71
20	First Security Bank	Batesville	796,844	59.3	33.9	6.68	22.93	5.69	1.51	0.18	3.71
21	Bank of Forest	Forest	240,135	53.2	42.8	(7.84)	9.01	6.13	1.72	0.46	3.70
22	Copiah Bank	Hazlehurst	289,604	78.4	24.3	11.11	16.49	5.27	1.78	0.46	3.70
23	Pike National Bank	McComb	334,718	54.3	35.3	(7.72)	20.91	6.41	1.51	0.62	3.69
24	Commerce Bank	Corinth	156,177	63.1	26.4	(6.74)	11.85	5.86	1.50	0.61	3.67
25	Mechanics Bank	Water Valley	279,041	75.9	13.6	4.86	11.16	5.66	2.14	0.68	3.67
26	Century Bank	Lucedale	453,771	63.4	27.0	(2.59)	11.21	5.73	1.63	0.41	3.64
27	First State Bank	Waynesboro	904,066	55.3	34.2	(12.82)	6.93	5.42	2.27	0.46	3.61
28	First Southern Bank	Columbia	244,087	65.0	23.5	(5.36)	9.64	5.08	1.79	0.16	3.58
29	Cleveland State Bank	Cleveland	303,566	47.5	44.2	(10.27)	16.70	6.09	1.66	0.22	3.54
30	United Mississippi Bank	Natchez	418,891	73.3	24.8	(4.12)	8.05	4.72	1.84	0.33	3.53
31	Great Southern Bank	Meridian	363,305	36.9	55.3	(4.81)	9.27	6.92	1.81	0.17	3.51
32	First Commercial Bank	Jackson	675,409	91.9	3.1	17.94	34.89	4.38	2.39	0.44	3.49
33	Sycamore Bank	Senatobia	308,904	55.7	23.9	(9.12)	18.54	5.59	1.38	0.30	3.47
34	Community Bank of Mississippi	Forest	4,375,751	63.8	31.5	(5.95)	14.03	5.24	1.29	0.43	3.44
35	First, A National Banking Assn	Hattiesburg	5,504,158	63.0	26.6	(6.57)	9.49	5.02	1.99	0.37	3.42
36	Genesis Bank	Benoit	25,767	41.6	9.3	43.60	15.96	8.79	2.44	0.21	3.41
37	Richton Bank & Trust Company	Richton	61,367	35.3	33.8	(11.31)	(0.65)	5.65	2.78	0.25	3.40
38	Bank of Winona	Winona	141,815	41.0	48.0	(6.84)	5.76	5.77	2.55	0.46	3.35
39	Citizens National Bank	Meridian	1,678,176	70.1	23.7	(5.51)	10.27	4.69	1.93	0.18	3.35
40	BNA Bank	New Albany	671,785	57.6	35.5	(1.03)	10.10	5.33	1.84	0.45	3.34
41	Merchants and Planters Bank	Raymond	119,604	52.6	23.9	(14.59)	21.87	5.31	1.85	0.16	3.32
42	Renasant Bank	Tupelo	16,140,969	78.2	15.8	(8.84)	10.98	4.08	1.72	0.26	3.26
43	Bank of Anguilla	Anguilla	167,715	58.4	18.7	(13.42)	11.00	5.88	1.71	0.56	3.25
44	Merchants & Marine Bank	Pascagoula	695,431	56.6	14.1	(2.10)	12.38	5.72	1.97	0.40	3.23
45	BankFirst Financial Services	Macon	1,789,572	72.6	24.6	(5.24)	7.16	4.39	1.54	0.30	3.18
46	FNB Oxford Bank	Oxford	477,124	58.2	39.3	0.70	12.85	4.80	2.35	0.43	3.18
47	Bank of Wiggins	Wiggins	198,549	51.8	45.8	(3.18)	13.46	5.94	1.60	0.67	3.14
48	Bank of Yazoo City	Yazoo City	304,883	53.0	45.5	(5.62)	16.04	5.09	1.40	0.28	3.11
49	First National Bank, Clarksdale	Clarksdale	389,131	68.3	34.3	2.70	6.31	4.82	2.11	0.29	3.07
50	Holmes County Bank & Trust	Lexington	144,143	40.4	38.0	8.90	8.68	5.86	2.21	0.18	3.07
51	RiverHills Bank	Vicksburg	393,613	49.3	46.5	(13.07)	9.24	5.64	1.70	0.51	3.07
52	Cadence Bank	Tupelo	28,075,707	65.9	35.9	(2.02)	21.78	4.48	1.32	0.36	3.06
53	Hancock Whitney Bank	Gulfport	35,300,256	71.6	23.5	(6.12)	7.51	3.95	1.94	0.10	3.05
54	Planters Bank & Trust Company	Indianola	1,324,763	48.4	43.8	(12.16)	10.09	5.86	1.47	0.50	3.03
55	Magnolia State Bank	Bay Springs	416,862	74.1	12.6	5.80	11.78	4.46	1.67	0.33	3.02
56	Bank of Brookhaven	Brookhaven	217,136	59.0	35.1	8.13	14.05	5.12	1.87	0.60	2.96
57	Bank of Commerce	Greenwood	732,436	58.9	40.0	6.31	13.21	5.05	1.69	0.77	2.90
58	Trustmark National Bank	Jackson	17,362,560	70.3	19.9	(6.39)	13.44	3.84	1.40	0.13	2.87
59	Peoples Bank, Biloxi	Biloxi	822,866	35.4	56.5	(12.40)	24.07	4.71	2.05	0.16	2.73
60	Unity Bank of Mississippi	Holly Springs	270,146	46.7	36.1	108.33	136.37	5.14	1.74	0.33	2.72
61	Covington County Bank	Collins	87,311	54.1	26.7	2.01	6.83	4.93	1.83	0.48	2.71
62	First FS&LA	Pascagoula	325,466	108.9	11.4	(5.49)	7.16	4.60	1.34	1.30	2.68
63	First Bank	McComb	580,908	67.5	11.0	(15.64)	(2.24)	5.08	1.60	0.71	2.55
64	Peoples Bank	Ripley	533,869	37.8	60.9	(8.58)	13.85	4.95	2.10	0.56	2.55
65	Citizens Bank of Philadelphia	Philadelphia	1,355,802	54.8	42.4	(6.80)	6.04	4.95	1.08	0.37	2.51
66	First FS&LA	Aberdeen	46,596	92.5	9.7	18.19	2.44	4.07	1.86	1.47	2.37
67	Amory Federal Savings & Loan	Amory	78,700	64.6	5.4	(12.50)	(1.52)	4.29	3.60	1.00	2.30
68	Bank & Trust Company	Marks	127,083	66.8	27.2	(3.79)	(5.24)	4.80	1.06	0.63	2.13
		MEDIAN	367,449	62.7	26.8	(4.47)	11.19	5.46	1.81	0.45	3.43
		AVERAGE	2,033,349	63.3	27.8	0.18	13.56	5.57	1.85	0.48	3.47
		HIGH	35,300,256	108.9	60.9	108.33	136.37	8.79	3.60	1.47	5.97
		LOW	25,767	35.3	0.0	(18.11)	(13.76)	3.84	0.96	0.10	2.13

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	Genesis Bank	Benoit	1,772	2,052	0.24	0.00	0.00	8.59	8.83
2	Peoples Bank	Mendenhall	18,242	25,093	0.20	4.99	(0.06)	0.90	6.03
3	Richton Bank & Trust Company	Richton	(707)	2,349	0.34	0.00	0.00	3.58	3.92
4	Merchants and Planters Bank	Raymond	2,187	3,882	0.14	0.00	0.00	3.39	3.54
5	Covington County Bank	Collins	1,662	2,789	0.29	0.00	0.00	2.93	3.22
6	Holmes County Bank & Trust	Lexington	2,881	3,030	0.26	0.00	0.00	1.96	2.22
7	First Southern Bank	Columbia	4,234	4,968	0.30	0.00	0.00	1.81	2.11
8	United Mississippi Bank	Natchez	5,372	7,645	0.32	0.00	(0.03)	1.57	1.87
9	Commerce Bank	Corinth	3,365	2,827	0.33	0.00	0.00	1.51	1.84
10	PriorityOne Bank	Magee	12,990	15,158	0.47	0.60	0.00	0.77	1.84
11	Bank of Franklin	Meadville	3,334	3,394	0.42	0.00	0.00	1.42	1.84
12	Mechanics Bank	Water Valley	4,320	4,878	0.17	0.22	(0.01)	1.46	1.83
13	Bank of Anguilla	Anguilla	1,423	3,002	0.10	0.00	0.00	1.71	1.81
14	Pike National Bank	McComb	4,598	5,537	0.53	0.00	(0.00)	1.27	1.80
15	First American National Bank	Iuka	5,704	5,766	0.34	0.00	0.00	1.30	1.64
16	Renasant Bank	Tupelo	183,688	245,555	0.21	0.74	(0.00)	0.63	1.59
17	Bank of Winona	Winona	2,795	2,218	0.10	0.00	0.00	1.47	1.58
18	FNB Picayune Bank	Picayune	7,371	3,935	0.43	0.00	(0.06)	1.21	1.58
19	BankPlus	Belzoni	56,805	75,959	0.53	0.20	(0.00)	0.85	1.56
20	BankFirst Financial Services	Macon	19,335	27,565	0.37	0.37	(0.01)	0.83	1.56
21	Great Southern Bank	Meridian	3,905	5,365	0.63	0.00	(0.00)	0.93	1.56
22	Bank of Brookhaven	Brookhaven	3,242	3,225	0.30	0.00	0.00	1.24	1.54
23	Copiah Bank	Hazlehurst	3,703	4,174	0.25	0.00	(0.03)	1.32	1.54
24	Bank of Kilmichael	Kilmichael	5,253	3,350	0.31	0.00	0.12	1.08	1.51
25	Commercial Bank	De Kalb	3,819	2,992	0.44	0.00	(0.01)	1.08	1.50
26	Farmers and Merchants Bank	Baldwyn	8,351	6,461	0.31	0.00	(0.00)	1.19	1.50
27	Jefferson Bank	Greenville	2,285	2,226	0.06	0.00	0.00	1.43	1.49
28	Sycamore Bank	Senatobia	3,775	4,330	0.33	0.00	(0.00)	1.14	1.46
29	Oxford University Bank	Oxford	3,427	2,788	0.14	0.00	(0.00)	1.30	1.44
30	Trustmark National Bank	Jackson	177,808	235,834	0.21	0.55	(0.01)	0.66	1.41
31	Cadence Bank	Tupelo	298,624	349,131	0.17	0.28	(0.01)	0.92	1.36
32	Citizens National Bank	Meridian	30,413	22,085	0.26	0.07	(0.02)	1.02	1.34
33	First Security Bank	Batesville	10,517	9,760	0.54	0.00	(0.01)	0.80	1.32
34	Bank of Okolona	Okolona	4,978	3,044	0.42	0.00	(0.06)	0.95	1.31
35	Magnolia State Bank	Bay Springs	4,343	5,147	0.15	0.00	(0.01)	1.13	1.27
36	Citizens Bank	Columbia	8,067	5,730	0.33	0.00	(0.00)	0.88	1.20
37	Cleveland State Bank	Cleveland	4,221	3,160	0.19	0.00	(0.04)	0.94	1.09
38	Guaranty Bank & Trust Co.	Belzoni	24,184	13,895	0.27	0.00	(0.01)	0.80	1.07
39	Merchants & Marine Bank	Pascagoula	2,510	7,387	0.34	(0.03)	(0.00)	0.75	1.07
40	First Bank	McComb	4,259	6,367	0.21	0.00	0.01	0.83	1.05
41	Hancock Whitney Bank	Gulfport	443,589	332,239	0.23	0.13	0.00	0.61	0.97
42	Planters Bank & Trust Company	Indianola	14,933	12,346	0.43	0.00	(0.02)	0.54	0.95
43	Community Bank of Mississippi	Forest	40,475	37,860	0.21	0.36	(0.02)	0.37	0.91
44	Peoples Bank	Ripley	5,233	4,585	0.12	0.00	0.00	0.79	0.91
45	Bank of Forest	Forest	2,682	2,102	0.26	0.26	0.00	0.38	0.91
46	Century Bank	Lucedale	3,877	3,861	0.33	0.00	0.00	0.55	0.89
47	First FS&LA	Pascagoula	2,317	2,843	0.04	0.00	(0.01)	0.83	0.87
48	BNA Bank	New Albany	10,713	5,573	0.14	0.07	0.00	0.66	0.87
49	Bank of Morton	Morton	1,063	665	0.42	0.00	0.00	0.41	0.83
50	FNB Oxford Bank	Oxford	6,334	3,755	0.08	0.00	(0.01)	0.76	0.83
51	First Commercial Bank	Jackson	3,009	5,086	0.06	0.52	0.00	0.24	0.82
52	Grand Bank for Savings, FNB	Hattiesburg	1,295	788	0.00	0.64	0.04	0.11	0.80
53	Peoples Bank, Biloxi	Biloxi	7,401	5,820	0.18	0.00	(0.04)	0.63	0.77
54	Citizens Bank of Philadelphia	Philadelphia	8,394	10,984	0.24	0.00	0.04	0.49	0.77
55	First Choice Bank	Pontotoc	4,310	2,677	0.42	0.00	0.00	0.28	0.70
56	First, A National Banking Assn	Hattiesburg	72,219	37,152	0.32	0.20	(0.02)	0.19	0.70
57	Bank of Holly Springs	Holly Springs	4,735	2,508	0.26	0.00	0.06	0.37	0.69
58	Bank of Yazoo City	Yazoo City	2,471	1,958	0.30	0.00	0.00	0.38	0.68
59	Bank of Commerce	Greenwood	8,587	4,094	0.14	0.00	(0.00)	0.49	0.63
60	Bank of Wiggins	Wiggins	1,334	1,088	0.32	0.00	(0.05)	0.31	0.58
61	First State Bank	Waynesboro	8,352	4,949	0.16	0.00	(0.02)	0.41	0.56
62	Unity Bank of Mississippi	Holly Springs	(402)	833	0.19	0.00	(0.01)	0.34	0.53
63	Bank & Trust Company	Marks	(2,211)	652	0.24	0.00	(0.14)	0.38	0.47
64	First National Bank, Clarksdale	Clarksdale	3,666	1,579	0.17	0.00	0.00	0.23	0.41
65	RiverHills Bank	Vicksburg	4,812	1,377	0.32	0.00	(0.01)	0.06	0.36
66	OmniBank	Bay Springs	128	153	0.19	0.00	(0.01)	0.10	0.29
67	Amory Federal Savings & Loan	Amory	188	(12)	0.00	0.00	(0.03)	0.01	(0.02)
68	First FS&LA	Aberdeen	220	(8)	0.00	0.00	(0.02)	0.00	(0.02)
		MEDIAN	4,285	4,015	0.26	0.00	(0.00)	0.83	1.29
		AVERAGE	23,659	23,994	0.26	0.15	(0.01)	1.04	1.44
		HIGH	443,589	349,131	0.63	4.99	0.12	8.59	8.83
		LOW	(2,211)	(12)	0.00	(0.03)	(0.14)	0.00	(0.02)

NON-INTEREST EXPENSE

Rank	Institution	City	Total Assets ($000)	Assets / Employee ($000)	Efficiency Ratio (%)	Personnel XP / Avg Assets (%)	Occupancy XP / Avg Assets (%)	Other Non Int XP / Avg Assets (%)	Total Non Int Expense / Avg Assets (%)
1	First FS&LA	Aberdeen	46,596	11,649	71.1	0.93	0.08	0.61	1.62
2	BNA Bank	New Albany	671,785	6,855	42.5	1.14	0.19	0.38	1.71
3	Amory Federal Savings & Loan	Amory	78,700	9,838	87.2	0.86	0.20	0.65	1.72
4	Bank of Commerce	Greenwood	732,436	9,512	50.4	1.11	0.18	0.54	1.84
5	FNB Oxford Bank	Oxford	477,124	7,340	49.1	1.18	0.23	0.45	1.86
6	RiverHills Bank	Vicksburg	393,613	7,029	56.5	1.17	0.21	0.53	1.91
7	First, A National Banking Assn	Hattiesburg	5,504,158	7,093	50.1	1.15	0.29	0.55	1.99
8	First State Bank	Waynesboro	904,066	5,350	58.8	1.22	0.36	0.46	2.04
9	Peoples Bank	Ripley	533,869	6,673	59.2	1.41	0.15	0.58	2.14
10	Planters Bank & Trust Company	Indianola	1,324,763	5,888	57.3	1.22	0.27	0.72	2.20
11	Bank of Brookhaven	Brookhaven	217,136	7,755	52.3	1.28	0.25	0.76	2.30
12	Hancock Whitney Bank	Gulfport	35,300,256	10,588	59.1	1.36	0.20	0.74	2.30
13	First National Bank, Clarksdale	Clarksdale	389,131	8,279	69.1	1.67	0.26	0.39	2.33
14	Citizens Bank of Philadelphia	Philadelphia	1,355,802	5,003	75.3	1.25	0.50	0.62	2.38
15	First Bank	McComb	580,908	5,051	74.5	1.29	0.53	0.57	2.39
16	First FS&LA	Pascagoula	325,466	5,424	71.6	1.44	0.29	0.68	2.41
17	Bank of Winona	Winona	141,815	8,342	51.8	1.53	0.36	0.54	2.43
18	Bank of Yazoo City	Yazoo City	304,883	7,259	67.5	1.31	0.24	0.89	2.44
19	FNB Picayune Bank	Picayune	270,299	4,360	44.9	1.60	0.23	0.67	2.49
20	Oxford University Bank	Oxford	208,005	6,303	49.8	1.35	0.28	0.86	2.49
21	First Choice Bank	Pontotoc	389,461	5,058	61.1	1.37	0.23	0.91	2.51
22	Cleveland State Bank	Cleveland	303,566	5,059	57.2	1.59	0.40	0.57	2.56
23	Citizens National Bank	Meridian	1,678,176	5,148	57.3	1.55	0.27	0.80	2.62
24	Cadence Bank	Tupelo	28,075,707	5,886	62.5	1.67	0.28	0.68	2.63
25	Commercial Bank	De Kalb	209,824	4,114	49.7	1.66	0.37	0.64	2.68
26	Commerce Bank	Corinth	156,177	5,578	53.1	1.49	0.25	0.97	2.71
27	Community Bank of Mississippi	Forest	4,375,751	5,304	65.3	1.72	0.32	0.68	2.72
28	Bank of Wiggins	Wiggins	198,549	4,964	76.1	1.51	0.36	0.85	2.72
29	Bank of Kilmichael	Kilmichael	235,990	5,244	50.3	1.70	0.26	0.79	2.74
30	Magnolia State Bank	Bay Springs	416,862	4,904	67.6	1.37	0.40	0.99	2.76
31	First Security Bank	Batesville	796,844	4,284	58.1	1.86	0.31	0.59	2.77
32	Bank of Okolona	Okolona	241,799	4,836	55.6	1.51	0.23	1.04	2.78
33	Bank of Forest	Forest	240,135	4,366	67.2	1.57	0.27	0.98	2.83
34	Bank of Holly Springs	Holly Springs	376,897	4,434	65.5	1.51	0.35	0.97	2.83
35	Citizens Bank	Columbia	463,482	3,649	59.8	1.76	0.32	0.78	2.85
36	Trustmark National Bank	Jackson	17,362,560	6,479	71.1	1.71	0.30	0.89	2.91
37	Peoples Bank, Biloxi	Biloxi	822,866	5,878	87.7	1.34	0.44	1.12	2.91
38	Renasant Bank	Tupelo	16,140,969	6,615	64.5	1.89	0.30	0.74	2.93
39	Bank of Anguilla	Anguilla	167,715	4,933	62.8	1.53	0.44	0.95	2.93
40	Sycamore Bank	Senatobia	308,904	5,236	62.9	1.52	0.38	1.04	2.94
41	Covington County Bank	Collins	87,311	4,595	50.5	1.35	0.50	1.09	2.94
42	Holmes County Bank & Trust	Lexington	144,143	6,552	59.4	1.42	0.12	1.42	2.95
43	Jefferson Bank	Greenville	133,824	7,872	56.6	1.53	0.27	1.17	2.97
44	Century Bank	Lucedale	453,771	3,781	70.6	1.37	0.33	1.27	2.98
45	Guaranty Bank & Trust Co.	Belzoni	1,392,859	5,159	58.6	1.85	0.46	0.67	2.98
46	Bank of Morton	Morton	82,101	4,321	66.4	1.96	0.29	0.74	2.99
47	BankFirst Financial Services	Macon	1,789,572	5,248	66.4	1.72	0.26	1.05	3.03
48	Mechanics Bank	Water Valley	279,041	4,730	57.5	1.91	0.30	0.82	3.03
49	Unity Bank of Mississippi	Holly Springs	270,146	4,221	99.5	1.82	0.29	0.96	3.06
50	Copiah Bank	Hazlehurst	289,604	4,388	62.6	1.56	0.56	0.97	3.08
51	Pike National Bank	McComb	334,718	4,237	59.6	1.71	0.40	1.01	3.12
52	Farmers and Merchants Bank	Baldwyn	450,817	3,955	52.5	1.96	0.47	0.71	3.14
53	Bank & Trust Company	Marks	127,083	4,099	132.2	1.53	0.32	1.33	3.18
54	Bank of Franklin	Meadville	191,303	3,985	55.8	1.83	0.43	0.95	3.22
55	Merchants & Marine Bank	Pascagoula	695,431	4,667	81.8	1.59	0.69	1.01	3.29
56	First Commercial Bank	Jackson	675,409	7,946	80.3	2.28	0.26	0.78	3.32
57	First Southern Bank	Columbia	244,087	3,487	61.9	2.11	0.31	0.91	3.34
58	BankPlus	Belzoni	5,104,245	5,214	64.8	2.00	0.52	0.87	3.39
59	Great Southern Bank	Meridian	363,305	2,883	69.6	2.20	0.52	0.77	3.49
60	PriorityOne Bank	Magee	854,131	3,954	64.4	2.18	0.38	1.01	3.57
61	OmniBank	Bay Springs	54,287	3,393	93.7	1.89	0.30	1.42	3.62
62	First American National Bank	Iuka	371,592	3,288	66.4	2.16	0.24	1.30	3.69
63	United Mississippi Bank	Natchez	418,891	3,915	72.6	2.19	0.57	1.05	3.81
64	Genesis Bank	Benoit	25,767	3,221	32.0	2.25	0.15	1.43	3.83
65	Merchants and Planters Bank	Raymond	119,604	3,147	57.9	2.49	0.40	1.01	3.90
66	Grand Bank for Savings, FNB	Hattiesburg	95,809	2,994	78.0	3.04	0.53	1.16	4.74
67	Peoples Bank	Mendenhall	434,488	3,038	50.8	3.50	0.36	1.76	5.62
68	Richton Bank & Trust Company	Richton	61,367	4,721	103.0	4.96	0.52	1.15	6.63
		MEDIAN	367,449	5,055	62.2	1.56	0.30	0.86	2.84
		AVERAGE	2,033,349	5,450	64.4	1.70	0.33	0.87	2.90
		HIGH	35,300,256	11,649	132.2	4.96	0.69	1.76	6.63
		LOW	25,767	2,883	32.0	0.86	0.08	0.38	1.62

 This report does not constitute an opinion as to the financial condition of any institution.

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	119,604	55,766	0.00	-	0.0219	0.12	0.10	0.00	0.00	(0.37)	(0.27)
2	First Commercial Bank	Jackson	675,409	531,755	0.13	-	0.0107	0.21	0.04	0.00	0.02	(0.02)	0.04
3	FNB Oxford Bank	Oxford	477,124	233,376	1.27	85	0.0130	0.02	0.10	0.00	0.30	0.05	0.45
4	First National Bank, Clarksdale	Clarksdale	389,131	224,196	0.60	-	0.0134	(0.05)	0.38	0.00	0.07	0.01	0.46
5	Oxford University Bank	Oxford	208,005	150,258	0.54	-	0.0114	0.13	0.36	0.00	0.07	0.06	0.51
6	Bank of Brookhaven	Brookhaven	217,136	103,501	1.11	276	0.0107	0.07	0.18	0.00	0.25	0.09	0.52
7	BankPlus	Belzoni	5,104,245	3,524,072	3.38	5,140	0.0125	0.35	0.27	0.00	0.42	(0.01)	0.71
8	Trustmark National Bank	Jackson	17,362,560	10,221,385	4.52	6,213	0.0102	(0.13)	0.08	0.00	0.67	(0.03)	0.72
9	Peoples Bank, Biloxi	Biloxi	822,866	251,046	5.96	2,525	0.0158	(0.65)	0.21	0.00	2.22	(1.66)	0.77
10	First FS&LA	Aberdeen	46,596	35,969	2.11	108	0.0055	0.07	0.28	0.00	0.30	0.05	0.79
11	Hancock Whitney Bank	Gulfport	35,300,256	20,886,082	2.59	8,398	0.0178	(0.07)	0.19	0.00	0.34	0.25	0.82
12	Cadence Bank	Tupelo	28,075,707	14,996,075	3.63	16,515	0.0174	0.03	0.26	0.00	0.45	0.07	0.86
13	First Choice Bank	Pontotoc	389,461	213,440	0.75	-	0.0123	0.09	0.68	0.00	0.17	0.03	0.88
14	Bank of Franklin	Meadville	191,303	112,144	9.85	230	0.0139	0.16	0.28	0.00	0.37	0.08	0.95
15	Jefferson Bank	Greenville	133,824	86,881	3.10	-	0.0451	0.15	0.00	0.00	1.02	(0.06)	0.96
16	Renasant Bank	Tupelo	16,140,969	10,016,822	5.13	4,705	0.0170	0.05	0.15	0.00	0.76	0.05	0.97
17	Guaranty Bank & Trust Co.	Belzoni	1,392,859	944,398	5.78	113	0.0150	0.18	0.23	0.00	0.73	0.02	0.98
18	PriorityOne Bank	Magee	854,131	609,565	3.23	72	0.0153	0.36	0.52	0.00	0.48	0.01	1.01
19	Citizens National Bank	Meridian	1,678,176	1,015,181	4.60	4,505	0.0145	0.10	0.23	0.00	0.82	0.08	1.20
20	Covington County Bank	Collins	87,311	41,896	3.13	63	0.0102	0.46	0.39	0.00	0.73	0.20	1.34
21	First FS&LA	Pascagoula	325,466	248,024	7.94	460	0.0043	0.04	0.27	0.00	0.97	0.04	1.37
22	First Southern Bank	Columbia	244,087	141,258	4.88	-	0.0158	0.21	0.43	0.00	0.98	(0.03)	1.38
23	Peoples Bank	Ripley	533,869	177,629	0.00	-	0.0141	0.18	1.43	0.00	0.00	(0.05)	1.38
24	Community Bank of Mississippi	Forest	4,375,751	2,520,397	4.63	9,438	0.0114	0.17	0.73	0.00	0.61	0.05	1.44
25	BankFirst Financial Services	Macon	1,789,572	1,135,693	6.79	973	0.0144	0.05	0.29	0.00	1.02	0.12	1.44
26	First, A National Banking Assn	Hattiesburg	5,504,158	2,960,919	6.33	2,580	0.0109	0.07	0.07	0.00	1.29	0.19	1.57
27	Sycamore Bank	Senatobia	308,904	155,194	6.58	586	0.0136	0.08	0.37	0.00	1.22	(0.01)	1.58
28	Citizens Bank of Philadelphia	Philadelphia	1,355,802	611,027	6.08	3,022	0.0087	0.11	0.36	0.00	1.15	0.12	1.63
29	Great Southern Bank	Meridian	363,305	121,771	1.27	-	0.0100	0.04	1.20	0.00	0.20	0.10	1.64
30	BNA Bank	New Albany	671,785	337,618	4.87	-	0.0190	0.16	0.36	0.00	1.19	0.08	1.66
31	Cleveland State Bank	Cleveland	303,566	128,229	4.93	-	0.0134	0.04	0.53	0.00	1.03	0.04	1.69
32	Magnolia State Bank	Bay Springs	416,862	279,930	8.64	1,504	0.0098	0.23	0.63	0.00	0.89	0.03	1.85
33	Bank of Yazoo City	Yazoo City	304,883	141,932	7.32	2,405	0.0108	0.15	0.09	0.00	1.67	0.15	1.91
34	Mechanics Bank	Water Valley	279,041	182,250	6.68	-	0.0125	0.10	0.78	0.00	1.08	0.02	1.97
35	Amory Federal Savings & Loan	Amory	78,700	43,839	3.95	-	0.0103	0.11	0.78	0.00	1.00	0.20	1.98
36	Bank of Kilmichael	Kilmichael	235,990	114,022	6.96	-	0.0226	0.23	0.37	0.00	1.58	0.05	2.00
37	Bank of Winona	Winona	141,815	48,377	1.54	-	0.0103	0.07	1.31	0.00	0.62	0.09	2.02
38	Unity Bank of Mississippi	Holly Springs	270,146	109,542	5.74	117	0.0074	0.19	0.51	0.00	1.65	(0.08)	2.08
39	Genesis Bank	Benoit	25,767	8,260	0.82	-	0.0223	0.50	0.62	0.00	0.58	0.95	2.16
40	Bank of Okolona	Okolona	241,799	132,091	8.43	280	0.0146	0.00	0.48	0.00	1.78	(0.11)	2.16
41	Copiah Bank	Hazlehurst	289,604	190,698	3.83	-	0.0123	0.05	1.54	0.00	0.56	0.11	2.24
42	Bank of Commerce	Greenwood	732,436	380,262	1.93	-	0.0126	0.10	1.88	0.00	0.17	0.13	2.35
43	First American National Bank	Iuka	371,592	199,437	6.74	-	0.0113	0.16	1.04	0.00	1.36	0.10	2.50
44	Farmers and Merchants Bank	Baldwyn	450,817	222,424	5.82	-	0.0167	0.33	0.69	0.00	1.78	0.18	2.65
45	Bank of Wiggins	Wiggins	198,549	86,774	2.56	86	0.0161	0.01	1.69	0.00	0.61	0.03	2.65
46	First Security Bank	Batesville	796,844	424,345	10.83	182	0.0117	0.15	0.54	0.00	1.89	0.16	2.66
47	Planters Bank & Trust Company	Indianola	1,324,763	570,481	8.76	754	0.0108	0.14	0.58	0.00	2.00	0.10	2.68
48	United Mississippi Bank	Natchez	418,891	272,410	7.46	137	0.0073	0.08	1.47	0.00	0.97	0.07	2.73
49	Commerce Bank	Corinth	156,177	86,880	7.09	145	0.0213	0.17	1.07	0.00	1.37	0.15	2.83
50	Bank of Anguilla	Anguilla	167,715	84,279	10.36	616	0.0230	0.84	0.05	0.00	2.08	0.78	2.91
51	Merchants & Marine Bank	Pascagoula	695,431	340,237	6.64	245	0.0106	0.24	0.83	0.00	1.53	0.56	2.92
52	Bank of Forest	Forest	240,135	109,513	6.11	358	0.0127	0.14	1.08	0.00	1.64	0.21	3.04
53	OmniBank	Bay Springs	54,287	32,173	17.25	593	0.0126	0.00	0.46	0.00	2.61	(0.10)	3.16
54	Century Bank	Lucedale	453,771	249,233	7.34	-	0.0162	0.21	1.69	0.00	1.17	0.15	3.16
55	Grand Bank for Savings, FNB	Hattiesburg	95,809	76,773	13.09	729	0.0081	0.03	1.16	0.00	1.93	(0.01)	3.33
56	Bank of Holly Springs	Holly Springs	376,897	273,593	9.52	143	0.0071	0.16	2.13	0.00	1.34	0.04	3.56
57	First State Bank	Waynesboro	904,066	433,778	9.69	2,958	0.0158	0.21	1.23	0.00	2.43	0.03	3.70
58	Commercial Bank	De Kalb	209,824	108,250	3.88	76	0.0199	0.19	3.07	0.00	0.67	0.10	3.95
59	FNB Picayune Bank	Picayune	270,299	128,842	14.57	2,743	0.0158	0.04	0.54	0.00	3.77	(0.03)	4.47
60	Citizens Bank	Columbia	463,482	299,380	18.55	1,272	0.0146	0.22	0.79	0.00	3.26	0.46	4.51
61	Pike National Bank	McComb	334,718	156,966	12.75	-	0.0170	0.17	1.30	0.00	3.50	0.08	4.88
62	RiverHills Bank	Vicksburg	393,613	164,610	5.47	519	0.0297	0.13	3.17	0.00	0.83	0.16	4.94
63	First Bank	McComb	580,908	344,879	20.07	1,025	0.0161	0.12	0.93	0.00	2.22	0.36	5.15
64	Holmes County Bank & Trust	Lexington	144,143	49,545	14.11	172	0.0141	0.03	0.38	0.00	5.59	0.31	6.28
65	Peoples Bank	Mendenhall	434,488	321,739	30.67	413	0.0237	1.01	1.44	0.00	4.83	0.06	6.33
66	Bank of Morton	Morton	82,101	42,238	23.82	98	0.0032	0.12	3.44	0.00	2.39	0.11	8.53
67	Richton Bank & Trust Company	Richton	61,367	17,952	0.28	30	0.0502	0.83	9.32	0.00	0.17	0.00	9.49
68	Bank & Trust Company	Marks	127,083	71,863	83.48	226	0.0293	0.81	0.20	0.00	10.45	1.90	12.55
		MEDIAN	367,449	186,474	5.80	144	0.0135	0.13	0.53	0.00	1.01	0.07	1.97
		AVERAGE	2,033,349	1,170,461	7.77	1,233	0.0150	0.16	0.89	0.00	1.38	0.10	2.50
		HIGH	35,300,256	20,886,082	83.48	16,515	0.0502	1.01	9.32	0.00	10.45	1.90	12.55
		LOW	25,767	8,260	-	0.00	0.0032	(0.65)	0.00	0.00	0.00	(1.66)	(0.27)

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets ($000)	Total Equity ($000)	Equity / Assets (%)	LTM Sep21 Net Inc ($000)	Net Inc / Employee ($000)	LTM Sep20 Net Inc ($000)	LTM Sep19 Net Inc ($000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	Peoples Bank	Mendenhall	434,488	43,916	10.11	18,242	128	10,182	7,171	4.38	45.26
2	Genesis Bank	Benoit	25,767	5,780	22.43	1,772	222	27	140	7.62	42.62
3	Merchants and Planters Bank	Raymond	119,604	13,024	10.89	2,187	58	813	892	2.63	25.27
4	Bank of Kilmichael	Kilmichael	235,990	23,361	9.90	5,253	117	2,999	2,891	2.37	24.89
5	Commercial Bank	De Kalb	209,824	22,442	10.70	3,819	75	1,505	1,506	2.45	24.64
6	Oxford University Bank	Oxford	208,005	21,800	10.48	3,427	104	1,594	1,139	2.35	22.93
7	Covington County Bank	Collins	87,311	9,542	10.93	1,662	87	380	420	2.07	22.36
8	Bank of Franklin	Meadville	191,303	21,557	11.27	3,334	69	1,395	1,748	2.34	22.30
9	FNB Picayune Bank	Picayune	270,299	33,777	12.50	7,371	119	5,284	5,728	2.95	22.07
10	Bank of Okolona	Okolona	241,799	26,048	10.77	4,978	100	2,566	2,116	2.13	20.83
11	Commerce Bank	Corinth	156,177	17,976	11.51	3,365	120	1,615	2,172	2.20	20.42
12	Mechanics Bank	Water Valley	279,041	30,327	10.87	4,320	73	2,022	2,244	2.11	20.22
13	Guaranty Bank & Trust Co.	Belzoni	1,392,859	126,012	9.05	24,184	90	16,981	17,109	1.86	20.07
14	Cleveland State Bank	Cleveland	303,566	27,400	9.03	4,221	70	2,348	2,445	1.79	19.95
15	Sycamore Bank	Senatobia	308,904	26,796	8.67	3,775	64	2,135	2,257	1.63	19.39
16	Bank of Brookhaven	Brookhaven	217,136	23,821	10.97	3,242	116	1,566	1,314	1.94	18.67
17	First Security Bank	Batesville	796,844	75,483	9.47	10,517	57	6,512	7,641	1.79	18.60
18	Copiah Bank	Hazlehurst	289,604	27,481	9.49	3,703	56	1,793	1,990	1.74	18.48
19	BNA Bank	New Albany	671,785	78,400	11.67	10,713	109	9,473	7,766	2.04	17.95
20	Citizens Bank	Columbia	463,482	49,132	10.60	8,067	64	6,191	6,463	1.70	17.46
21	Citizens National Bank	Meridian	1,678,176	181,257	10.80	30,413	93	24,506	25,556	1.84	17.31
22	BankPlus	Belzoni	5,104,245	431,433	8.45	56,805	58	42,719	23,739	1.46	17.15
23	First Southern Bank	Columbia	244,087	26,134	10.71	4,234	60	2,551	2,421	1.80	17.13
24	Farmers and Merchants Bank	Baldwyn	450,817	64,435	14.29	8,351	73	5,785	5,777	2.35	16.91
25	Holmes County Bank & Trust	Lexington	144,143	19,006	13.19	2,881	131	938	1,162	2.11	16.68
26	FNB Oxford Bank	Oxford	477,124	51,213	10.73	6,334	97	3,518	3,589	1.79	16.52
27	Bank of Winona	Winona	141,815	19,009	13.40	2,795	164	929	1,264	1.99	16.18
28	PriorityOne Bank	Magee	854,131	81,959	9.60	12,990	60	11,989	9,824	1.58	16.06
29	Great Southern Bank	Meridian	363,305	31,338	8.63	3,905	31	2,397	2,643	1.39	15.76
30	First American National Bank	Iuka	371,592	37,933	10.21	5,704	50	2,485	1,913	1.62	15.71
31	Community Bank of Mississippi	Forest	4,375,751	353,385	8.08	40,475	49	30,595	30,004	1.27	15.64
32	Pike National Bank	McComb	334,718	40,421	12.08	4,598	58	2,492	3,100	1.92	15.38
33	Bank of Commerce	Greenwood	732,436	68,657	9.37	8,587	112	7,534	6,898	1.61	15.23
34	Hancock Whitney Bank	Gulfport	35,300,256	3,660,180	10.37	443,589	133	(42,106)	341,061	1.55	14.98
35	Planters Bank & Trust Company	Indianola	1,324,763	129,856	9.80	14,933	66	10,647	12,739	1.44	14.94
36	Jefferson Bank	Greenville	133,824	24,514	18.32	2,285	134	908	1,243	2.10	13.68
37	United Mississippi Bank	Natchez	418,891	42,871	10.23	5,372	50	2,940	3,018	1.31	13.00
38	Cadence Bank	Tupelo	28,075,707	3,023,257	10.77	298,624	63	225,095	215,509	1.47	12.99
39	BankFirst Financial Services	Macon	1,789,572	195,362	10.92	19,335	57	15,321	12,648	1.36	12.68
40	First, A National Banking Assn	Hattiesburg	5,504,158	763,139	13.86	72,219	93	56,805	45,892	1.72	12.52
41	Magnolia State Bank	Bay Springs	416,862	36,678	8.80	4,343	51	2,809	3,357	1.07	12.27
42	Century Bank	Lucedale	453,771	41,127	9.06	3,877	32	3,686	3,487	1.10	12.14
43	First Choice Bank	Pontotoc	389,461	46,037	11.82	4,310	56	3,628	3,361	1.40	12.01
44	Trustmark National Bank	Jackson	17,362,560	1,849,191	10.65	177,808	66	145,459	155,988	1.29	11.93
45	Bank of Holly Springs	Holly Springs	376,897	42,467	11.27	4,735	56	3,901	3,509	1.30	11.82
46	RiverHills Bank	Vicksburg	393,613	43,566	11.07	4,812	86	5,401	5,129	1.27	11.37
47	Grand Bank for Savings, FNB	Hattiesburg	95,809	12,331	12.87	1,295	40	357	657	1.31	11.19
48	Bank of Anguilla	Anguilla	167,715	15,137	9.03	1,423	42	753	987	0.93	10.88
49	Peoples Bank	Ripley	533,869	52,739	9.88	5,233	65	3,442	4,499	1.07	10.48
50	Bank of Morton	Morton	82,101	10,743	13.09	1,063	56	1,487	1,495	1.33	9.98
51	Renasant Bank	Tupelo	16,140,969	2,373,047	14.70	183,688	75	100,869	185,558	1.49	9.87
52	Bank of Yazoo City	Yazoo City	304,883	31,408	10.30	2,471	59	2,005	2,269	1.03	9.74
53	First State Bank	Waynesboro	904,066	112,448	12.44	8,352	49	6,823	8,521	1.22	9.71
54	First FS&LA	Pascagoula	325,466	32,106	9.86	2,317	39	728	870	0.88	9.52
55	Bank of Forest	Forest	240,135	30,953	12.89	2,682	49	2,508	2,852	1.16	8.99
56	Citizens Bank of Philadelphia	Philadelphia	1,355,802	124,484	9.18	8,394	31	7,161	5,954	0.71	8.75
57	First National Bank, Clarksdale	Clarksdale	389,131	49,092	12.62	3,666	78	911	4,473	1.05	8.49
58	Peoples Bank, Biloxi	Biloxi	822,866	90,404	10.99	7,401	53	(2,100)	913	1.00	8.34
59	First Bank	McComb	580,908	60,804	10.47	4,259	37	3,659	5,651	0.70	7.18
60	First Commercial Bank	Jackson	675,409	72,177	10.69	3,009	35	2,998	4,203	0.60	5.37
61	Bank of Wiggins	Wiggins	198,549	30,081	15.15	1,334	33	1,104	1,533	0.81	5.04
62	Merchants & Marine Bank	Pascagoula	695,431	79,607	11.45	2,510	17	5,304	4,010	0.46	4.01
63	First FS&LA	Aberdeen	46,596	7,609	16.33	220	55	168	159	0.63	3.87
64	OmniBank	Bay Springs	54,287	4,905	9.04	128	8	232	4	0.24	2.60
65	Amory Federal Savings & Loan	Amory	78,700	10,650	13.53	188	24	(213)	(263)	0.10	0.78
66	Unity Bank of Mississippi	Holly Springs	270,146	30,775	11.39	(402)	(6)	656	641	(0.19)	(2.12)
67	Richton Bank & Trust Company	Richton	61,367	9,858	16.06	(707)	(54)	206	559	(1.18)	(8.08)
68	Bank & Trust Company	Marks	127,083	7,985	6.28	(2,211)	(71)	(1,841)	(3,592)	(1.59)	(25.88)
		MEDIAN	367,449	37,306	10.77	4,285	60	2,530	2,955	1.48	14.96
		AVERAGE	2,033,349	224,380	11.27	23,659	68	11,581	18,117	1.54	13.99
		HIGH	35,300,256	3,660,180	22.43	443,589	222	225,095	341,061	7.62	45.26
		LOW	25,767	4,905	6.28	(2,211)	(71)	(42,106)	(3,592)	(1.59)	(25.88)

Data as of and for 12 months ended Sep. 30, 2021.