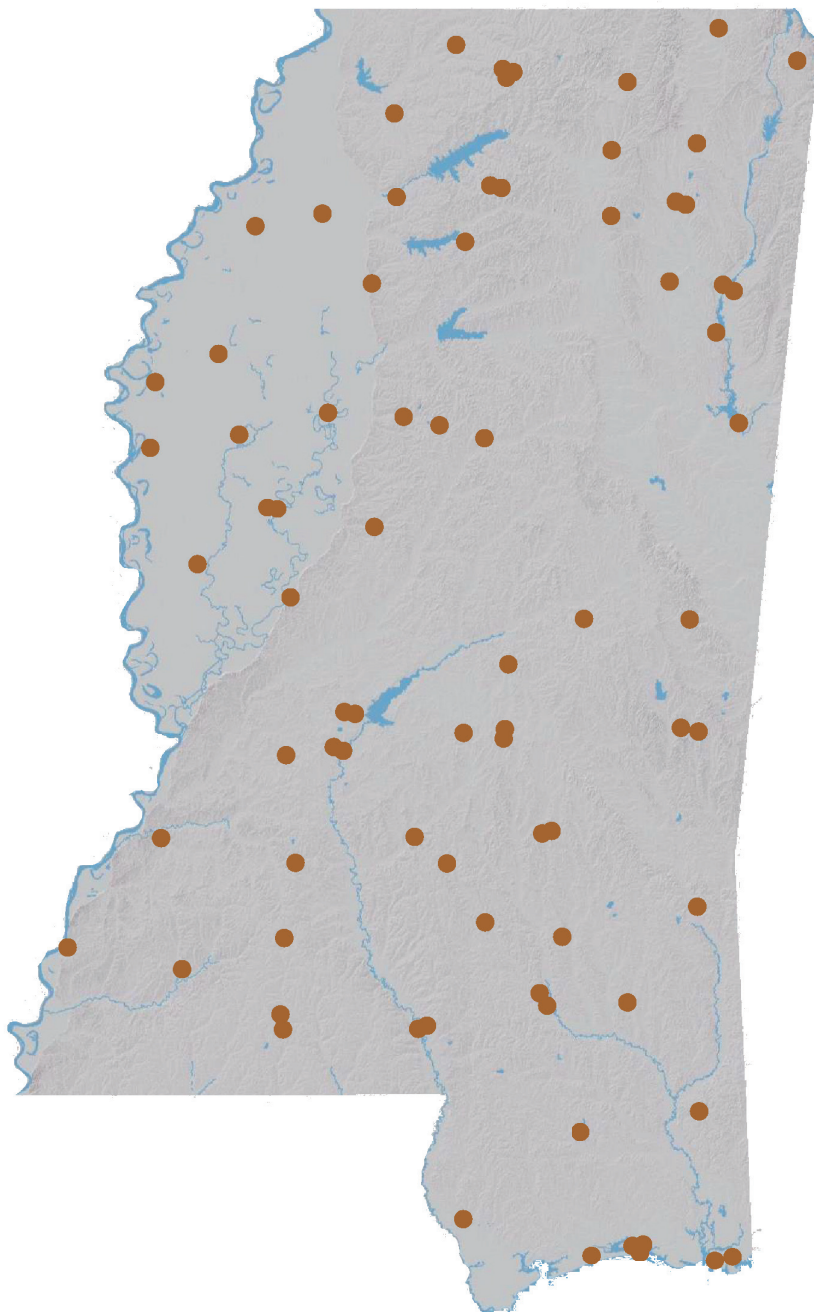


Banking Almanac: Mississippi

As of and for the Twelve Months Ended December 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 December 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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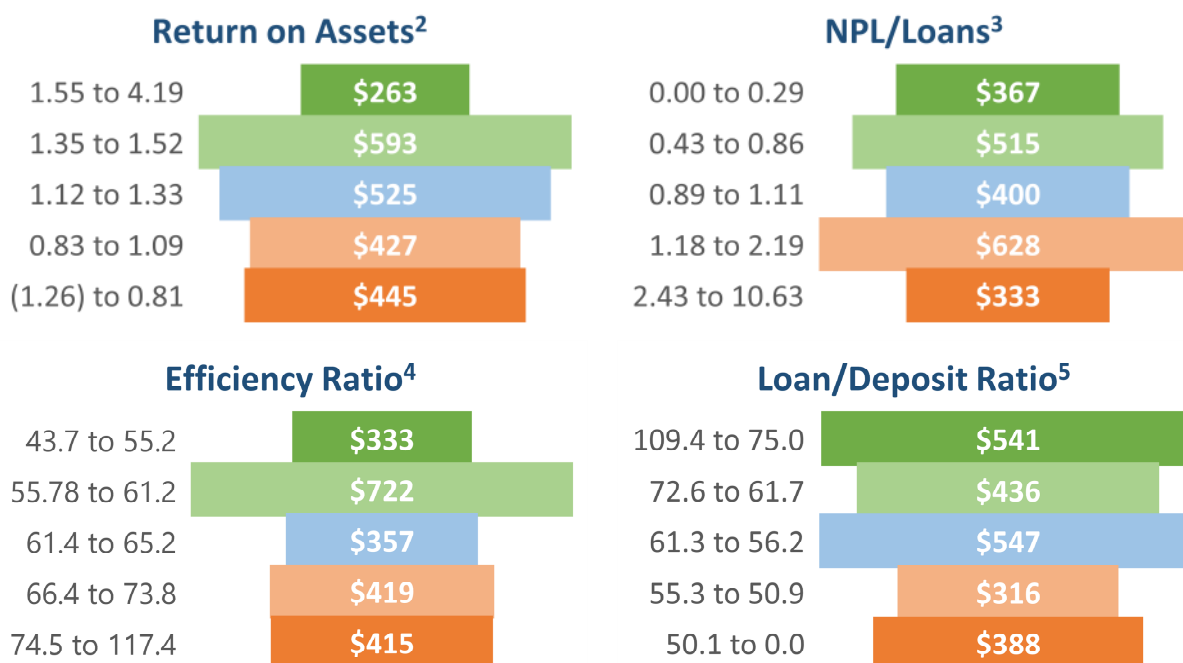
Porter, White & Company

Mississippi Bankers Almanac Peer Comparisons

Fourth Quarter 2021

February 16, 2022

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 Mississippi banks and S & L's under \$2.0 billion in assets that filed Q4 Call Reports, ranked each of the banks by the four bank valuation metrics defined above and segmented the sample set into five equal quintiles. We report the range of measures and average bank asset size (in millions) in each quintile, and color code the quintiles where green is better, and red is worse. Metric information at the bank level can be found in the Almanac as identified in the footnotes below.



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

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		77,523	13.80	0.09	0.68	0.47
2	Bank & Trust Company	Marks	1917	ST-Bank	S-corp	CB&T Bancshares, Inc.	133,080	6.19	(1.26)	(20.82)	6.06
3	Bank of Anguilla	Anguilla	1904	ST-Bank	C-corp	Pyramid Financial Corporation	175,771	8.16	0.87	10.46	1.01
4	Bank of Brookhaven	Brookhaven	2000	ST-Bank	C-corp	Haven Capital Corporation	233,191	9.81	1.35	12.94	0.12
5	Bank of Commerce	Greenwood	1904	ST-Bank	C-corp	Commerce Bancorp, Inc.	732,556	9.55	1.38	13.57	0.08
6	Bank of Forest	Forest	1901	ST-Bank	S-corp	First Forest Corporation	239,583	12.22	0.98	7.75	0.78
7	Bank of Franklin	Meadville	1912	ST-Bank	C-corp	Franklin Bancshares, Inc.	190,010	9.67	1.85	17.70	0.98
8	Bank of Holly Springs	Holly Springs	1869	ST-Bank	S-corp	Holly Springs Bancshares Inc	388,463	10.64	1.09	9.82	0.79
9	Bank of Kilmichael	Kilmichael	1904	ST-Bank	S-corp	Kilmichael Bancorp, Inc.	244,877	9.11	1.93	20.43	0.02
10	Bank of Morton	Morton	1904	ST-Bank	S-corp	Morton Bancorp, Inc.	82,619	12.74	1.07	8.24	3.87
11	Bank of Okolona	Okolona	1931	ST-Bank	S-corp	Bancorp of Okolona	249,601	10.01	1.61	15.76	0.85
12	Bank of Wiggins	Wiggins	1916	ST-Bank	C-corp		204,312	14.21	0.74	4.81	0.25
13	Bank of Winona	Winona	1885	ST-Bank	S-corp	Bancorp of Winona, Inc.	144,731	12.38	1.52	12.32	0.30
14	Bank of Yazoo City	Yazoo City	1876	ST-Bank	C-corp	Yazoo Capital Corporation	307,271	9.83	0.83	8.11	0.78
15	BankFirst Financial Services	Macon	1888	ST-Bank	C-corp	BankFirst Capital Corporation	1,818,788	10.74	1.12	10.45	0.86
16	BankPlus	Belzoni	1909	ST-Bank	C-corp	BancPlus Corporation	5,187,184	8.41	1.20	14.28	0.24
17	BNA Bank	New Albany	1896	ST-Bank	C-corp	BNA Bancshares, Inc.	673,824	11.18	1.81	15.96	0.59
18	Cadence Bank	Tupelo	2009	ST-Bank	C-corp		47,665,560	11.01	0.65	6.03	0.31
19	Century Bank	Lucedale	1903	ST-Bank	C-corp	Bancorp of Lucedale, Inc.	454,471	8.95	1.01	11.25	1.26
20	Citizens Bank	Columbia	1914	ST-Bank	S-corp	Citizens Corporation	465,838	10.39	1.35	13.54	1.80
21	Citizens Bank of Philadelphia	Philadelphia	1908	ST-Bank	C-corp	Citizens Holding Company	1,360,976	9.05	0.57	6.82	0.18
22	Citizens National Bank	Meridian	1888	Fed-Bank	S-corp	Citizens National Banc Corp.	1,763,795	9.86	1.43	13.68	0.50
23	Cleveland State Bank	Cleveland	1908	ST-Bank	C-corp	Cleveland State Bancorp, Inc.	339,992	7.37	1.26	14.71	0.10
24	Commerce Bank	Corinth	1999	ST-Bank	S-corp	Commerce Holding Corporation	155,560	10.63	1.67	15.59	0.62
25	Commercial Bank	De Kalb	1914	ST-Bank	C-corp	Commercial Capital Corporation	225,550	9.56	1.98	20.00	0.34
26	Community Bank of Mississippi	Forest	1905	ST-Bank	C-corp	Community Bancshares of Mississippi, Inc.	4,444,664	7.92	0.97	12.15	0.34
27	Copiah Bank	Hazlehurst	1891	ST-Bank	C-corp	Copiah Bancshares, Inc.	297,184	9.33	1.33	14.22	0.32
28	Covington County Bank	Collins	1975	ST-Bank	C-corp	Covington Capital Corporation	88,192	9.85	1.47	15.50	0.45
29	Farmers and Merchants Bank	Baldwyn	1941	ST-Bank	C-corp		470,062	13.16	1.85	13.53	0.49
30	First American National Bank	Iuka	1964	Fed-Bank	S-corp	First American Bancshares, Inc.	376,392	9.90	1.31	12.92	0.69
31	First Bank	McComb	1895	ST-Bank	S-corp	First Southwest Corporation	580,873	10.62	0.57	5.73	1.47
32	First Choice Bank	Pontotoc	1900	ST-Bank	C-corp	Pontotoc Bancshares Corp.	395,401	11.36	1.19	10.28	0.09
33	First Commercial Bank	Jackson	2000	ST-Bank	C-corp	First Commercial Bancshares, Inc.	669,426	10.62	0.48	4.37	0.01
34	First FS&LA	Pascagoula	1955	Fed-Thrift	C-corp		322,516	9.94	0.70	7.35	0.75
35	First FS&LA	Aberdeen	1936	Fed-Thrift	C-corp		47,267	16.19	0.49	3.02	0.23
36	First National Bank, Clarksdale	Clarksdale	1964	Fed-Bank	C-corp	First Valley National Corp.	405,812	11.48	0.94	7.74	0.07
37	First Security Bank	Batesville	1952	ST-Bank	C-corp	Security Capital Corporation	808,720	9.01	1.31	13.98	0.56
38	First Southern Bank	Columbia	1960	ST-Bank	S-corp	First Federal Bancorp	247,511	10.34	1.38	13.26	0.54
39	First State Bank	Waynesboro	1934	ST-Bank	C-corp	First State Corporation	928,325	11.62	0.81	6.59	1.15
40	First, A National Banking Assn	Hattiesburg	1996	ST-Bank	C-corp	The First Bancshares, Inc.	6,066,913	12.79	1.35	9.88	0.59
41	FNB Oxford Bank	Oxford	1910	ST-Bank	C-corp	First National Holding Company	482,904	10.57	1.37	12.67	0.14
42	FNB Picayune Bank	Picayune	1947	Fed-Bank	S-corp	First National Corporation of Picayune	281,894	12.21	2.20	17.01	1.62
43	Genesis Bank	Benoit	1904	ST-Bank	C-corp	Genesis Bancorp, Inc.	27,953	16.19	1.76	9.63	0.18
44	Grand Bank for Savings, FNB	Hattiesburg	1968	Fed-Thrift	S-corp		96,556	12.99	0.94	7.71	2.00
45	Great Southern Bank	Meridian	1902	ST-Bank	C-corp	Great Southern Capital Corporation	357,911	8.37	0.99	11.53	0.07
46	Guaranty Bank & Trust Co.	Belzoni	1943	ST-Bank	S-corp	Guaranty Capital Corporation	1,437,205	8.62	1.39	15.38	0.50
47	Holmes County Bank	Lexington	1932	ST-Bank	S-corp	Holmes County Capital Corporation	146,789	11.80	1.19	9.35	1.87
48	Jefferson Bank	Greenville	1900	ST-Bank	C-corp	Southeast Arkansas Bank Corporation	138,633	16.68	1.55	9.82	0.53
49	Magnolia State Bank	Bay Springs	1975	ST-Bank	S-corp	The Magnolia State Corporation	416,112	8.68	0.87	10.07	0.63
50	Mechanics Bank	Water Valley	1892	ST-Bank	C-corp	Mechanics Banc Holding Company	284,760	10.23	1.49	14.29	0.71
51	Merchants & Marine Bank	Pascagoula	1932	ST-Bank	C-corp	Merchants & Marine Bancorp, Inc.	678,860	11.74	0.33	2.91	0.82
52	Merchants and Planters Bank	Raymond	1906	ST-Bank	C-corp		118,402	10.48	1.61	15.49	0.00
53	OmniBank	Bay Springs	1907	ST-Bank	C-corp		56,026	8.63	0.07	0.71	1.51
54	Oxford University Bank	Oxford	2000	ST-Bank	C-corp	Lafayette Bancorp, Inc.	206,320	10.41	1.62	15.68	0.06
55	Peoples Bank	Mendenhall	1908	ST-Bank	S-corp	Peoples Bancshares, Inc.	431,628	11.76	4.19	41.86	3.58
56	Peoples Bank	Ripley	1925	ST-Bank	C-corp	The Peoples Corporation	529,243	9.78	1.12	11.23	0.01
57	Peoples Bank, Biloxi	Biloxi	1896	ST-Bank	C-corp	Peoples Financial Corporation	816,386	10.88	1.16	10.10	0.41
58	Pike National Bank	McComb	1985	Fed-Bank	C-corp	PCNB Corp.	336,661	11.23	1.37	11.34	1.33
59	Planters Bank & Trust Company	Indianola	1920	ST-Bank	C-corp	Planters Holding Company	1,763,876	9.88	1.04	10.63	0.66
60	PriorityOne Bank	Magee	1905	ST-Bank	S-corp	PriorityOne Capital Corporation	895,997	9.44	1.35	13.87	0.64
61	Renasant Bank	Tupelo	1904	ST-Bank	C-corp	Renasant Corporation	16,793,269	14.76	1.19	8.00	0.43
62	Richton Bank & Trust Company	Richton	1931	ST-Bank	S-corp	Centon Bancorp, Inc.	60,283	14.97	1.25	8.42	0.05
63	RiverHills Bank	Vicksburg	1890	ST-Bank	S-corp	RiverHills Capital Corporation	395,425	10.56	1.32	11.93	0.32
64	Sycamore Bank	Senatobia	1900	ST-Bank	C-corp	Tate Financial Corporation	318,023	8.34	1.29	15.56	0.47
65	Trustmark National Bank	Jackson	1889	Fed-Bank	C-corp	Trustmark Corporation	17,593,319	10.51	0.90	8.42	0.40
66	United Mississippi Bank	Natchez	1973	ST-Bank	S-corp	Southwest Security, Inc.	431,373	9.81	1.02	10.18	0.58
67	Unity Bank of Mississippi	Holly Springs	1899	ST-Bank	C-corp	Unity Capital Corporation	276,926	11.11	(0.42)	(4.40)	0.78
MEDIAN							357,911	10.48	1.20	11.23	0.53
AVERAGE							1,866,226	10.75	1.17	10.81	0.76
HIGH							47,665,560	16.68	4.19	41.86	6.06
LOW							27,953	6.19	(1.26)	(20.82)	-

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	Cadence Bank	Tupelo	27,216,851	39,812,482	5,247,987	9.90	419	6,595	7,228	113,760	95,018	47,665,560
2	Trustmark National Bank	Jackson	10,556,871	15,162,697	1,849,542	8.94	188	2,692	6,535	93,581	80,653	17,593,319
3	Renasant Bank	Tupelo	10,474,447	14,088,294	2,477,917	10.18	159	2,440	6,882	105,618	88,606	16,793,269
4	First, A National Banking Assn	Hattiesburg	2,967,231	5,261,513	776,215	10.78	89	794	7,641	68,168	59,118	6,066,913
5	BankPlus	Belzoni	3,627,779	4,679,128	436,019	8.37	80	983	5,277	64,840	58,489	5,187,184
6	Community Bank of Mississippi	Forest	2,543,670	4,049,022	351,882	7.78	50	821	5,414	88,893	80,980	4,444,664
7	BankFirst Financial Services	Macon	1,206,562	1,609,840	195,424	9.00	31	341	5,334	58,671	51,930	1,818,788
8	Planters Bank & Trust Company	Indianola	875,448	1,558,945	174,258	10.90	20	247	7,141	88,194	77,947	1,763,876
9	Citizens National Bank	Meridian	1,032,258	1,535,556	173,887	10.29	27	317	5,564	65,326	56,872	1,763,795
10	Guaranty Bank & Trust Co.	Belzoni	980,992	1,299,884	123,865	8.25	25	270	5,323	57,488	51,995	1,437,205
11	Citizens Bank of Philadelphia	Philadelphia	571,847	NA	123,140	9.00	27	271	5,022	50,407	41,197	1,360,976
12	First State Bank	Waynesboro	427,926	817,081	107,831	10.90	14	175	5,305	66,309	58,363	928,325
13	PriorityOne Bank	Magee	639,896	758,456	84,602	9.67	15	220	4,073	59,733	50,564	895,997
14	Peoples Bank, Biloxi	Biloxi	239,162	705,005	88,845	11.13	19	133	6,138	42,968	37,106	816,386
15	First Security Bank	Batesville	425,692	732,416	72,871	8.60	18	186	4,348	44,929	40,690	808,720
16	Bank of Commerce	Greenwood	378,378	644,119	69,986	9.08	9	77	9,514	81,395	71,569	732,556
17	Merchants & Marine Bank	Pascagoula	350,796	587,997	79,729	11.11	14	156	4,352	48,490	42,000	678,860
18	BNA Bank	New Albany	337,338	593,939	75,334	11.04	6	98	6,876	112,304	98,990	673,824
19	First Commercial Bank	Jackson	559,412	567,700	71,075	10.11	5	93	7,198	133,885	113,540	669,426
20	First Bank	McComb	327,763	510,487	61,712	10.65	14	114	5,095	41,491	36,463	580,873
21	Peoples Bank	Ripley	177,798	471,782	51,769	9.20	6	82	6,454	88,207	78,630	529,243
22	FNB Oxford Bank	Oxford	242,338	412,686	51,025	10.02	5	70	6,899	96,581	82,537	482,904
23	Farmers and Merchants Bank	Baldwyn	222,927	403,101	61,876	12.96	10	115	4,087	47,006	40,310	470,062
24	Citizens Bank	Columbia	299,499	412,341	48,396	10.70	8	127	3,668	58,230	51,543	465,838
25	Century Bank	Lucedale	260,530	398,945	40,673	9.06	9	118	3,851	50,497	44,327	454,471
26	Peoples Bank	Mendenhall	318,031	377,892	50,749	11.39	5	145	2,977	86,326	75,578	431,628
27	United Mississippi Bank	Natchez	266,663	385,576	42,320	9.65	9	105	4,108	47,930	42,842	431,373
28	Magnolia State Bank	Bay Springs	273,720	378,486	36,125	8.49	8	87	4,783	52,014	47,311	416,112
29	First National Bank, Clarksdale	Clarksdale	216,603	357,107	46,589	11.90	5	46	8,822	81,162	71,421	405,812
30	RiverHills Bank	Vicksburg	154,798	344,980	41,776	10.15	4	57	6,937	98,856	86,245	395,425
31	First Choice Bank	Pontotoc	221,962	347,601	44,931	11.51	5	80	4,943	79,080	69,520	395,401
32	Bank of Holly Springs	Holly Springs	298,439	333,588	41,316	9.69	9	86	4,517	43,163	37,065	388,463
33	First American National Bank	Iuka	197,789	336,063	37,244	9.93	11	112	3,361	34,217	30,551	376,392
34	Great Southern Bank	Meridian	121,721	327,328	29,972	8.45	12	126	2,841	29,826	27,277	357,911
35	Cleveland State Bank	Cleveland	132,541	309,328	25,067	9.42	6	60	5,667	56,665	51,555	339,992
36	Pike National Bank	McComb	158,195	291,372	37,805	11.35	5	81	4,156	67,332	58,274	336,661
37	First FS&LA	Pascagoula	248,906	227,568	32,071	9.91	6	58	5,561	53,753	37,928	322,516
38	Sycamore Bank	Senatobia	158,060	288,874	26,518	8.74	6	55	5,782	53,004	48,146	318,023
39	Bank of Yazoo City	Yazoo City	141,070	274,493	30,211	10.57	5	41	7,494	61,454	54,899	307,271
40	Copiah Bank	Hazlehurst	189,841	250,909	27,715	9.45	9	66	4,503	33,020	27,879	297,184
41	Mechanics Bank	Water Valley	191,125	252,454	29,120	10.32	6	67	4,250	47,460	42,076	284,760
42	FNB Picayune Bank	Picayune	126,271	246,717	34,426	12.42	6	63	4,475	46,982	41,120	281,894
43	Unity Bank of Mississippi	Holly Springs	105,556	241,382	30,769	10.81	7	56	4,945	39,561	34,483	276,926
44	Bank of Okolona	Okolona	134,821	220,125	24,984	9.19	4	52	4,800	62,400	55,031	249,601
45	First Southern Bank	Columbia	140,492	221,440	25,605	10.34	6	70	3,536	41,252	36,907	247,511
46	Bank of Kilmichael	Kilmichael	114,317	220,181	22,311	9.25	4	45	5,442	61,219	55,045	244,877
47	Bank of Forest	Forest	111,712	208,812	29,266	11.77	3	54	4,437	79,861	69,604	239,583
48	Bank of Brookhaven	Brookhaven	104,750	205,476	22,878	10.28	1	28	8,328	233,191	205,476	233,191
49	Commercial Bank	De Kalb	103,976	199,031	21,564	10.01	5	51	4,423	45,110	39,806	225,550
50	Oxford University Bank	Oxford	150,527	182,168	21,475	10.29	3	33	6,252	68,773	60,723	206,320
51	Bank of Wiggins	Wiggins	87,525	174,719	29,027	14.89	3	41	4,983	68,104	58,240	204,312
52	Bank of Franklin	Meadville	115,288	170,934	18,367	9.48	4	48	3,959	47,503	42,734	190,010
53	Bank of Anguilla	Anguilla	89,612	152,750	14,346	9.93	5	32	5,493	35,154	30,550	175,771
54	Commerce Bank	Corinth	86,142	138,491	16,536	10.56	1	28	5,556	155,560	138,491	155,560
55	Holmes County Bank	Lexington	52,359	127,139	17,314	13.00	4	22	6,672	36,697	31,785	146,789
56	Bank of Winona	Winona	45,376	121,747	17,913	10.41	1	17	8,514	144,731	121,747	144,731
57	Jefferson Bank	Greenville	98,244	107,324	23,118	16.67	3	17	8,155	46,211	35,775	138,633
58	Bank & Trust Company	Marks	66,969	113,567	8,232	6.27	2	29	4,589	66,540	56,784	133,080
59	Merchants and Planters Bank	Raymond	53,823	105,668	12,413	10.31	4	38	3,116	29,601	26,417	118,402
60	Grand Bank for Savings, FNB	Hattiesburg	78,087	83,412	12,547	12.68	1	33	2,926	96,556	83,412	96,556
61	Covington County Bank	Collins	42,072	78,969	8,684	9.87	2	20	4,410	44,096	39,485	88,192
62	Bank of Morton	Morton	41,784	69,816	10,524	12.35	1	18	4,590	82,619	69,816	82,619
63	Amory Federal Savings & Loan	Amory	42,097	66,677	10,695	13.76	1	8	9,690	77,523	66,677	77,523
64	Richton Bank & Trust Company	Richton	17,006	50,667	9,022	14.06	2	14	4,306	30,142	25,334	60,283
65	OmniBank	Bay Springs	31,517	51,052	4,834	9.30	3	16	3,502	18,675	17,017	56,026
66	First FS&LA	Aberdeen	36,608	39,527	7,652	16.27	1	4	11,817	47,267	39,527	47,267
67	Genesis Bank	Benoit	8,484	23,256	4,526	16.83	1	8	3,494	27,953	23,256	27,953
		MEDIAN	189,841	318,328	36,125	10	6	70	5,095	58,671	51,930	357,911
		AVERAGE	1,079,377	1,602,698	207,976	11	22	293	5,497	66,948	58,257	1,866,226
		HIGH	27,216,851	39,812,482	5,247,987	17	419	6,595	11,817	233,191	205,476	47,665,560
		LOW	8,484	-	4,526	6	1	4	2,841	18,675	17,017	27,953

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	96,556	93.6	0.0	1.78	9.15	8.20	NA	1.05	6.03
2	Peoples Bank	Mendenhall	431,628	84.2	8.4	0.93	10.02	7.20	2.43	0.49	5.53
3	Farmers and Merchants Bank	Baldwyn	470,062	55.3	28.9	3.11	18.52	7.67	2.50	0.45	4.68
4	Bank of Okolona	Okolona	249,601	61.3	26.6	6.61	11.20	7.06	2.12	0.98	4.36
5	PriorityOne Bank	Magee	895,997	84.4	20.3	7.52	12.73	5.06	2.97	0.43	4.18
6	Bank of Franklin	Meadville	190,010	67.5	32.8	5.08	8.71	6.14	1.87	0.40	4.16
7	Commercial Bank	De Kalb	225,550	52.2	40.6	4.30	26.26	6.81	1.95	0.29	4.15
8	Bank of Holly Springs	Holly Springs	388,463	89.5	10.2	27.59	8.76	5.77	1.18	0.46	4.11
9	First American National Bank	Iuka	376,392	58.9	37.0	8.15	13.02	6.36	1.73	0.30	4.10
10	Bank of Kilmichael	Kilmichael	244,877	51.9	38.3	(6.50)	16.36	6.71	1.92	0.48	4.02
11	Guaranty Bank & Trust Co.	Belzoni	1,437,205	75.5	21.1	9.41	19.21	5.38	1.95	0.35	4.02
12	FNB Picayune Bank	Picayune	281,894	51.2	35.6	(12.52)	18.97	6.68	1.66	0.26	3.99
13	Jefferson Bank	Greenville	138,633	91.5	27.3	6.84	(15.71)	6.79	1.57	1.18	3.90
14	Bank of Morton	Morton	82,619	59.9	28.6	(5.65)	11.02	6.77	1.80	0.54	3.87
15	Citizens Bank	Columbia	465,838	72.6	10.9	(5.59)	(2.20)	6.09	1.04	0.46	3.79
16	Oxford University Bank	Oxford	206,320	82.6	19.9	9.15	8.80	4.99	1.94	0.54	3.77
17	First Choice Bank	Pontotoc	395,401	63.9	31.2	9.23	9.44	6.46	1.57	0.78	3.72
18	BankPlus	Belzoni	5,187,184	77.5	12.5	6.53	10.92	4.88	1.68	0.14	3.71
19	First Security Bank	Batesville	808,720	58.1	38.3	9.93	12.81	5.68	1.50	0.16	3.68
20	Copiah Bank	Hazlehurst	297,184	75.7	25.7	12.27	15.02	5.17	1.71	0.42	3.65
21	Century Bank	Lucedale	454,471	65.3	27.9	2.34	10.72	5.73	1.58	0.33	3.64
22	Bank of Forest	Forest	239,583	53.5	43.5	(4.26)	8.26	6.13	1.66	0.39	3.63
23	Pike National Bank	McComb	336,661	54.3	38.4	(4.38)	19.35	6.51	1.47	0.54	3.63
24	Commerce Bank	Corinth	155,560	62.2	31.8	(5.41)	10.04	5.79	1.51	0.53	3.59
25	Mechanics Bank	Water Valley	284,760	75.7	13.2	12.04	10.66	5.41	2.06	0.60	3.55
26	OmniBank	Bay Springs	56,026	61.7	3.5	2.22	4.72	5.94	1.85	0.16	3.55
27	Richton Bank & Trust Company	Richton	60,283	33.6	39.8	(12.92)	4.81	5.46	3.40	0.21	3.54
28	BankFirst Financial Services	Macon	1,818,788	75.0	23.3	5.60	6.17	4.87	1.50	0.28	3.51
29	First Southern Bank	Columbia	247,511	63.4	24.1	(2.74)	10.75	5.10	1.72	0.13	3.51
30	Genesis Bank	Benoit	27,953	36.5	6.7	61.72	26.04	8.64	2.50	0.20	3.49
31	Great Southern Bank	Meridian	357,911	37.2	55.5	(7.60)	6.60	6.92	1.78	0.13	3.46
32	United Mississippi Bank	Natchez	431,373	69.2	26.4	(8.67)	13.17	4.71	1.76	0.30	3.46
33	Cleveland State Bank	Cleveland	339,992	42.9	42.2	2.25	24.89	6.09	1.61	0.21	3.41
34	First State Bank	Waynesboro	928,325	52.4	35.0	(9.79)	14.30	5.19	2.10	0.39	3.38
35	Bank of Winona	Winona	144,731	37.3	47.9	(10.77)	7.08	5.77	2.50	0.44	3.34
36	First Commercial Bank	Jackson	669,426	98.5	3.8	13.92	12.30	4.21	2.27	0.38	3.33
37	First, A National Banking Assn	Hattiesburg	6,066,913	56.4	28.9	(5.66)	22.87	5.00	1.87	0.31	3.32
38	Community Bank of Mississippi	Forest	4,444,664	62.8	32.3	(3.09)	14.41	5.18	1.13	0.37	3.30
39	Sycamore Bank	Senatobia	318,023	54.7	22.8	(5.38)	16.02	5.53	1.32	0.26	3.29
40	Citizens National Bank	Meridian	1,763,795	67.2	26.9	(0.68)	14.32	4.61	1.88	0.14	3.28
41	Bank of Anguilla	Anguilla	175,771	58.7	21.8	8.79	12.13	5.94	1.68	0.52	3.20
42	FNB Oxford Bank	Oxford	482,904	58.7	40.5	8.33	16.40	4.70	2.30	0.35	3.18
43	Merchants & Marine Bank	Pascagoula	678,860	59.7	15.8	(3.51)	6.31	5.59	1.94	0.36	3.13
44	Renasant Bank	Tupelo	16,793,269	74.4	16.7	(7.73)	15.60	4.05	1.56	0.22	3.13
45	First National Bank, Clarksdale	Clarksdale	405,812	60.7	33.2	7.61	4.13	4.73	2.04	0.26	3.09
46	Bank of Wiggins	Wiggins	204,312	50.1	48.5	1.22	15.03	5.90	1.59	0.63	3.07
47	Merchants and Planters Bank	Raymond	118,402	50.9	32.6	(9.76)	8.63	5.13	1.79	0.14	3.05
48	Bank of Brookhaven	Brookhaven	233,191	51.0	31.8	(6.72)	22.87	5.23	1.79	0.51	3.03
49	Magnolia State Bank	Bay Springs	416,112	72.3	18.2	(0.22)	10.09	4.42	1.59	0.29	3.00
50	BNA Bank	New Albany	673,824	56.8	36.8	0.73	8.58	4.77	1.62	0.41	2.97
51	Holmes County Bank	Lexington	146,789	41.2	38.7	26.21	7.44	5.79	2.10	0.18	2.97
52	Cadence Bank	Tupelo	47,665,560	68.4	32.8	76.30	102.80	4.42	1.24	0.30	2.96
53	Bank of Yazoo City	Yazoo City	307,271	51.4	44.8	(3.74)	16.66	4.98	1.32	0.26	2.95
54	RiverHills Bank	Vicksburg	395,425	44.9	49.8	(12.24)	12.05	5.58	1.60	0.47	2.93
55	Bank of Commerce	Greenwood	732,556	58.7	40.2	6.31	10.98	4.88	1.63	0.69	2.86
56	Planters Bank & Trust Company	Indianola	1,763,876	56.2	35.1	53.50	41.63	5.57	1.39	0.44	2.86
57	Trustmark National Bank	Jackson	17,593,319	69.6	20.4	(2.98)	6.73	3.73	1.30	0.11	2.72
58	Peoples Bank, Biloxi	Biloxi	816,386	33.9	59.7	(14.10)	28.05	4.78	1.97	0.13	2.70
59	Unity Bank of Mississippi	Holly Springs	276,926	43.7	40.6	110.20	139.13	5.15	1.71	0.27	2.70
60	Covington County Bank	Collins	88,192	53.3	26.5	2.63	0.86	4.91	1.89	0.46	2.68
61	First FS&LA	Pascagoula	322,516	109.4	12.6	(2.82)	5.69	4.51	1.29	1.23	2.64
62	Citizens Bank of Philadelphia	Philadelphia	1,360,976	NA	46.4	(12.33)	NA	4.96	NA	0.32	2.56
63	First Bank	McComb	580,873	64.2	13.9	(12.56)	(2.27)	4.88	1.54	0.58	2.54
64	Peoples Bank	Ripley	529,243	37.7	60.2	(6.34)	11.55	5.05	2.03	0.54	2.52
65	Bank & Trust Company	Marks	133,080	59.0	24.9	9.04	(7.91)	4.92	1.02	0.51	2.42
66	First FS&LA	Aberdeen	47,267	92.6	9.3	14.74	2.51	3.98	1.89	1.40	2.39
67	Amory Federal Savings & Loan	Amory	77,523	63.1	13.4	(11.73)	(1.03)	4.27	3.40	0.80	2.38
		MEDIAN	357,911	59.76	28.88	1.22	11.00	5.38	1.73	0.39	3.38
		AVERAGE	1,866,226	62.23	28.85	5.01	14.77	5.54	1.81	0.43	3.42
		HIGH	47,665,560	109.38	60.17	110.20	139.13	8.64	3.40	1.40	6.03
		LOW	27,953	-	-	(14.10)	(15.71)	3.73	-	0.11	2.38

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	430	1,921	0.21	-	-	7.65	7.86
2	Peoples Bank	Mendenhall	22,218	25,347	0.21	4.59	-	1.20	5.99
3	Richton Bank & Trust Company	Richton	838	2,211	0.35	-	-	3.36	3.71
4	Merchants and Planters Bank	Raymond	1,830	3,741	0.13	-	-	3.15	3.29
5	Covington County Bank	Collins	1,289	2,683	0.30	-	-	2.76	3.06
6	First Southern Bank	Columbia	4,129	4,966	0.30	-	-	1.77	2.07
7	Holmes County Bank	Lexington	2,059	2,725	0.21	-	-	1.76	1.98
8	Bank of Franklin	Meadville	3,481	3,440	0.44	-	-	1.39	1.83
9	United Mississippi Bank	Natchez	5,173	7,540	0.33	-	(0.02)	1.50	1.81
10	Mechanics Bank	Water Valley	4,062	4,882	0.17	0.27	(0.01)	1.36	1.79
11	Bank of Anguilla	Anguilla	1,482	3,034	0.09	-	-	1.70	1.79
12	PriorityOne Bank	Magee	14,202	15,085	0.46	0.52	0.01	0.80	1.79
13	Commerce Bank	Corinth	3,242	2,785	0.34	-	-	1.45	1.79
14	Pike National Bank	McComb	4,389	5,482	0.53	-	-	1.18	1.71
15	Farmers and Merchants Bank	Baldwyn	8,245	6,991	0.34	-	-	1.23	1.57
16	Bank of Winona	Winona	2,456	2,228	0.11	-	0.01	1.45	1.56
17	Great Southern Bank	Meridian	3,490	5,408	0.62	-	-	0.91	1.54
18	BankPlus	Belzoni	60,066	76,453	0.53	0.17	-	0.83	1.53
19	FNB Picayune Bank	Picayune	7,081	3,929	0.45	-	-	1.07	1.52
20	Sycamore Bank	Senatobia	3,945	4,623	0.32	-	0.14	1.04	1.51
21	First American National Bank	Iuka	5,839	5,428	0.33	-	-	1.17	1.50
22	Bank of Kilmichael	Kilmichael	5,319	3,363	0.32	-	0.12	1.03	1.47
23	Renasant Bank	Tupelo	189,639	229,805	0.22	0.56	-	0.67	1.45
24	Copiah Bank	Hazlehurst	3,724	4,017	0.24	-	(0.01)	1.20	1.43
25	Bank of Brookhaven	Brookhaven	2,888	3,058	0.29	-	-	1.13	1.43
26	Jefferson Bank	Greenville	2,277	2,039	0.06	-	-	1.33	1.39
27	Citizens National Bank	Meridian	30,243	22,698	0.27	0.07	(0.01)	1.02	1.35
28	Commercial Bank	De Kalb	4,106	2,754	0.43	-	(0.03)	0.93	1.33
29	Oxford University Bank	Oxford	3,209	2,581	0.14	-	-	1.16	1.30
30	Trustmark National Bank	Jackson	153,425	219,109	0.21	0.42	(0.02)	0.68	1.28
31	BNA Bank	New Albany	11,853	8,367	0.14	0.10	-	1.04	1.27
32	BankFirst Financial Services	Macon	20,007	22,806	0.36	0.32	(0.02)	0.61	1.27
33	Cadence Bank	Tupelo	195,162	375,518	0.17	0.19	(0.01)	0.90	1.25
34	Magnolia State Bank	Bay Springs	4,451	5,158	0.16	-	(0.04)	1.13	1.24
35	Citizens Bank	Columbia	8,066	5,876	0.34	-	0.01	0.89	1.24
36	Bank of Okolona	Okolona	4,654	2,845	0.42	-	(0.05)	0.82	1.19
37	First Security Bank	Batesville	10,093	8,765	0.54	-	-	0.60	1.14
38	Peoples Bank	Ripley	5,801	5,749	0.12	-	-	0.99	1.11
39	First Bank	McComb	4,326	6,384	0.22	-	-	0.83	1.06
40	Guaranty Bank & Trust Co.	Belzoni	23,187	14,205	0.27	-	(0.01)	0.79	1.05
41	Merchants & Marine Bank	Pascagoula	2,306	7,193	0.35	0.01	-	0.67	1.02
42	Cleveland State Bank	Cleveland	3,783	3,055	0.20	-	(0.01)	0.83	1.02
43	First FS&LA	Pascagoula	2,270	3,227	0.05	-	-	0.95	0.99
44	Planters Bank & Trust Company	Indianola	14,003	12,375	0.43	-	-	0.49	0.92
45	Bank of Forest	Forest	2,728	2,161	0.25	0.27	-	0.39	0.91
46	Community Bank of Mississippi	Forest	41,677	38,836	0.21	0.33	-	0.37	0.91
47	Century Bank	Lucedale	4,504	4,029	0.34	-	-	0.56	0.90
48	Bank of Commerce	Greenwood	9,283	5,830	0.14	-	-	0.72	0.86
49	Bank of Morton	Morton	1,059	677	0.43	-	-	0.40	0.83
50	First Commercial Bank	Jackson	3,106	5,387	0.06	0.50	-	0.27	0.83
51	FNB Oxford Bank	Oxford	6,282	3,691	0.09	-	-	0.72	0.81
52	RiverHills Bank	Vicksburg	6,197	3,062	0.33	-	(0.01)	0.48	0.79
53	Peoples Bank, Biloxi	Biloxi	9,154	6,240	0.18	-	0.01	0.60	0.79
54	Citizens Bank of Philadelphia	Philadelphia	8,099	10,810	0.25	-	0.02	0.49	0.76
55	Grand Bank for Savings, FNB	Hattiesburg	1,169	712	0.00	0.56	0.04	0.12	0.72
56	First Choice Bank	Pontotoc	4,593	2,636	0.43	-	-	0.26	0.68
57	First, A National Banking Assn	Hattiesburg	73,896	36,707	0.32	0.16	(0.01)	0.20	0.67
58	Bank of Yazoo City	Yazoo City	2,476	2,001	0.29	-	-	0.37	0.67
59	Bank of Wiggins	Wiggins	1,428	1,172	0.32	-	(0.04)	0.32	0.61
60	Bank of Holly Springs	Holly Springs	5,051	2,252	0.27	-	0.05	0.29	0.61
61	First State Bank	Waynesboro	7,291	4,934	0.16	-	(0.02)	0.40	0.55
62	Bank & Trust Company	Marks	(1,708)	639	0.25	-	(0.25)	0.48	0.47
63	First National Bank, Clarksdale	Clarksdale	3,703	1,664	0.17	-	-	0.25	0.42
64	Unity Bank of Mississippi	Holly Springs	(827)	809	0.18	-	-	0.23	0.41
65	OmniBank	Bay Springs	35	110	0.20	-	(0.01)	0.02	0.21
66	Amory Federal Savings & Loan	Amory	72	(13)	0.00	-	(0.03)	0.01	(0.02)
67	First FS&LA	Aberdeen	229	(8)	0.00	-	(0.02)	0.00	(0.02)
			MEDIAN	4,326	4,623	0.27	-	0.89	1.27
			AVERAGE	15,735	19,346	0.26	0.13	1.01	1.40
			HIGH	195,162	375,518	0.62	4.59	7.65	7.86
			LOW	(1,708)	(13)	-	-	(0.25)	(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	Genesis Bank	Benoit	27,953	3,494	74.6	2.41	0.67	5.12	8.20
2	Peoples Bank	Mendenhall	431,628	2,977	51.6	3.59	0.35	1.88	5.82
3	Grand Bank for Savings, FNB	Hattiesburg	96,556	2,926	80.4	3.23	0.52	1.23	4.98
4	Merchants and Planters Bank	Raymond	118,402	3,116	63.0	2.47	0.38	1.10	3.95
5	Richton Bank & Trust Company	Richton	60,283	4,306	61.4	1.80	0.43	1.61	3.84
6	United Mississippi Bank	Natchez	431,373	4,108	73.3	2.12	0.56	1.09	3.77
7	First American National Bank	Iuka	376,392	3,361	67.5	2.14	0.23	1.25	3.62
8	PriorityOne Bank	Magee	895,997	4,073	64.0	2.13	0.36	1.01	3.50
9	Great Southern Bank	Meridian	357,911	2,841	69.2	2.16	0.51	0.76	3.43
10	Farmers and Merchants Bank	Baldwyn	470,062	4,087	55.7	2.03	0.53	0.82	3.38
11	First Southern Bank	Columbia	247,511	3,536	62.9	2.13	0.32	0.88	3.33
12	BankPlus	Belzoni	5,187,184	5,277	65.8	1.94	0.52	0.85	3.31
13	Jefferson Bank	Greenville	138,633	8,155	62.8	1.69	0.31	1.29	3.29
14	Merchants & Marine Bank	Pascagoula	678,860	4,352	84.0	1.59	0.69	1.00	3.27
15	First Commercial Bank	Jackson	669,426	7,198	80.5	2.19	0.29	0.72	3.20
16	Unity Bank of Mississippi	Holly Springs	276,926	4,945	107.4	1.81	0.29	1.09	3.19
17	Bank of Franklin	Meadville	190,010	3,959	55.2	1.79	0.41	0.98	3.18
18	Pike National Bank	McComb	336,661	4,156	62.3	1.64	0.44	1.08	3.17
19	OmniBank	Bay Springs	56,026	3,502	97.9	1.89	0.41	0.86	3.16
20	Bank of Anguilla	Anguilla	175,771	5,493	68.3	1.63	0.49	1.03	3.16
21	Bank & Trust Company	Marks	133,080	4,589	117.4	1.56	0.28	1.29	3.13
22	Mechanics Bank	Water Valley	284,760	4,250	60.4	1.95	0.29	0.85	3.09
23	Covington County Bank	Collins	88,192	4,410	53.2	1.36	0.50	1.16	3.02
24	Copiah Bank	Hazlehurst	297,184	4,503	62.8	1.50	0.55	0.96	3.01
25	Guaranty Bank & Trust Co.	Belzoni	1,437,205	5,323	60.5	1.82	0.45	0.71	2.99
26	BankFirst Financial Services	Macon	1,818,788	5,334	65.2	1.68	0.25	1.05	2.98
27	Century Bank	Lucedale	454,471	3,851	70.0	1.36	0.32	1.28	2.97
28	Citizens Bank	Columbia	465,838	3,668	60.8	1.77	0.32	0.85	2.94
29	Bank of Morton	Morton	82,619	4,590	66.4	1.95	0.27	0.71	2.92
30	Sycamore Bank	Senatobia	318,023	5,782	63.0	1.52	0.35	1.01	2.88
31	Holmes County Bank	Lexington	146,789	6,672	61.2	1.39	0.12	1.37	2.87
32	Bank of Holly Springs	Holly Springs	388,463	4,517	64.9	1.56	0.36	0.95	2.87
33	Trustmark National Bank	Jackson	17,593,319	6,535	74.2	1.67	0.30	0.87	2.84
34	Bank of Forest	Forest	239,583	4,437	67.4	1.57	0.27	0.97	2.81
35	Peoples Bank, Biloxi	Biloxi	816,386	6,138	84.8	1.33	0.42	1.06	2.81
36	Bank of Okolona	Okolona	249,601	4,800	57.8	1.57	0.22	1.00	2.79
37	Commerce Bank	Corinth	155,560	5,556	55.3	1.46	0.27	1.03	2.76
38	Bank of Kilmichael	Kilmichael	244,877	5,442	52.0	1.69	0.27	0.79	2.75
39	Magnolia State Bank	Bay Springs	416,112	4,783	67.7	1.35	0.41	0.98	2.74
40	Renasant Bank	Tupelo	16,793,269	6,882	63.4	1.77	0.29	0.67	2.72
41	First Security Bank	Batesville	808,720	4,348	59.6	1.81	0.30	0.60	2.71
42	Community Bank of Mississippi	Forest	4,444,664	5,414	66.2	1.67	0.31	0.69	2.67
43	Commercial Bank	De Kalb	225,550	4,423	49.7	1.67	0.36	0.61	2.66
44	Cadence Bank	Tupelo	47,665,560	7,228	66.2	1.57	0.27	0.83	2.65
45	Citizens National Bank	Meridian	1,763,795	5,564	58.3	1.56	0.26	0.81	2.63
46	Bank of Wiggins	Wiggins	204,312	4,983	73.8	1.46	0.35	0.81	2.63
47	First FS&LA	Pascagoula	322,516	5,561	73.5	1.53	0.30	0.74	2.57
48	Bank of Winona	Winona	144,731	8,514	55.2	1.55	0.37	0.62	2.54
49	First Choice Bank	Pontotoc	395,401	4,943	60.6	1.39	0.23	0.90	2.53
50	Oxford University Bank	Oxford	206,320	6,252	52.3	1.40	0.27	0.85	2.52
51	Cleveland State Bank	Cleveland	339,992	5,667	57.7	1.55	0.39	0.54	2.48
52	FNB Picayune Bank	Picayune	281,894	4,475	46.6	1.57	0.21	0.69	2.47
53	Citizens Bank of Philadelphia	Philadelphia	1,360,976	5,022	76.3	1.28	0.50	0.67	2.46
54	First Bank	McComb	580,873	5,095	74.5	1.32	0.53	0.57	2.41
55	Bank of Brookhaven	Brookhaven	233,191	8,328	55.1	1.30	0.26	0.85	2.40
56	Bank of Yazoo City	Yazoo City	307,271	7,494	67.4	1.21	0.23	0.89	2.34
57	First National Bank, Clarksdale	Clarksdale	405,812	8,822	64.7	1.60	0.26	0.35	2.21
58	Planters Bank & Trust Company	Indianola	1,763,876	7,141	59.2	1.19	0.28	0.70	2.16
59	Peoples Bank	Ripley	529,243	6,454	57.0	1.37	0.15	0.63	2.15
60	First State Bank	Waynesboro	928,325	5,305	64.0	1.26	0.36	0.47	2.08
61	First, A National Banking Assn	Hattiesburg	6,066,913	7,641	51.4	1.14	0.29	0.57	1.99
62	RiverHills Bank	Vicksburg	395,425	6,937	52.1	1.17	0.20	0.54	1.91
63	FNB Oxford Bank	Oxford	482,904	6,899	49.5	1.21	0.21	0.44	1.87
64	Bank of Commerce	Greenwood	732,556	9,514	48.8	1.12	0.18	0.57	1.86
65	Amory Federal Savings & Loan	Amory	77,523	9,690	91.2	0.94	0.20	0.73	1.86
66	BNA Bank	New Albany	673,824	6,876	43.7	1.15	0.19	0.43	1.77
67	First FS&LA	Aberdeen	47,267	11,817	68.3	0.89	0.08	0.61	1.58
MEDIAN			357,911	5,095	63.0	1.57	0.31	0.85	2.81
AVERAGE			1,866,226	5,497	65.4	1.66	0.34	0.94	2.94
HIGH			47,665,560	11,817	117.4	3.59	0.69	5.12	8.20
LOW			27,953	2,841	43.7	0.89	0.08	0.35	1.58

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/Lns Excl HFS (%)	Adj OREO / Gross Lns + OREO (%)	Net C-O / Avg Lns (%)	Asset Quality Score (%)
1	Merchants and Planters Bank	Raymond	118,402	53,823	0.00	NA	0.0233	0.11	0.00	-	0.00	(0.03)	(0.03)
2	First Commercial Bank	Jackson	669,426	554,223	0.13	NA	0.0108	0.14	0.00	-	0.02	(0.02)	0.00
3	First National Bank, Clarksdale	Clarksdale	405,812	216,603	0.59	NA	0.0138	0.00	0.02	-	0.06	0.02	0.10
4	Peoples Bank	Ripley	529,243	177,586	0.11	NA	0.0151	0.14	0.32	-	0.03	(0.06)	0.29
5	Bank of Kilmichael	Kilmichael	244,877	114,316	0.23	NA	0.0225	0.22	0.16	-	0.05	0.12	0.33
6	Bank of Brookhaven	Brookhaven	233,191	104,749	1.15	276	0.0113	0.08	0.13	-	0.26	0.05	0.44
7	BankPlus	Belzoni	5,187,184	3,617,158	2.73	3,966	0.0124	0.19	0.23	-	0.32	0.01	0.60
8	Jefferson Bank	Greenville	138,633	98,244	2.68	NA	0.0450	0.15	0.01	-	0.75	(0.10)	0.66
9	FNB Oxford Bank	Oxford	482,904	242,338	1.23	85	0.0129	0.03	0.33	-	0.27	0.06	0.66
10	Trustmark National Bank	Jackson	17,593,319	10,281,165	4.28	4,557	0.0097	(0.13)	0.08	-	0.62	(0.03)	0.68
11	First Choice Bank	Pontotoc	395,401	221,962	0.85	NA	0.0121	0.06	0.52	-	0.16	(0.01)	0.69
12	Peoples Bank, Biloxi	Biloxi	816,386	239,162	3.59	1,891	0.0138	(0.72)	1.09	-	1.37	(1.73)	0.73
13	Cadence Bank	Tupelo	47,665,560	26,876,676	3.17	16,637	0.0166	0.40	0.29	-	0.41	(0.03)	0.73
14	Guaranty Bank & Trust Co.	Belzoni	1,437,205	978,378	5.59	113	0.0147	0.18	0.17	-	0.67	0.02	0.87
15	Bank of Franklin	Meadville	190,010	115,288	9.39	287	0.0152	0.14	0.52	-	0.45	(0.08)	0.92
16	Cleveland State Bank	Cleveland	339,992	132,541	1.57	NA	0.0150	0.17	0.52	-	0.26	0.14	0.98
17	First FS&LA	Aberdeen	47,267	36,608	2.09	108	0.0057	0.09	0.54	-	0.29	0.05	1.03
18	Renasant Bank	Tupelo	16,793,269	10,020,914	4.35	2,540	0.0164	(0.01)	0.27	-	0.68	0.10	1.06
19	Citizens National Bank	Meridian	1,763,795	1,030,712	4.64	3,975	0.0145	0.07	0.28	-	0.85	0.05	1.18
20	Sycamore Bank	Senatobia	318,023	158,060	5.24	NA	0.0132	0.03	0.37	-	0.95	0.00	1.32
21	Covington County Bank	Collins	88,192	42,072	3.49	63	0.0101	0.34	0.53	-	0.70	0.05	1.33
22	Oxford University Bank	Oxford	206,320	150,527	1.43	NA	0.0126	0.14	1.07	-	0.09	0.05	1.34
23	First, A National Banking Assn	Hattiesburg	6,066,913	2,959,553	5.77	2,565	0.0104	(0.03)	0.10	-	1.21	0.13	1.44
24	Bank of Wiggins	Wiggins	204,312	87,525	2.19	86	0.0160	0.01	0.68	-	0.59	0.03	1.47
25	Copiah Bank	Hazlehurst	297,184	189,841	3.31	NA	0.0126	0.04	0.96	-	0.51	0.03	1.52
26	Community Bank of Mississippi	Forest	4,444,664	2,528,389	4.49	8,179	0.0114	0.10	0.84	-	0.53	0.05	1.53
27	BNA Bank	New Albany	673,824	336,987	5.02	NA	0.0195	0.07	0.35	-	1.18	0.04	1.60
28	Magnolia State Bank	Bay Springs	416,112	273,720	8.63	1,313	0.0100	0.21	0.38	-	0.95	0.02	1.60
29	First FS&LA	Pascagoula	322,516	248,906	7.42	409	0.0047	0.04	0.61	-	0.97	0.02	1.62
30	Citizens Bank of Philadelphia	Philadelphia	1,360,976	571,847	0.00	2,475	0.0079	0.10	0.26	-	0.43	0.26	1.65
31	BankFirst Financial Services	Macon	1,818,788	1,199,432	9.18	953	0.0131	0.06	0.19	-	1.30	0.16	1.66
32	First Southern Bank	Columbia	247,511	140,492	5.03	34	0.0153	0.21	0.66	-	0.96	0.05	1.71
33	Farmers and Merchants Bank	Baldwyn	470,062	222,927	3.52	51	0.0206	0.21	0.76	-	1.04	0.08	1.88
34	Planters Bank & Trust Company	Indianola	1,763,876	875,447	7.54	410	0.0069	0.12	0.45	-	1.34	0.12	1.91
35	Bank of Yazoo City	Yazoo City	307,271	141,070	7.57	2,405	0.0110	0.10	0.11	-	1.68	0.14	1.93
36	First Security Bank	Batesville	808,720	425,692	6.49	155	0.0122	0.14	0.67	-	1.07	0.14	1.94
37	Mechanics Bank	Water Valley	284,760	189,886	7.07	NA	0.0124	0.07	0.80	-	1.06	0.00	1.96
38	United Mississippi Bank	Natchez	431,373	266,663	6.18	137	0.0077	0.08	0.88	-	0.94	0.10	1.98
39	Bank of Okolona	Okolona	249,601	134,821	8.36	180	0.0142	0.00	0.40	-	1.57	0.03	2.10
40	First American National Bank	Iuka	376,392	197,789	6.61	72	0.0114	0.09	0.82	-	1.32	0.09	2.23
41	Bank of Anguilla	Anguilla	175,771	89,612	10.91	613	0.0218	0.47	0.11	-	1.96	0.17	2.25
42	Bank of Winona	Winona	144,731	45,376	2.36	NA	0.0154	0.14	1.35	-	0.97	(0.01)	2.31
43	Amory Federal Savings & Loan	Amory	77,523	42,097	3.66	NA	0.0095	0.04	1.20	-	0.86	0.20	2.36
44	Bank of Holly Springs	Holly Springs	388,463	298,439	8.47	131	0.0069	0.16	1.39	-	1.03	0.03	2.52
45	OmniBank	Bay Springs	56,026	31,517	16.16	593	0.0131	0.00	0.00	-	2.64	(0.11)	2.53
46	Merchants & Marine Bank	Pascagoula	678,860	348,997	7.06	245	0.0103	0.20	0.50	-	1.58	0.54	2.62
47	RiverHills Bank	Vicksburg	395,425	154,798	3.22	NA	0.0327	0.09	1.60	-	0.82	0.09	2.66
48	Bank of Forest	Forest	239,583	110,887	6.32	433	0.0130	0.12	0.84	-	1.66	0.21	2.74
49	PriorityOne Bank	Magee	895,997	634,265	6.87	21	0.0151	0.26	1.81	-	0.89	0.02	2.84
50	Great Southern Bank	Meridian	357,911	121,519	1.16	NA	0.0122	0.10	2.44	-	0.19	0.10	2.84
51	Unity Bank of Mississippi	Holly Springs	276,926	105,556	7.04	115	0.0078	0.13	1.13	-	2.05	(0.03)	3.15
52	Commercial Bank	De Kalb	225,550	103,976	3.84	5	0.0207	0.09	2.53	-	0.62	0.11	3.41
53	Commerce Bank	Corinth	155,560	86,143	6.13	303	0.0218	0.12	2.24	-	1.11	0.07	3.61
54	First State Bank	Waynesboro	928,325	426,765	10.16	2,859	0.0163	0.14	1.17	-	2.48	0.01	3.67
55	Citizens Bank	Columbia	465,838	297,967	16.58	442	0.0142	0.19	0.85	-	2.79	0.26	4.02
56	Bank of Commerce	Greenwood	732,556	378,378	5.22	NA	0.0147	0.19	2.94	-	0.16	0.12	4.03
57	FNB Picayune Bank	Picayune	281,894	126,272	12.64	2,537	0.0160	0.04	0.69	-	3.55	(0.02)	4.24
58	Century Bank	Lucedale	454,471	256,804	13.29	NA	0.0158	0.07	2.09	-	2.19	0.16	4.53
59	First Bank	McComb	580,873	327,763	18.38	1,531	0.0140	0.11	0.42	-	2.60	0.40	4.53
60	Pike National Bank	McComb	336,661	158,195	13.42	NA	0.0168	0.10	1.14	-	2.82	0.05	4.62
61	Grand Bank for Savings, FNB	Hattiesburg	96,556	77,973	16.04	1,166	0.0080	0.03	2.02	-	2.43	(0.01)	4.67
62	Richton Bank & Trust Company	Richton	60,283	17,005	0.30	30	0.0530	0.84	4.73	-	0.18	0.01	4.92
63	Genesis Bank	Benoit	27,953	8,484	1.10	NA	0.0217	0.41	3.69	-	0.59	0.66	4.96
64	Holmes County Bank	Lexington	146,789	52,359	14.75	172	0.0250	0.45	0.84	-	5.23	0.11	6.18
65	Peoples Bank	Mendenhall	431,628	312,755	27.61	623	0.0149	0.16	2.13	-	4.80	0.05	6.98
66	Bank of Morton	Morton	82,619	41,784	30.61	98	0.0030	0.12	3.21	-	6.87	0.23	10.45
67	Bank & Trust Company	Marks	133,080	66,969	78.07	437	0.0323	0.79	0.48	-	10.63	1.41	12.60
		MEDIAN	357,911	189,841	5	410	0.0138	0.11	0.61	-	0.95	0.05	1.91
		AVERAGE	1,866,226	1,062,340	8	1,441	0.0152	0.13	0.91	-	1.37	0.07	2.45
		HIGH	47,665,560	26,876,676	78	16,637	0.0530	0.84	4.73	-	10.63	1.41	12.60
		LOW	27,953	8,484	-	-	0.0030	(0.72)	-	-	-	(1.73)	(0.03)

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Dec21 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Dec20 Net Inc (\$000)	LTM Dec19 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	Peoples Bank	Mendenhall	431,628	50,749	11.76	22,218	153	12,961	7,867	5.25	52.49
2	Commercial Bank	De Kalb	225,550	21,564	9.56	4,106	81	1,654	1,521	2.54	25.76
3	Bank of Kilmichael	Kilmichael	244,877	22,311	9.11	5,319	118	2,964	2,584	2.32	24.63
4	Bank of Franklin	Meadville	190,010	18,367	9.67	3,481	73	1,540	1,863	2.39	22.91
5	FNB Picayune Bank	Picayune	281,894	34,426	12.21	7,081	112	5,501	5,579	2.73	21.09
6	Covington County Bank	Collins	88,192	8,684	9.85	1,289	64	279	478	1.97	20.73
7	Oxford University Bank	Oxford	206,320	21,475	10.41	3,209	97	1,610	1,477	2.13	20.64
8	Merchants and Planters Bank	Raymond	118,402	12,413	10.48	1,830	48	908	919	2.11	20.36
9	Sycamore Bank	Senatobia	318,023	26,518	8.34	3,945	72	2,204	2,391	1.62	19.59
10	Commerce Bank	Corinth	155,560	16,536	10.63	3,242	116	1,718	2,054	2.08	19.39
11	Bank of Okolona	Okolona	249,601	24,984	10.01	4,654	90	2,007	3,630	1.95	19.12
12	Guaranty Bank & Trust Co.	Belzoni	1,437,205	123,865	8.62	23,187	86	18,744	16,272	1.71	18.91
13	BNA Bank	New Albany	673,824	75,334	11.18	11,853	121	8,875	7,600	2.11	18.60
14	Mechanics Bank	Water Valley	284,760	29,120	10.23	4,062	61	2,109	2,089	1.93	18.56
15	Cleveland State Bank	Cleveland	339,992	25,067	7.37	3,783	63	2,310	2,412	1.56	18.15
16	Copiah Bank	Hazlehurst	297,184	27,715	9.33	3,724	56	1,992	1,894	1.68	18.03
17	BankPlus	Belzoni	5,187,184	436,019	8.41	60,066	61	42,231	40,077	1.50	17.85
18	First Security Bank	Batesville	808,720	72,871	9.01	10,093	54	7,382	7,858	1.65	17.61
19	PriorityOne Bank	Magee	895,997	84,602	9.44	14,202	65	11,857	9,939	1.68	17.29
20	Citizens National Bank	Meridian	1,763,795	173,887	9.86	30,243	95	25,124	26,459	1.80	17.13
21	Citizens Bank	Columbia	465,838	48,396	10.39	8,066	64	5,989	6,562	1.70	17.08
22	Bank of Brookhaven	Brookhaven	233,191	22,878	9.81	2,888	103	1,639	1,508	1.77	16.99
23	Farmers and Merchants Bank	Baldwyn	470,062	61,876	13.16	8,245	72	4,684	5,977	2.30	16.80
24	First Southern Bank	Columbia	247,511	25,605	10.34	4,129	59	2,626	2,369	1.72	16.45
25	Bank of Commerce	Greenwood	732,556	69,986	9.55	9,283	121	7,817	7,095	1.64	16.21
26	FNB Oxford Bank	Oxford	482,904	51,025	10.57	6,282	90	3,603	3,873	1.75	16.18
27	First American National Bank	Iuka	376,392	37,244	9.90	5,839	52	2,635	1,779	1.61	15.90
28	Community Bank of Mississippi	Forest	4,444,664	351,882	7.92	41,677	51	32,124	29,361	1.26	15.72
29	Great Southern Bank	Meridian	357,911	29,972	8.37	3,490	28	2,224	2,721	1.32	15.38
30	Pike National Bank	McComb	336,661	37,805	11.23	4,389	54	2,706	3,088	1.79	14.81
31	RiverHills Bank	Vicksburg	395,425	41,776	10.56	6,197	109	4,608	5,309	1.61	14.54
32	Century Bank	Lucedale	454,471	40,673	8.95	4,504	38	3,716	3,571	1.27	14.15
33	Bank of Winona	Winona	144,731	17,913	12.38	2,456	144	1,020	908	1.72	13.97
34	Planters Bank & Trust Company	Indianola	1,763,876	174,258	9.88	14,003	57	11,625	11,987	1.32	13.51
35	BankFirst Financial Services	Macon	1,818,788	195,424	10.74	20,007	59	15,525	14,012	1.41	13.21
36	Genesis Bank	Benoit	27,953	4,526	16.19	430	54	93	130	2.38	13.01
37	Peoples Bank	Ripley	529,243	51,769	9.78	5,801	71	4,159	3,852	1.28	12.84
38	First Choice Bank	Pontotoc	395,401	44,931	11.36	4,593	57	3,707	3,560	1.47	12.68
39	First, A National Banking Assn	Hattiesburg	6,066,913	776,215	12.79	73,896	93	60,017	51,102	1.72	12.59
40	Magnolia State Bank	Bay Springs	416,112	36,125	8.68	4,451	51	2,675	3,510	1.07	12.46
41	United Mississippi Bank	Natchez	431,373	42,320	9.81	5,173	49	3,632	2,641	1.24	12.40
42	Bank of Holly Springs	Holly Springs	388,463	41,316	10.64	5,051	59	3,801	3,610	1.36	12.29
43	Bank of Anguilla	Anguilla	175,771	14,346	8.16	1,482	46	975	577	1.02	12.25
44	Holmes County Bank	Lexington	146,789	17,314	11.80	2,059	94	956	1,521	1.49	11.77
45	Jefferson Bank	Greenville	138,633	23,118	16.68	2,277	134	1,296	1,344	1.76	11.16
46	Renasant Bank	Tupelo	16,793,269	2,477,917	14.76	189,639	78	94,765	179,246	1.52	10.18
47	Peoples Bank, Biloxi	Biloxi	816,386	88,845	10.88	9,154	69	(2,638)	1,940	1.17	10.17
48	Trustmark National Bank	Jackson	17,593,319	1,849,542	10.51	153,425	57	162,967	153,268	1.08	10.07
49	Bank of Morton	Morton	82,619	10,524	12.74	1,059	59	1,366	1,289	1.30	10.01
50	Bank of Yazoo City	Yazoo City	307,271	30,211	9.83	2,476	60	2,140	2,256	1.01	9.88
51	Grand Bank for Savings, FNB	Hattiesburg	96,556	12,547	12.99	1,169	35	763	622	1.19	9.75
52	Richton Bank & Trust Company	Richton	60,283	9,022	14.97	838	60	(2,053)	592	1.41	9.47
53	Bank of Forest	Forest	239,583	29,266	12.22	2,728	51	2,373	2,678	1.15	9.16
54	First National Bank, Clarksdale	Clarksdale	405,812	46,589	11.48	3,703	81	4,169	1,382	1.11	9.10
55	First FS&LA	Pascagoula	322,516	32,071	9.94	2,270	39	864	1,001	0.85	8.92
56	First State Bank	Waynesboro	928,325	107,831	11.62	7,291	42	6,613	8,293	1.03	8.41
57	Citizens Bank of Philadelphia	Philadelphia	1,360,976	123,140	9.05	8,099	30	7,359	6,277	0.69	8.20
58	Cadence Bank	Tupelo	47,665,560	5,247,987	11.01	195,162	30	228,051	234,261	0.82	7.63
59	First Bank	McComb	580,873	61,712	10.62	4,326	38	3,479	5,071	0.72	7.23
60	First Commercial Bank	Jackson	669,426	71,075	10.62	3,106	33	2,431	4,416	0.63	5.81
61	Bank of Wiggins	Wiggins	204,312	29,027	14.21	1,428	35	1,331	1,196	0.88	5.70
62	First FS&LA	Aberdeen	47,267	7,652	16.19	229	57	222	117	0.65	4.01
63	Merchants & Marine Bank	Pascagoula	678,860	79,729	11.74	2,306	15	4,111	4,358	0.39	3.48
64	Amory Federal Savings & Loan	Amory	77,523	10,695	13.80	72	9	35	(193)	0.10	0.74
65	OmniBank	Bay Springs	56,026	4,834	8.63	35	2	174	157	0.07	0.71
66	Unity Bank of Mississippi	Holly Springs	276,926	30,769	11.11	(827)	(15)	580	845	(0.40)	(4.18)
67	Bank & Trust Company	Marks	133,080	8,232	6.19	(1,708)	(59)	(2,608)	(2,823)	(1.26)	(20.82)
		MEDIAN	357,911	36,125	10.48	4,326	59	2,635	2,678	1.50	13.51
		AVERAGE	1,866,226	207,976	10.75	15,735	64	12,751	13,779	1.46	13.53
		HIGH	47,665,560	5,247,987	16.68	195,162	153	228,051	234,261	5.25	52.49
		LOW	27,953	4,526	6.19	(1,708)	(59)	(2,638)	(2,823)	(1.26)	(20.82)