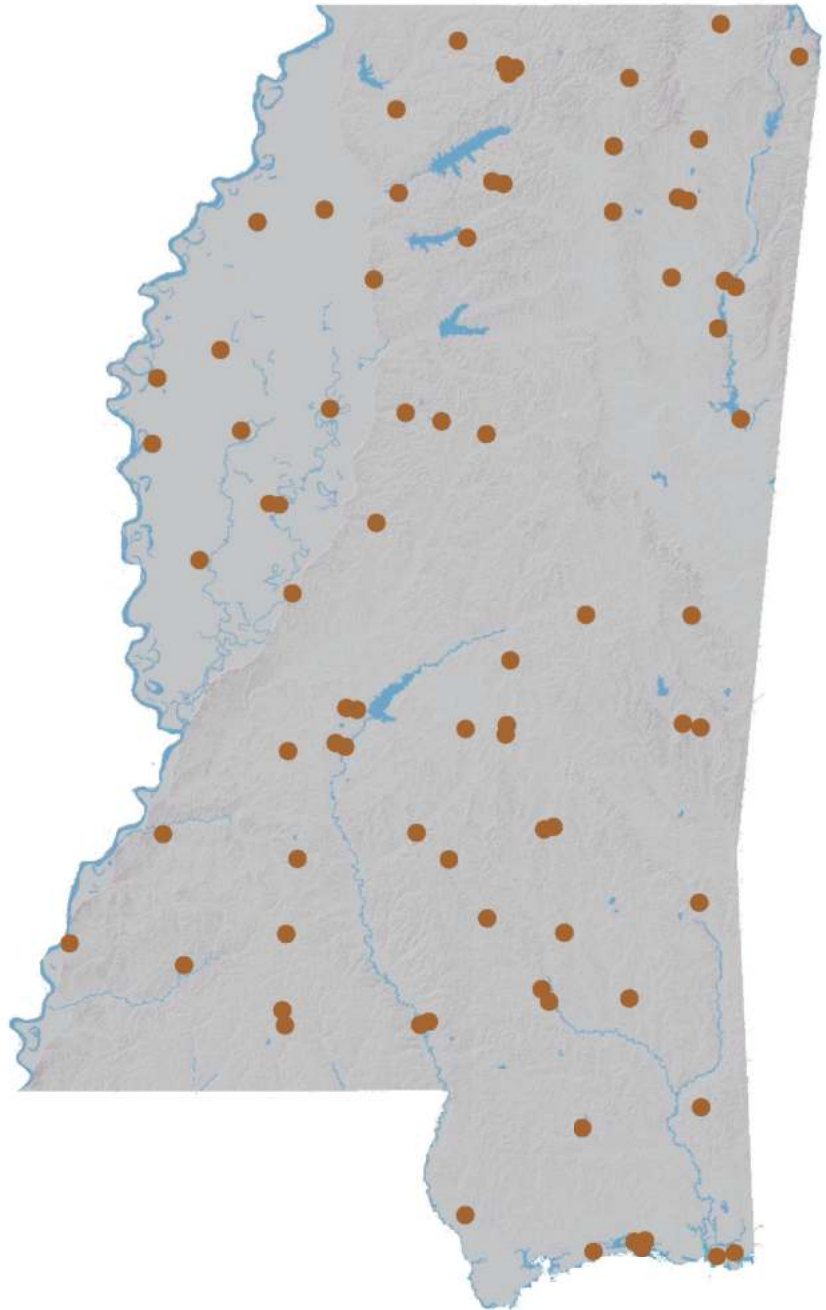


Banking Almanac: Mississippi

As of and for the Twelve Months Ended June 30, 2022



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 June 30, 2022 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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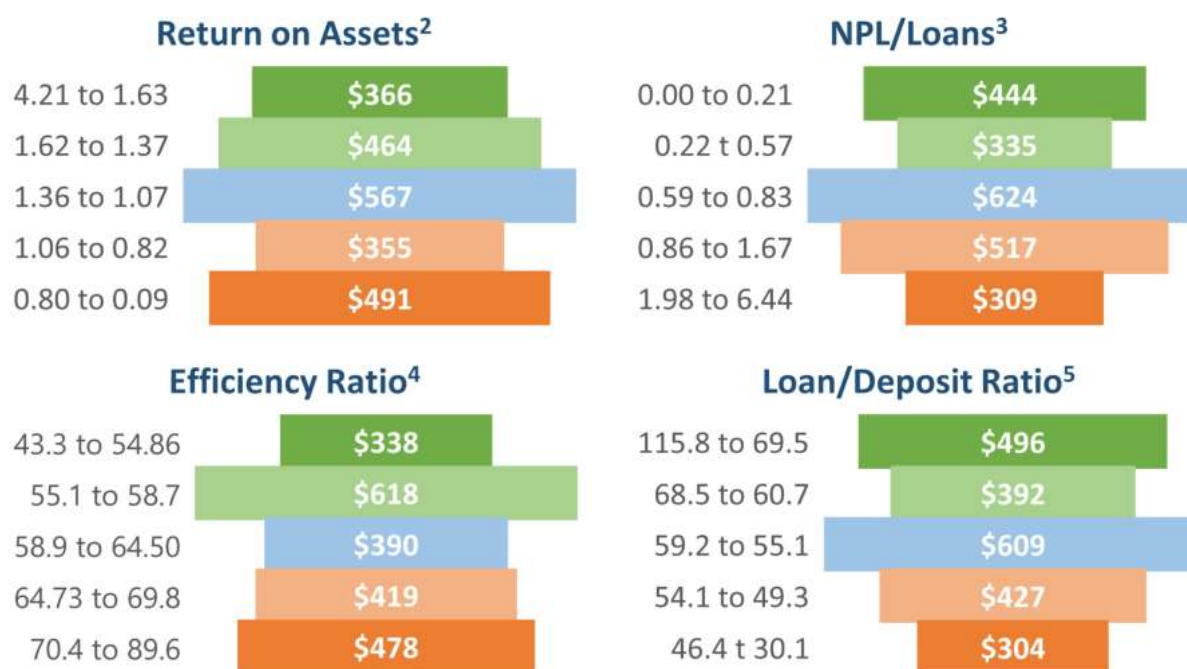
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Mississippi Bankers Almanac Peer Comparisons

Second Quarter 2022

August 15, 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 Q2 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: $\frac{\text{NPL} + \text{OREO}}{\text{Gross Loans} + \text{OREO}}$.

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/ Assets (%)	Total
1	Amory Federal Savings & Loan	Amory	1934	Fed-Thrift	C-corp		74,306	14.07	0.36	2.61		0.00
2	Bank of Anguilla	Anguilla	1904	ST-Bank	C-corp	Pyramid Financial Corporation	177,933	8.54	0.82	10.27		0.96
3	Bank of Brookhaven	Brookhaven	2000	ST-Bank	C-corp	Haven Capital Corporation	225,459	8.35	1.34	13.69		0.00
4	Bank of Commerce	Greenwood	1904	ST-Bank	C-corp	Commerce Bancorp, Inc	784,122	4.43	1.36	16.74		0.07
5	Bank of Forest	Forest	1901	ST-Bank	S-corp	First Forest Corporation	230,734	7.73	0.91	8.05		0.77
6	Bank of Franklin	Meadville	1912	ST-Bank	C-corp	Franklin Bancshares, Inc.	201,150	8.13	2.14	21.80		0.63
7	Bank of Holly Springs	Holly Springs	1869	ST-Bank	S-corp	Holly Springs Bancshares Inc	443,065	15.26	1.38	12.04		1.00
8	Bank of Kilmichael	Kilmichael	1904	ST-Bank	S-corp	Kilmichael Bancorp, Inc.	256,767	3.35	1.94	25.06		0.13
9	Bank of Morton	Morton	1904	ST-Bank	S-corp	Morton Bancorp, Inc.	80,701	10.74	1.05	8.72		3.57
10	Bank of Okolona	Okolona	1931	ST-Bank	S-corp	Bancorp of Okolona	253,184	7.28	1.54	16.57		0.14
11	Bank of Wiggins	Wiggins	1916	ST-Bank	C-corp		193,424	10.28	0.77	5.70		0.25
12	Bank of Winona	Winona	1885	ST-Bank	S-corp	Bancorp of Winona, Inc.	137,662	8.28	1.47	13.01		0.17
13	Bank of Yazoo City	Yazoo City	1876	ST-Bank	C-corp	Yazoo Capital Corporation	312,056	7.70	0.93	9.97		0.77
14	BankFirst Financial Services	Macon	1888	ST-Bank	C-corp	BankFirst Capital Corporation	2,045,233	11.46	1.16	10.87		0.71
15	BankPlus	Belzoni	1909	ST-Bank	C-corp	BancPlus Corporation	6,568,297	9.89	1.10	12.43		0.24
16	BNA Bank	New Albany	1896	ST-Bank	C-corp	BNA Bancshares, Inc.	689,940	9.29	1.84	17.27		0.40
17	Cadence Bank	Tupelo	1876	ST-Bank	C-corp		47,753,105	9.29	0.68	6.72		0.22
18	Century Bank	Lucedale	1903	ST-Bank	C-corp	Bancorp of Lucedale, Inc.	456,780	7.73	1.38	16.24		0.99
19	Citizens Bank	Columbia	1914	ST-Bank	S-corp	Citizens Corporation	501,140	8.75	1.12	11.37		1.25
20	Citizens Bank & Trust Company	Marks	1917	ST-Bank	S-corp	CB&T Bancshares, Inc.	131,038	7.53	0.26	4.17		3.43
21	Citizens Bank of Philadelphia	Philadelphia	1908	ST-Bank	C-corp	Citizens Holding Company	1,298,752	3.34	0.67	8.82		0.38
22	Citizens National Bank	Meridian	1888	Fed-Bank	S-corp	Citizens National Banc Corp.	1,748,204	8.97	1.45	14.64		0.37
23	Cleveland State Bank	Cleveland	1908	ST-Bank	C-corp	Cleveland State Bancorp, Inc.	310,988	3.33	1.00	14.15		0.17
24	Commerce Bank	Corinth	1999	ST-Bank	S-corp	Commerce Holding Corporation	156,019	7.61	1.87	19.03		0.52
25	Commercial Bank	De Kalb	1914	ST-Bank	C-corp	Commercial Capital Corporation	231,558	4.94	1.95	22.92		0.26
26	Community Bank of Mississippi	Forest	1905	ST-Bank	C-corp	Community Bancshares of Mississippi, Inc.	4,653,363	6.54	0.97	12.99		0.27
27	Copiah Bank	Hazlehurst	1891	ST-Bank	C-corp	Copiah Bancshares, Inc.	300,469	8.95	1.31	14.28		0.22
28	Covington County Bank	Collins	1975	ST-Bank	C-corp	Covington Capital Corporation	86,986	8.20	1.63	17.32		0.91
29	Farmers and Merchants Bank	Baldwyn	1941	ST-Bank	C-corp	FMB Bancshares, Inc.	474,015	11.63	1.62	12.62		0.36
30	First American National Bank	Iuka	1964	Fed-Bank	S-corp	First American Bancshares, Inc.	373,412	6.42	1.22	13.37		0.58
31	First Bank	McComb	1895	ST-Bank	S-corp	First Southwest Corporation	594,275	10.42	0.84	8.15		0.30
32	First Choice Bank	Pontotoc	1900	ST-Bank	C-corp	Pontotoc Bancshares Corp.	409,024	8.97	1.19	11.13		0.09
33	First Commercial Bank	Jackson	2000	ST-Bank	C-corp	First Commercial Bancshares, Inc.	733,579	10.04	0.69	6.70		0.01
34	First FS&LA	Pascagoula	1955	Fed-Thrift	C-corp		341,853	9.45	0.84	8.56		0.58
35	First FS&LA	Aberdeen	1936	Fed-Thrift	C-corp		46,470	15.64	0.57	3.54		0.00
36	First National Bank, Clarksdale	Clarksdale	1964	Fed-Bank	C-corp	First Valley National Corp.	411,258	8.91	1.01	9.02		0.04
37	First Security Bank	Batesville	1952	ST-Bank	C-corp	Security Capital Corporation	879,234	7.12	1.45	17.23		0.22
38	First Southern Bank	Columbia	1960	ST-Bank	S-corp	First Federal Bancorp	270,614	7.69	1.37	13.95		0.45
39	First State Bank	Waynesboro	1934	ST-Bank	C-corp	First State Corporation	912,626	9.77	0.80	7.07		1.13
40	First, A National Banking Assn	Hattiesburg	1996	ST-Bank	C-corp	The First Bancshares, Inc.	6,029,634	11.48	1.24	9.81		0.50
41	FNB Oxford Bank	Oxford	1910	ST-Bank	C-corp	First National Holding Company	544,411	10.74	1.22	11.85		0.12
42	FNB Picayune Bank	Picayune	1947	Fed-Bank	S-corp	First National Corporation of Picayune	287,878	9.38	2.40	20.81		1.29
43	Genesis Bank	Benoit	1904	ST-Bank	C-corp	Genesis Bancorp, Inc.	34,415	15.60	3.14	17.12		0.08
44	Grand Bank for Savings, FNB	Hattiesburg	1968	Fed-Thrift	S-corp		107,091	12.99	0.78	6.09		1.66
45	Great Southern Bank	Meridian	1902	ST-Bank	S-corp	Great Southern Capital Corporation	352,017	5.29	1.06	14.18		0.12
46	Guaranty Bank & Trust Co.	Belzoni	1943	ST-Bank	C-corp	Guaranty Capital Corporation	1,629,370	9.62	1.66	18.55		0.16
47	Hancock Whitney Bank	Gulfport	1899	ST-Bank	C-corp	Hancock Whitney Corporation	34,617,125	9.82	1.46	14.49		0.13
48	Holmes County Bank	Lexington	1932	ST-Bank	S-corp	Holmes County Capital Corporation	148,293	8.04	1.10	9.76		1.96
49	Jefferson Bank	Greenville	1900	ST-Bank	C-corp	Southeast Arkansas Bank Corporation	168,595	13.06	1.67	10.68		0.32
50	Magnolia State Bank	Bay Springs	1975	ST-Bank	S-corp	The Magnolia State Corporation	448,065	9.19	0.89	10.60		0.45
51	Mechanics Bank	Water Valley	1892	ST-Bank	C-corp	Mechanics Banc Holding Company	330,778	8.31	1.41	14.11		0.64
52	Merchants & Marine Bank	Pascagoula	1932	ST-Bank	C-corp	Merchants & Marine Bancorp, Inc.	764,462	11.77	0.18	1.61		0.51
53	Merchants and Planters Bank	Raymond	1906	ST-Bank	C-corp		191,146	15.10	1.52	13.63		0.26
54	Oxford University Bank	Oxford	2000	ST-Bank	C-corp	Lafayette Bancorp, Inc.	226,243	10.89	1.64	16.08		0.02
55	Peoples Bank	Ripley	1925	ST-Bank	C-corp	The Peoples Corporation	531,877	6.60	1.03	11.62		0.01
56	Peoples Bank	Mendenhall	1908	ST-Bank	S-corp	Peoples Bancshares, Inc.	424,054	10.79	4.21	38.85		2.48
57	Peoples Bank, Biloxi	Biloxi	1896	ST-Bank	C-corp	Peoples Financial Corporation	863,875	6.41	0.68	7.20		0.18
58	Pike National Bank	McComb	1985	Fed-Bank	C-corp	PCNB Corp.	346,866	8.95	1.07	9.96		1.04
59	Planters Bank & Trust Company	Indianola	1920	ST-Bank	C-corp	Planters Holding Company	1,811,278	9.06	1.11	11.86		0.49
60	PriorityOne Bank	Magee	1905	ST-Bank	S-corp	PriorityOne Capital Corporation	964,083	8.42	1.24	13.52		0.63
61	Renasant Bank	Tupelo	1904	ST-Bank	C-corp	Renasant Corporation	16,620,657	14.31	1.00	6.88		0.46
62	Richton Bank & Trust Company	Richton	1931	ST-Bank	S-corp	Centon Bancorp, Inc.	57,060	12.15	1.43	9.89		0.02
63	RiverHills Bank	Vicksburg	1890	ST-Bank	S-corp	RiverHills Capital Corporation	398,142	8.65	1.12	10.86		0.29
64	Sycamore Bank	Senatobia	1900	ST-Bank	C-corp	Tate Financial Corporation	329,170	6.82	1.42	18.19		0.38
65	Trustmark National Bank	Jackson	1889	Fed-Bank	C-corp	Trustmark Corporation	16,949,123	10.00	0.67	6.50		0.39
66	United Mississippi Bank	Natchez	1973	ST-Bank	S-corp	Southwest Security, Inc.	471,333	10.12	0.91	9.32		0.45
67	Unity Bank of Mississippi	Holly Springs	1899	ST-Bank	C-corp	Unity Capital Corporation	277,960	4.90	0.09	1.06		0.90
						MEDIAN	373,412	8.97	1.16	11.85		0.38
						AVERAGE	2,413,042	9.17	1.24	12.30		0.57
						HIGH	47,753,105	15.64	4.21	38.85		3.57
						LOW	34,415	3.33	0.09	1.06		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	Cadence Bank	Tupelo	28,573,944	40,194,481	4,437,925	8.35	419	6,659	7,171	113,969	95,930	47,753,105
2	Hancock Whitney Bank	Gulfport	21,891,267	29,957,628	3,400,940	8.83	181	3,508	9,868	191,255	165,512	34,617,125
3	Trustmark National Bank	Jackson	11,147,575	14,845,323	1,695,158	9.00	187	2,727	6,215	90,637	79,387	16,949,123
4	Renasant Bank	Tupelo	10,800,342	13,920,637	2,378,340	10.13	156	2,349	7,076	106,543	89,235	16,620,657
5	BankPlus	Belzoni	5,173,227	5,845,892	649,427	9.49	94	1,184	5,548	69,876	62,190	6,568,297
6	First, A National Banking Assn	Hattiesburg	3,131,627	5,310,399	692,392	10.43	94	807	7,472	64,145	56,494	6,029,634
7	Community Bank of Mississippi	Forest	2,585,971	4,295,100	304,386	7.75	51	874	5,324	91,242	84,218	4,653,363
8	BankFirst Financial Services	Macon	1,232,762	1,797,228	234,357	9.85	31	355	5,761	65,975	57,975	2,045,233
9	Planters Bank & Trust Company	Indianola	944,409	1,617,772	164,152	10.26	20	249	7,274	90,564	80,889	1,811,278
10	Citizens National Bank	Meridian	1,085,187	1,562,241	156,872	10.40	27	324	5,396	64,748	57,861	1,748,204
11	Guaranty Bank & Trust Co.	Belzoni	991,269	1,458,506	156,673	10.43	24	288	5,658	67,890	60,771	1,629,370
12	Citizens Bank of Philadelphia	Philadelphia	589,540	1,118,523	43,322	8.98	27	273	4,757	48,102	41,427	1,298,752
13	PriorityOne Bank	Magee	692,693	855,816	81,176	9.13	15	218	4,422	64,272	57,054	964,083
14	First State Bank	Waynesboro	419,567	819,872	89,139	11.35	14	166	5,498	65,188	58,562	912,626
15	First Security Bank	Batesville	469,002	792,024	62,605	8.19	18	189	4,652	48,846	44,001	879,234
16	Peoples Bank, Biloxi	Biloxi	234,731	779,549	55,367	9.92	19	135	6,399	45,467	41,029	863,875
17	Bank of Commerce	Greenwood	424,294	737,100	34,739	9.13	9	76	10,317	87,125	81,900	784,122
18	Merchants & Marine Bank	Pascagoula	368,364	663,680	89,974	12.93	16	166	4,605	47,779	41,480	764,462
19	First Commercial Bank	Jackson	613,827	643,852	73,671	10.22	5	98	7,486	146,716	128,770	733,579
20	BNA Bank	New Albany	352,765	620,156	64,128	11.43	6	104	6,634	114,990	103,359	689,940
21	First Bank	McComb	311,314	526,228	61,950	10.34	14	117	5,079	42,448	37,588	594,275
22	FNB Oxford Bank	Oxford	247,058	466,952	58,483	13.41	5	76	7,163	108,882	93,390	544,411
23	Peoples Bank	Ripley	185,586	487,487	35,079	9.43	6	85	6,257	88,646	81,248	531,877
24	Citizens Bank	Columbia	294,086	452,758	43,866	9.95	8	125	4,009	62,643	56,595	501,140
25	Farmers and Merchants Bank	Baldwyn	235,530	413,672	55,121	12.87	10	120	3,950	47,402	41,367	474,015
26	United Mississippi Bank	Natchez	261,770	419,892	47,680	11.33	9	105	4,489	52,370	46,655	471,333
27	Century Bank	Lucedale	281,865	416,162	35,317	9.48	9	120	3,807	50,753	46,240	456,780
28	Magnolia State Bank	Bay Springs	284,402	405,619	41,167	10.42	8	91	4,924	56,008	50,702	448,065
29	Bank of Holly Springs	Holly Springs	344,461	362,259	67,617	15.13	9	86	5,152	49,229	40,251	443,065
30	Peoples Bank	Mendenhall	313,531	374,217	45,776	11.13	5	144	2,945	84,811	74,843	424,054
31	First National Bank, Clarksdale	Clarksdale	216,580	371,752	36,652	11.73	5	49	8,393	82,252	74,350	411,258
32	First Choice Bank	Pontotoc	240,096	370,082	36,692	11.50	5	85	4,812	81,805	74,016	409,024
33	RiverHills Bank	Vicksburg	150,890	355,859	34,441	10.79	4	58	6,865	99,536	88,965	398,142
34	First American National Bank	Iuka	204,280	345,844	23,984	10.21	11	110	3,395	33,947	31,440	373,412
35	Great Southern Bank	Meridian	126,436	332,914	18,609	8.38	12	127	2,772	29,335	27,743	352,017
36	Pike National Bank	McComb	155,465	313,347	31,052	11.39	5	78	4,447	69,373	62,669	346,866
37	First FS&A	Pascagoula	259,333	223,988	32,289	9.92	6	58	5,894	56,976	37,331	341,853
38	Mechanics Bank	Water Valley	199,303	299,829	27,474	9.76	6	65	5,089	55,130	49,972	330,778
39	Sycamore Bank	Senatobia	155,354	304,137	22,435	8.41	6	58	5,675	54,862	50,690	329,170
40	Bank of Yazoo City	Yazoo City	141,203	286,289	24,019	10.46	5	43	7,257	62,411	57,258	312,056
41	Cleveland State Bank	Cleveland	137,239	295,758	10,343	10.01	6	59	5,271	51,831	49,293	310,988
42	Copiah Bank	Hazlehurst	194,263	260,806	26,888	9.53	9	63	4,769	33,385	28,978	300,469
43	FNB Picayune Bank	Picayune	129,944	260,010	27,015	11.79	6	61	4,719	47,980	43,335	287,878
44	Unity Bank of Mississippi	Holly Springs	109,498	259,375	13,617	9.90	7	60	4,633	39,709	37,054	277,960
45	First Southern Bank	Columbia	140,669	249,347	20,818	10.10	6	69	3,922	45,102	41,558	270,614
46	Bank of Kilmichael	Kilmichael	122,089	245,403	8,590	9.01	4	45	5,706	64,192	61,351	256,767
47	Bank of Okolona	Okolona	146,525	230,436	18,433	9.57	4	54	4,689	63,296	57,609	253,184
48	Commercial Bank	De Kalb	93,175	218,213	11,429	9.49	5	55	4,210	46,312	43,643	231,558
49	Bank of Forest	Forest	114,037	210,764	17,845	12.31	3	54	4,273	76,911	70,255	230,734
50	Oxford University Bank	Oxford	153,513	198,727	24,632	12.27	3	31	7,298	75,414	66,242	226,243
51	Bank of Brookhaven	Brookhaven	104,790	204,710	18,819	10.22	1	28	8,052	225,459	204,710	225,459
52	Bank of Franklin	Meadville	126,046	184,003	16,353	10.26	4	48	4,191	50,288	46,001	201,150
53	Bank of Wiggins	Wiggins	89,907	172,689	19,885	15.72	3	43	4,498	64,475	57,563	193,424
54	Merchants and Planters Bank	Raymond	82,713	161,188	28,865	19.88	7	49	3,901	27,307	23,027	191,146
55	Bank of Anguilla	Anguilla	85,173	154,646	15,189	12.05	5	32	5,560	35,587	30,929	177,933
56	Jefferson Bank	Greenville	121,876	136,168	22,018	15.86	3	17	9,917	56,198	45,389	168,595
57	Commerce Bank	Corinth	89,790	143,591	11,868	11.24	1	27	5,778	156,019	143,591	156,019
58	Holmes County Bank	Lexington	59,907	132,928	11,930	12.19	5	24	6,179	29,659	26,586	148,293
59	Bank of Winona	Winona	46,585	121,156	11,393	11.21	1	17	8,098	137,662	121,156	137,662
60	Citizens Bank & Trust Company	Marks	68,410	109,871	9,863	7.54	2	32	4,095	65,519	54,936	131,038
61	Grand Bank for Savings, FNB	Hattiesburg	83,745	92,397	13,911	11.96	1	38	2,818	107,091	92,397	107,091
62	Covington County Bank	Collins	47,984	79,116	7,129	10.41	2	22	3,954	43,493	39,558	86,986
63	Bank of Morton	Morton	40,158	69,658	8,665	12.52	1	19	4,247	80,701	69,658	80,701
64	Amory Federal Savings & Loan	Amory	41,960	63,664	10,452	14.41	1	10	7,431	74,306	63,664	74,306
65	Richton Bank & Trust Company	Richton	19,911	49,551	6,931	14.22	2	14	4,076	28,530	24,776	57,060
66	First FS&A	Aberdeen	36,776	39,144	7,270	15.50	1	4	11,618	46,470	39,144	46,470
67	Genesis Bank	Benoit	12,602	28,891	5,368	17.73	1	10	3,442	34,415	28,891	34,415
		MEDIAN	199,303	345,844	32,289	10.40	6	76	5,271	64,145	57,054	373,412
		AVERAGE	1,475,077	2,085,631	239,552	11.03	25	351	5,631	71,067	63,025	2,413,042
		HIGH	28,573,944	40,194,481	4,437,925	19.88	419	6,659	11,618	225,459	204,710	47,753,105
		LOW	12,602	28,891	5,368	7.54	1	4	2,772	27,307	23,027	34,415

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	107,091	90.6	-	13.35	3.38	8.30	NA	0.83	6.22
2	Peoples Bank	Mendenhall	424,054	83.8	9.9	3.42	(0.93)	7.51	2.44	0.37	5.64
3	Genesis Bank	Benoit	34,415	43.6	19.8	73.61	51.70	10.11	2.82	0.17	4.89
4	Bank of Franklin	Meadville	201,150	68.5	27.3	10.50	8.61	6.28	1.82	0.34	4.33
5	Farmers and Merchants Bank	Baldwyn	474,015	56.9	29.6	1.04	9.24	7.27	2.41	0.35	4.31
6	Bank of Holly Springs	Holly Springs	443,065	95.1	9.6	37.38	15.32	5.54	1.26	0.41	4.26
7	Jefferson Bank	Greenville	168,595	89.5	20.0	21.77	19.72	6.69	1.49	1.03	4.21
8	FNB Picayune Bank	Picayune	287,878	50.0	34.8	(3.72)	16.67	7.82	1.55	0.25	4.16
9	Bank of Okolona	Okolona	253,184	63.6	27.2	8.42	11.83	6.42	2.04	0.82	4.06
10	Commercial Bank	De Kalb	231,558	42.7	49.0	(12.64)	14.52	6.63	1.97	0.20	3.96
11	PriorityOne Bank	Magee	964,083	80.9	17.9	11.18	16.93	4.75	2.40	0.30	3.86
12	Guaranty Bank & Trust Co.	Belzoni	1,629,370	68.0	23.4	2.97	19.26	5.25	1.85	0.29	3.84
13	Bank of Kilmichael	Kilmichael	256,767	49.8	43.8	5.05	19.71	6.51	1.96	0.36	3.82
14	Century Bank	Lucedale	456,780	67.7	26.8	11.82	8.60	5.68	1.62	0.18	3.81
15	Citizens Bank	Columbia	501,140	65.0	10.7	(4.21)	4.25	5.89	1.31	0.34	3.77
16	First American National Bank	Iuka	373,412	59.1	34.8	2.74	6.88	5.66	1.78	0.27	3.73
17	Bank of Morton	Morton	80,701	57.7	31.4	(5.45)	1.93	6.73	1.71	0.53	3.72
18	First Choice Bank	Pontotoc	409,024	64.9	29.5	10.62	9.31	6.28	1.54	0.69	3.71
19	First Security Bank	Batesville	879,234	59.2	37.7	12.23	15.90	5.48	1.61	0.14	3.61
20	Oxford University Bank	Oxford	226,243	77.3	16.7	7.37	13.60	4.76	1.90	0.43	3.58
21	Pike National Bank	McComb	346,866	49.6	43.3	(6.54)	16.39	6.46	1.61	0.40	3.57
22	BankPlus	Belzoni	6,568,297	88.5	10.6	47.81	28.03	4.53	1.60	0.14	3.56
23	BankFirst Financial Services	Macon	2,045,233	68.6	29.1	8.10	13.48	4.90	1.60	0.23	3.55
24	First Southern Bank	Columbia	270,614	56.4	24.8	0.29	16.11	5.10	1.74	0.11	3.55
25	Richton Bank & Trust Company	Richton	57,060	40.2	38.2	9.45	1.78	5.15	3.70	0.12	3.51
26	Copiah Bank	Hazlehurst	300,469	74.5	26.5	8.33	15.22	4.91	1.69	0.37	3.48
27	Bank of Forest	Forest	230,734	54.1	39.7	3.04	3.66	5.74	1.63	0.32	3.45
28	Great Southern Bank	Meridian	352,017	38.0	56.9	1.33	3.99	7.07	1.75	0.10	3.45
29	Commerce Bank	Corinth	156,019	62.5	30.4	2.14	5.70	5.64	1.61	0.40	3.44
30	United Mississippi Bank	Natchez	471,333	62.3	27.1	(8.59)	12.42	4.81	1.73	0.25	3.37
31	Community Bank of Mississippi	Forest	4,653,363	60.2	36.1	(3.04)	9.77	5.32	1.07	0.29	3.28
32	First Commercial Bank	Jackson	733,579	95.3	2.9	18.92	17.15	4.11	1.88	0.32	3.27
33	First State Bank	Waynesboro	912,626	51.2	39.5	(6.93)	5.16	5.12	2.02	0.29	3.25
34	Mechanics Bank	Water Valley	330,778	66.5	10.3	13.92	22.56	4.81	1.96	0.53	3.25
35	Citizens National Bank	Meridian	1,748,204	69.5	27.7	6.09	5.52	4.47	1.89	0.10	3.25
36	Bank of Winona	Winona	137,662	38.5	55.0	(6.32)	3.31	5.35	2.46	0.40	3.24
37	Sycamore Bank	Senatobia	329,170	51.1	23.3	(1.85)	7.89	5.48	1.39	0.21	3.16
38	FNB Oxford Bank	Oxford	544,411	52.9	39.1	5.42	21.89	4.50	2.27	0.25	3.13
39	First, A National Banking Assn	Hattiesburg	6,029,634	59.0	34.5	2.92	12.50	4.81	1.80	0.19	3.13
40	First National Bank, Clarksdale	Clarksdale	411,258	58.3	30.0	10.76	11.06	4.48	2.04	0.22	3.05
41	Magnolia State Bank	Bay Springs	448,065	70.1	18.1	0.32	7.98	4.42	1.52	0.25	3.05
42	Bank of Anguilla	Anguilla	177,933	55.1	25.9	(5.28)	8.06	5.70	1.83	0.48	3.02
43	Citizens Bank & Trust Company	Marks	131,038	62.3	23.0	2.57	3.79	5.22	1.05	0.35	3.02
44	Bank of Brookhaven	Brookhaven	225,459	51.2	40.3	1.01	12.73	5.03	1.85	0.38	2.98
45	Bank of Wiggins	Wiggins	193,424	52.1	42.8	1.36	7.91	5.72	1.63	0.57	2.98
46	Renasant Bank	Tupelo	16,620,657	77.6	18.2	1.91	5.07	3.95	1.49	0.17	2.97
47	BNA Bank	New Albany	689,940	56.9	41.0	0.60	7.74	4.53	1.78	0.33	2.96
48	Merchants and Planters Bank	Raymond	191,146	51.3	29.3	49.01	57.98	4.87	1.95	0.13	2.96
49	Planters Bank & Trust Company	Indianola	1,811,278	58.4	36.8	56.24	38.30	5.33	1.42	0.38	2.95
50	Bank of Commerce	Greenwood	784,122	57.6	34.4	12.16	15.47	4.65	1.87	0.57	2.94
51	Cadence Bank	Tupelo	47,753,105	71.1	28.2	85.36	77.98	4.29	1.25	0.22	2.91
52	Hancock Whitney Bank	Gulfport	34,617,125	73.1	24.7	3.07	2.04	3.85	1.88	0.06	2.89
53	Cleveland State Bank	Cleveland	310,988	46.4	43.2	0.13	9.88	5.04	1.70	0.20	2.87
54	Merchants & Marine Bank	Pascagoula	764,462	55.5	25.0	14.39	4.01	4.80	1.93	0.28	2.86
55	Bank of Yazoo City	Yazoo City	312,056	49.3	45.2	(4.02)	8.13	4.79	1.30	0.24	2.77
56	Citizens Bank of Philadelphia	Philadelphia	1,298,752	52.7	43.4	(7.02)	(0.86)	4.72	1.54	0.22	2.74
57	Holmes County Bank	Lexington	148,293	45.1	44.1	23.90	11.68	5.17	1.77	0.21	2.73
58	Covington County Bank	Collins	86,986	60.7	22.3	14.41	6.54	4.78	1.91	0.42	2.72
59	Unity Bank of Mississippi	Holly Springs	277,960	42.2	43.8	124.23	129.05	5.07	1.87	0.23	2.71
60	First FS&LA	Pascagoula	341,853	115.8	13.4	3.81	(1.25)	4.41	1.36	1.05	2.68
61	Trustmark National Bank	Jackson	16,949,123	75.1	22.3	4.66	0.62	3.53	1.35	0.08	2.61
62	Peoples Bank, Biloxi	Biloxi	863,875	30.1	65.7	(13.04)	19.48	4.73	1.92	0.10	2.58
63	Amory Federal Savings & Loan	Amory	74,306	65.9	15.4	(6.12)	(6.60)	4.31	3.37	0.60	2.52
64	First Bank	McComb	594,275	59.2	33.4	(10.11)	(5.04)	4.24	1.31	0.30	2.52
65	RiverHills Bank	Vicksburg	398,142	42.4	50.5	(15.19)	9.33	4.78	1.49	0.33	2.47
66	Peoples Bank	Ripley	531,877	38.1	58.2	4.02	4.31	4.67	1.96	0.51	2.33
67	First FS&LA	Aberdeen	46,470	94.0	8.4	5.86	0.29	3.86	1.81	1.27	2.31
		MEDIAN	373,412	59.1	29.4	3.42	9.31	5.07	1.77	0.30	3.25
		AVERAGE	2,413,042	61.8	30.6	9.86	13.95	5.35	1.80	0.35	3.37
		HIGH	47,753,105	115.8	65.7	124.23	129.05	10.11	3.70	1.27	6.22
		LOW	34,415	30.1	2.9	(15.19)	(6.60)	3.53	1.05	0.06	2.31

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	870	2,116	0.22	-	-	7.41	7.64
2	Peoples Bank	Mendenhall	22,904	23,281	0.22	3.40	0.01	1.73	5.36
3	Richton Bank & Trust Company	Richton	975	2,264	0.37	-	-	3.43	3.80
4	Merchants and Planters Bank	Raymond	1,931	4,100	0.12	-	-	3.11	3.24
5	Covington County Bank	Collins	1,440	2,814	0.34	-	-	2.85	3.19
6	Century Bank	Lucedale	6,309	9,017	0.36	-	0.01	1.60	1.98
7	First Southern Bank	Columbia	4,188	4,839	0.32	0.09	-	1.54	1.96
8	Commerce Bank	Corinth	3,704	3,093	0.37	-	0.04	1.53	1.95
9	Bank of Franklin	Meadville	4,102	3,677	0.49	-	-	1.43	1.92
10	Mechanics Bank	Water Valley	4,065	5,477	0.20	0.34	0.01	1.36	1.91
11	Holmes County Bank	Lexington	1,995	2,616	0.19	-	-	1.63	1.82
12	Bank of Anguilla	Anguilla	1,451	3,003	0.10	-	-	1.61	1.71
13	PriorityOne Bank	Magee	13,883	15,031	0.48	0.41	-	0.78	1.67
14	Bank of Winona	Winona	2,385	2,334	0.11	-	-	1.49	1.60
15	FNB Picayune Bank	Picayune	8,347	4,468	0.46	-	0.05	1.10	1.60
16	First American National Bank	Iuka	5,583	5,925	0.35	-	-	1.24	1.59
17	Farmers and Merchants Bank	Baldwyn	7,643	7,350	0.39	-	-	1.17	1.56
18	Sycamore Bank	Senatobia	4,580	4,968	0.34	-	0.16	1.04	1.54
19	United Mississippi Bank	Natchez	4,772	6,643	0.34	-	(0.01)	1.20	1.53
20	Jefferson Bank	Greenville	2,455	2,207	0.06	-	-	1.45	1.51
21	Bank of Brookhaven	Brookhaven	2,990	3,305	0.31	-	(0.01)	1.18	1.49
22	Great Southern Bank	Meridian	3,838	5,304	0.61	-	-	0.85	1.46
23	Bank of Kilmichael	Kilmichael	5,794	3,573	0.33	-	0.09	1.03	1.45
24	BankPlus	Belzoni	61,215	77,583	0.52	0.15	-	0.72	1.39
25	Citizens National Bank	Meridian	31,518	24,037	0.29	0.06	-	1.03	1.38
26	Copiah Bank	Hazlehurst	3,871	4,071	0.25	-	-	1.12	1.38
27	Oxford University Bank	Oxford	3,440	2,859	0.15	-	-	1.21	1.36
28	Commercial Bank	De Kalb	4,414	2,934	0.41	-	(0.03)	0.92	1.30
29	Merchants & Marine Bank	Pascagoula	1,282	9,258	0.37	0.11	-	0.82	1.30
30	Bank of Okolona	Okolona	4,654	3,185	0.42	-	(0.05)	0.91	1.28
31	BNA Bank	New Albany	12,562	8,644	0.15	0.13	-	1.00	1.27
32	First Security Bank	Batesville	11,999	10,183	0.56	-	-	0.67	1.23
33	Trustmark National Bank	Jackson	117,047	210,344	0.23	0.23	(0.01)	0.76	1.21
34	Pike National Bank	McComb	3,658	4,125	0.56	-	-	0.65	1.21
35	Magnolia State Bank	Bay Springs	4,702	5,086	0.18	-	(0.05)	1.06	1.19
36	First Bank	McComb	6,299	6,958	0.26	-	0.01	0.90	1.18
37	First Commercial Bank	Jackson	4,807	8,083	0.07	0.43	-	0.67	1.17
38	Peoples Bank	Ripley	5,509	6,088	0.12	0.00	-	1.01	1.14
39	BankFirst Financial Services	Macon	22,407	21,270	0.39	0.18	(0.02)	0.56	1.10
40	Cleveland State Bank	Cleveland	3,100	3,407	0.21	-	-	0.89	1.09
41	Cadence Bank	Tupelo	279,973	443,748	0.17	0.02	-	0.89	1.08
42	First FS&LA	Pascagoula	2,734	3,424	0.05	-	0.03	0.97	1.05
43	Renasant Bank	Tupelo	165,671	172,904	0.22	0.25	-	0.57	1.05
44	RiverHills Bank	Vicksburg	5,278	3,670	0.35	-	0.01	0.58	0.94
45	Guaranty Bank & Trust Co.	Belzoni	24,094	13,537	0.32	-	-	0.61	0.93
46	Bank of Forest	Forest	2,545	2,196	0.26	0.26	-	0.40	0.91
47	Hancock Whitney Bank	Gulfport	519,989	325,896	0.24	0.07	0.01	0.60	0.91
48	Citizens Bank	Columbia	6,756	4,347	0.37	-	0.01	0.53	0.91
49	Bank of Commerce	Greenwood	10,090	6,524	0.15	-	-	0.72	0.88
50	Planters Bank & Trust Company	Indianola	17,733	13,670	0.39	-	0.01	0.47	0.86
51	Community Bank of Mississippi	Forest	43,749	36,861	0.21	0.23	-	0.37	0.81
52	Bank of Morton	Morton	1,067	659	0.46	-	-	0.34	0.79
53	Citizens Bank of Philadelphia	Philadelphia	9,106	10,805	0.28	-	-	0.51	0.79
54	Peoples Bank, Biloxi	Biloxi	5,794	6,404	0.18	-	0.02	0.54	0.75
55	Bank of Yazoo City	Yazoo City	2,886	2,255	0.31	-	0.05	0.37	0.73
56	First Choice Bank	Pontotoc	4,759	2,798	0.44	-	-	0.26	0.70
57	Bank of Wiggins	Wiggins	1,534	1,343	0.34	-	0.02	0.32	0.68
58	Bank of Holly Springs	Holly Springs	6,812	2,567	0.29	-	0.01	0.35	0.65
59	Citizens Bank & Trust Company	Marks	419	823	0.28	-	(0.19)	0.54	0.62
60	FNB Oxford Bank	Oxford	5,900	2,964	0.09	-	-	0.52	0.61
61	First, A National Banking Assn	Hattiesburg	73,018	35,689	0.32	0.10	(0.01)	0.20	0.61
62	Grand Bank for Savings, FNB	Hattiesburg	986	583	-	0.43	-	0.16	0.59
63	Unity Bank of Mississippi	Holly Springs	244	1,582	0.17	-	0.10	0.30	0.57
64	First National Bank, Clarksdale	Clarksdale	4,045	2,096	0.17	-	-	0.35	0.52
65	First State Bank	Waynesboro	7,383	3,447	0.16	-	(0.03)	0.24	0.37
66	Amory Federal Savings & Loan	Amory	276	8	-	-	-	0.01	0.01
67	First FS&LA	Aberdeen	267	3	-	0.02	(0.02)	-	0.01
		MEDIAN	4,702	4,125	0.29	0.17	0.01	0.87	1.21
		AVERAGE	24,206	24,423	0.29	0.34	0.01	1.04	1.40
		HIGH	519,989	443,748	0.61	3.40	0.16	7.41	7.64
		LOW	244	3	0.05	0.00	(0.19)	0.01	0.01

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	46,470	11,618	65.2	0.85	0.11	0.55	1.52
2	BNA Bank	New Albany	689,940	6,634	43.3	1.13	0.20	0.42	1.75
3	FNB Oxford Bank	Oxford	544,411	7,163	53.2	1.22	0.21	0.46	1.89
4	Amory Federal Savings & Loan	Amory	74,306	7,431	84.7	0.97	0.17	0.76	1.89
5	First, A National Banking Assn	Hattiesburg	6,029,634	7,472	52.6	1.09	0.27	0.56	1.92
6	RiverHills Bank	Vicksburg	398,142	6,865	56.6	1.18	0.20	0.54	1.93
7	Bank of Commerce	Greenwood	784,122	10,317	50.2	1.09	0.17	0.67	1.93
8	First State Bank	Waynesboro	912,626	5,498	64.7	1.21	0.37	0.42	2.00
9	Hancock Whitney Bank	Gulfport	34,617,125	9,868	54.6	1.18	0.18	0.65	2.01
10	Peoples Bank	Ripley	531,877	6,257	57.0	1.32	0.14	0.62	2.07
11	Planters Bank & Trust Company	Indianola	1,811,278	7,274	56.6	1.16	0.27	0.65	2.08
12	Bank of Yazoo City	Yazoo City	312,056	7,257	62.9	1.02	0.23	0.87	2.11
13	First National Bank, Clarksdale	Clarksdale	411,258	8,393	62.2	1.56	0.26	0.34	2.16
14	Renasant Bank	Tupelo	16,620,657	7,076	63.8	1.57	0.27	0.55	2.39
15	First Bank	McComb	594,275	5,079	67.4	1.36	0.51	0.55	2.41
16	Bank of Brookhaven	Brookhaven	225,459	8,052	55.1	1.30	0.26	0.86	2.42
17	Cleveland State Bank	Cleveland	310,988	5,271	61.8	1.48	0.40	0.57	2.44
18	Oxford University Bank	Oxford	226,243	7,298	51.8	1.35	0.25	0.87	2.47
19	Citizens Bank of Philadelphia	Philadelphia	1,298,752	4,757	72.4	1.31	0.51	0.67	2.49
20	Commercial Bank	De Kalb	231,558	4,210	48.6	1.58	0.33	0.59	2.50
21	Bank of Winona	Winona	137,662	8,098	55.7	1.51	0.40	0.60	2.51
22	FNB Picayune Bank	Picayune	287,878	4,719	44.9	1.54	0.21	0.77	2.52
23	Peoples Bank, Biloxi	Biloxi	863,875	6,399	79.3	1.27	0.39	0.86	2.52
24	Cadence Bank	Tupelo	47,753,105	7,171	66.9	1.54	0.25	0.75	2.54
25	First FS&LA	Pascagoula	341,853	5,894	70.4	1.48	0.31	0.77	2.55
26	First Security Bank	Batesville	879,234	4,652	56.2	1.72	0.29	0.59	2.60
27	Bank of Wiggins	Wiggins	193,424	4,498	72.4	1.47	0.35	0.79	2.61
28	First Choice Bank	Pontotoc	409,024	4,812	62.0	1.43	0.25	0.94	2.62
29	Community Bank of Mississippi	Forest	4,653,363	5,324	67.1	1.61	0.31	0.70	2.62
30	Citizens National Bank	Meridian	1,748,204	5,396	58.3	1.57	0.25	0.80	2.63
31	Bank of Kilmichael	Kilmichael	256,767	5,706	51.3	1.62	0.26	0.75	2.63
32	Sycamore Bank	Senatobia	329,170	5,675	58.9	1.38	0.32	0.94	2.64
33	Holmes County Bank	Lexington	148,293	6,179	60.4	1.28	0.11	1.27	2.67
34	Bank of Holly Springs	Holly Springs	443,065	5,152	57.0	1.48	0.34	0.85	2.67
35	BankFirst Financial Services	Macon	2,045,233	5,761	62.1	1.48	0.25	1.03	2.76
36	Unity Bank of Mississippi	Holly Springs	277,960	4,633	87.2	1.59	0.31	0.87	2.77
37	Bank of Okolona	Okolona	253,184	4,689	58.7	1.62	0.24	0.92	2.77
38	Magnolia State Bank	Bay Springs	448,065	4,924	69.0	1.35	0.41	1.04	2.79
39	Commerce Bank	Corinth	156,019	5,778	53.3	1.49	0.27	1.04	2.80
40	Trustmark National Bank	Jackson	16,949,123	6,215	77.3	1.64	0.30	0.89	2.82
41	Bank of Forest	Forest	230,734	4,273	69.4	1.58	0.28	0.97	2.83
42	Bank of Morton	Morton	80,701	4,247	66.3	1.85	0.28	0.71	2.84
43	Copiah Bank	Hazlehurst	300,469	4,769	62.1	1.39	0.54	0.94	2.87
44	Mechanics Bank	Water Valley	330,778	5,089	60.0	1.87	0.28	0.83	2.98
45	Guaranty Bank & Trust Co.	Belzoni	1,629,370	5,658	64.5	1.78	0.45	0.76	2.99
46	Citizens Bank & Trust Company	Marks	131,038	4,095	89.6	1.54	0.22	1.23	3.00
47	Citizens Bank	Columbia	501,140	4,009	66.9	1.80	0.33	0.87	3.00
48	Bank of Anguilla	Anguilla	177,933	5,560	69.5	1.59	0.47	1.01	3.07
49	Pike National Bank	McComb	346,866	4,447	68.2	1.59	0.42	1.07	3.07
50	Century Bank	Lucedale	456,780	3,807	56.1	1.42	0.35	1.30	3.08
51	Covington County Bank	Collins	86,986	3,954	52.5	1.41	0.50	1.16	3.08
52	Jefferson Bank	Greenville	168,595	9,917	54.8	1.69	0.29	1.16	3.13
53	Bank of Franklin	Meadville	201,150	4,191	52.1	1.85	0.40	0.92	3.17
54	First Commercial Bank	Jackson	733,579	7,486	74.9	2.19	0.33	0.71	3.23
55	BankPlus	Belzoni	6,568,297	5,548	68.6	1.89	0.50	0.88	3.27
56	First Southern Bank	Columbia	270,614	3,922	63.1	2.09	0.32	0.88	3.29
57	Farmers and Merchants Bank	Baldwyn	474,015	3,950	58.0	1.96	0.54	0.83	3.32
58	Great Southern Bank	Meridian	352,017	2,772	69.8	2.17	0.48	0.76	3.41
59	PriorityOne Bank	Magee	964,083	4,422	65.7	2.05	0.33	1.03	3.42
60	Merchants & Marine Bank	Pascagoula	764,462	4,605	88.8	1.81	0.73	0.98	3.51
61	First American National Bank	Iuka	373,412	3,395	68.8	2.11	0.23	1.17	3.51
62	United Mississippi Bank	Natchez	471,333	4,489	74.3	1.97	0.50	1.08	3.55
63	Richton Bank & Trust Company	Richton	57,060	4,076	58.2	1.73	0.43	1.53	3.69
64	Merchants and Planters Bank	Raymond	191,146	3,901	63.1	2.35	0.35	1.11	3.80
65	Grand Bank for Savings, FNB	Hattiesburg	107,091	2,818	83.1	3.65	0.52	1.20	5.37
66	Peoples Bank	Mendenhall	424,054	2,945	54.9	3.54	0.33	2.02	5.89
67	Genesis Bank	Benoit	34,415	3,442	61.3	2.62	0.75	3.44	6.81
		MEDIAN	403,583	5,271	62.1	1.54	0.31	0.86	2.67
		AVERAGE	2,666,921	5,631	63.2	1.62	0.33	0.89	2.84
		HIGH	47,753,105	11,618	89.6	3.65	0.75	3.44	6.81
		LOW	46,470	2,772	43.3	0.85	0.11	0.34	1.52

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 NPLs + Adj OREO / Gross Lns + OREO (%)	Net C-O / AvgLns (%)	Asset Quality Score (%)
1	First Commercial Bank	Jackson	733,579	606,551	0.12	-	0.0106	0.14	0.01	-	0.01	(0.01)	0.01
2	Bank of Brookhaven	Brookhaven	225,459	104,790	0.00	-	0.0117	0.05	0.13	-	0.00	0.05	0.18
3	Bank of Franklin	Meadville	201,150	126,046	7.04	-	0.0140	0.10	0.33	-	0.02	(0.11)	0.24
4	First FS&LA	Aberdeen	46,470	36,776	0.88	-	0.0058	0.04	0.11	-	0.00	0.00	0.29
5	First National Bank, Clarksdale	Clarksdale	411,258	216,580	0.38	-	0.0138	0.01	0.30	-	0.01	0.01	0.32
6	Hancock Whitney Bank	Gulfport	34,617,125	21,846,836	1.63	3,467	0.0141	(0.25)	0.18	-	0.19	0.01	0.40
7	Guaranty Bank & Trust Co.	Belzoni	1,629,370	989,444	1.60	113	0.0157	0.13	0.18	-	0.21	0.02	0.41
8	Peoples Bank	Ripley	531,877	185,586	0.30	-	0.0154	0.10	0.42	-	0.04	0.00	0.48
9	Cadence Bank	Tupelo	47,753,105	28,360,485	2.75	9,673	0.0155	0.27	0.24	-	0.27	(0.04)	0.52
10	BankPlus	Belzoni	6,568,297	5,158,470	2.70	5,162	0.0084	0.07	0.20	-	0.29	0.06	0.58
11	Trustmark National Bank	Jackson	16,949,123	10,957,389	4.46	3,034	0.0094	(0.03)	0.18	-	0.55	(0.04)	0.70
12	Cleveland State Bank	Cleveland	310,988	137,239	4.20	-	0.0144	0.17	0.22	-	0.38	0.19	0.79
13	Merchants and Planters Bank	Raymond	191,146	82,713	1.68	421	0.0159	0.09	0.20	-	0.59	0.00	0.79
14	FNB Oxford Bank	Oxford	544,411	247,058	1.08	85	0.0131	0.05	0.50	-	0.26	0.05	0.82
15	First Choice Bank	Pontotoc	409,024	240,096	1.02	-	0.0115	0.03	0.69	-	0.16	(0.03)	0.82
16	Citizens National Bank	Meridian	1,748,204	1,083,100	3.78	2,124	0.0140	0.05	0.27	-	0.59	0.03	0.90
17	Renasant Bank	Tupelo	16,620,657	10,603,744	4.88	2,807	0.0157	0.01	0.16	-	0.71	0.09	0.97
18	Oxford University Bank	Oxford	226,243	153,513	0.15	-	0.0123	0.10	0.97	-	0.03	0.05	1.05
19	First, A National Banking Assn	Hattiesburg	6,029,634	3,124,924	5.65	1,985	0.0104	(0.02)	0.12	-	0.96	(0.03)	1.07
20	Sycamore Bank	Senatobia	329,170	155,354	5.12	-	0.0135	0.00	0.30	-	0.81	0.01	1.12
21	Bank of Kilmichael	Kilmichael	256,767	122,090	3.03	-	0.0205	0.08	0.74	-	0.28	0.11	1.13
22	Copiah Bank	Hazlehurst	300,469	194,264	2.91	-	0.0123	0.03	0.74	-	0.34	0.03	1.20
23	First FS&LA	Pascagoula	341,853	259,333	6.11	402	0.0047	0.04	0.44	-	0.77	(0.01)	1.22
24	Bank of Okolona	Okolona	253,184	146,525	2.73	180	0.0129	0.00	0.87	-	0.24	0.04	1.29
25	Planters Bank & Trust Company	Indianola	1,811,278	944,409	6.06	242	0.0077	0.12	0.35	-	0.94	0.03	1.32
26	First Bank	McComb	594,275	311,314	3.00	1,538	0.0168	0.10	0.42	-	0.57	0.27	1.34
27	First Southern Bank	Columbia	270,614	140,669	5.26	-	0.0151	0.20	0.43	-	0.86	0.08	1.37
28	Magnolia State Bank	Bay Springs	448,065	284,402	5.64	928	0.0096	0.13	0.52	-	0.70	0.02	1.39
29	First Security Bank	Batesville	879,234	469,002	3.47	330	0.0116	0.13	0.73	-	0.42	0.21	1.42
30	Community Bank of Mississippi	Forest	4,653,363	2,580,340	4.70	7,030	0.0113	0.04	0.88	-	0.48	0.02	1.47
31	Bank of Commerce	Greenwood	784,122	424,294	2.87	8	0.0130	0.16	1.20	-	0.13	0.11	1.55
32	PriorityOne Bank	Magee	964,083	687,942	7.53	385	0.0135	0.22	0.49	-	0.87	0.09	1.56
33	Jefferson Bank	Greenville	168,595	121,877	2.02	-	0.0364	0.22	1.19	-	0.44	(0.03)	1.60
34	BankFirst Financial Services	Macon	2,045,233	1,226,403	7.21	955	0.0113	0.05	0.14	-	1.17	0.30	1.61
35	Amory Federal Savings & Loan	Amory	74,306	41,960	1.09	-	0.0095	(0.07)	1.39	-	0.00	0.00	1.67
36	Covington County Bank	Collins	86,986	47,984	8.49	15	0.0085	0.28	0.26	-	1.33	0.10	1.70
37	Citizens Bank of Philadelphia	Philadelphia	1,298,752	589,540	14.26	1,328	0.0086	0.09	0.87	-	0.83	0.09	1.80
38	Bank of Yazoo City	Yazoo City	312,056	141,203	9.40	2,405	0.0114	0.06	0.18	-	1.67	0.01	1.86
39	Mechanics Bank	Water Valley	330,778	198,878	7.35	724	0.0127	0.10	0.85	-	1.06	(0.01)	1.94
40	United Mississippi Bank	Natchez	471,333	261,770	5.00	31	0.0085	0.08	1.04	-	0.81	0.04	2.00
41	Farmers and Merchants Bank	Baldwyn	474,015	235,530	2.90	-	0.0189	0.20	1.18	-	0.73	0.10	2.01
42	Genesis Bank	Benoit	34,415	12,602	1.37	-	0.0146	0.11	0.94	-	0.22	0.60	2.14
43	Commerce Bank	Corinth	156,019	89,790	6.20	158	0.0212	0.08	1.19	-	0.89	0.07	2.21
44	Bank of Anguilla	Anguilla	177,933	85,173	10.53	637	0.0230	0.35	0.13	-	1.98	(0.02)	2.21
45	Merchants & Marine Bank	Pascagoula	764,462	366,528	4.40	458	0.0097	0.22	0.63	-	1.06	0.53	2.22
46	Peoples Bank, Biloxi	Biloxi	863,875	234,731	2.58	417	0.0144	(0.09)	1.60	-	0.64	(0.01)	2.23
47	BNA Bank	New Albany	689,940	352,765	4.08	500	0.0183	0.05	1.33	-	0.77	0.11	2.25
48	First American National Bank	Iuka	373,412	204,280	8.28	-	0.0109	0.08	1.20	-	1.06	0.11	2.37
49	Bank of Wiggins	Wiggins	193,424	89,907	4.35	28	0.0155	0.02	1.50	-	0.54	0.03	2.56
50	Unity Bank of Mississippi	Holly Springs	277,960	109,497	18.11	112	0.0087	0.12	0.30	-	2.28	(0.01)	2.57
51	Bank of Winona	Winona	137,662	46,585	2.06	-	0.0151	0.14	2.21	-	0.51	(0.01)	2.73
52	Bank of Forest	Forest	230,734	112,854	10.62	433	0.0138	0.10	1.21	-	1.55	0.02	2.97
53	RiverHills Bank	Vicksburg	398,142	150,890	3.49	-	0.0338	0.06	2.23	-	0.76	(0.02)	3.12
54	Century Bank	Lucedale	456,780	279,740	11.96	-	0.0148	0.07	1.37	-	1.61	0.12	3.16
55	Pike National Bank	McComb	346,866	155,465	11.53	-	0.0170	0.01	0.65	-	2.33	0.03	3.18
56	Citizens Bank	Columbia	501,140	292,916	13.08	308	0.0146	0.06	1.08	-	2.13	0.22	3.44
57	FNB Picayune Bank	Picayune	287,878	129,944	13.87	1,805	0.0158	0.05	0.48	-	2.83	(0.01)	3.54
58	Great Southern Bank	Meridian	352,017	126,435	9.78	-	0.0117	0.12	1.95	-	0.33	0.16	3.66
59	Bank of Holly Springs	Holly Springs	443,065	344,461	7.04	100	0.0087	0.24	2.40	-	1.29	(0.04)	3.71
60	First State Bank	Waynesboro	912,626	419,175	12.39	2,789	0.0172	0.07	1.23	-	2.43	0.04	3.83
61	Commercial Bank	De Kalb	231,558	93,175	5.60	-	0.0228	0.08	3.02	-	0.65	0.19	4.02
62	Richton Bank & Trust Company	Richton	57,060	19,911	0.47	10	0.0454	0.84	4.35	-	0.05	0.00	4.54
63	Peoples Bank	Mendenhall	424,054	309,144	19.93	339	0.0157	(0.48)	1.76	-	3.21	0.14	5.11
64	Grand Bank for Savings, FNB	Hattiesburg	107,091	83,542	12.99	1,166	0.0081	0.10	2.91	-	2.10	0.02	5.16
65	Holmes County Bank	Lexington	148,293	59,907	21.99	172	0.0218	0.42	0.52	-	4.85	0.10	5.47
66	Citizens Bank & Trust Company	Marks	131,038	68,410	38.46	286	0.0278	0.02	0.31	-	5.24	0.27	5.87
67	Bank of Morton	Morton	80,701	40,158	32.61	98	0.0040	0.11	1.44	-	6.44	0.13	8.01
		MEDIAN	373,412	198,878	4.70	113	0.0138	0.08	0.65	0.00	0.70	0.03	1.61
		AVERAGE	2,413,042	1,464,543	6.69	824	0.0145	0.09	0.87	0.00	1.02	0.07	2.05
		HIGH	47,753,105	28,360,485	38.46	9,673	0.0454	0.84	4.35	0.00	6.44	0.60	8.01
		LOW	34,415	12,602	0.00	0	0.0040	(0.48)	0.01	0.00	0.00	(0.11)	0.01

PRE-TAX RETURN ON AVERAGE EQUITY

Rank	Institution	City	Total Assets (\$000)	Total Equity (\$000)	Equity / Assets (%)	LTM Jun22 Net Inc (\$000)	Net Inc / Employee (\$000)	LTM Jun21 Net Inc (\$000)	LTM Jun20 Net Inc (\$000)	Pre-Tax ROAA (%)	Pre-Tax ROAE (%)
1	Peoples Bank	Mendenhall	424,054	45,776	10.79	22,904	159	16,835	8,983	5.27	48.71
2	Bank of Kilmichael	Kilmichael	256,767	8,590	3.35	5,794	129	3,248	2,664	2.35	30.31
3	Commercial Bank	De Kalb	231,558	11,429	4.94	4,414	80	2,074	1,492	2.52	29.58
4	Bank of Franklin	Meadville	201,150	16,353	8.13	4,102	85	1,592	1,500	2.78	28.36
5	FNB Picayune Bank	Picayune	287,878	27,015	9.38	8,347	137	5,502	5,387	2.99	25.87
6	Commerce Bank	Corinth	156,019	11,868	7.61	3,704	137	1,674	1,819	2.33	23.72
7	Sycamore Bank	Senatobia	329,170	22,435	6.82	4,580	79	2,152	2,117	1.80	23.08
8	Covington County Bank	Collins	86,986	7,129	8.20	1,440	65	193	437	2.17	23.06
9	Genesis Bank	Benoit	34,415	5,368	15.60	870	87	26	50	4.18	22.80
10	First Security Bank	Batesville	879,234	62,605	7.12	11,999	63	7,914	6,963	1.82	21.72
11	Oxford University Bank	Oxford	226,243	24,632	10.89	3,440	111	1,820	1,526	2.16	21.16
12	Century Bank	Lucedale	456,780	35,317	7.73	6,309	53	3,808	3,671	1.76	20.71
13	Bank of Okolona	Okolona	253,184	18,433	7.28	4,654	86	2,477	3,001	1.87	20.09
14	Bank of Commerce	Greenwood	784,122	34,739	4.43	10,090	133	8,419	6,989	1.62	19.96
15	BNA Bank	New Albany	689,940	64,128	9.29	12,562	121	8,481	9,117	2.12	19.87
16	Mechanics Bank	Water Valley	330,778	27,474	8.31	4,065	63	2,467	2,118	1.86	18.52
17	Bank of Brookhaven	Brookhaven	225,459	18,819	8.35	2,990	107	1,832	1,497	1.80	18.36
18	Citizens National Bank	Meridian	1,748,204	156,872	8.97	31,518	97	27,698	25,054	1.82	18.35
19	Copiah Bank	Hazlehurst	300,469	26,888	8.95	3,871	61	2,148	1,972	1.67	18.27
20	Merchants and Planters Bank	Raymond	191,146	28,865	15.10	1,931	39	606	845	2.04	18.19
21	Hancock Whitney Bank	Gulfport	34,617,125	3,400,940	9.82	519,989	148	395,298	(56,174)	1.81	17.96
22	Cleveland State Bank	Cleveland	310,988	10,343	3.33	3,100	53	2,819	2,425	1.23	17.52
23	First Southern Bank	Columbia	270,614	20,818	7.69	4,188	61	2,985	2,455	1.69	17.32
24	PriorityOne Bank	Magee	964,083	81,176	8.42	13,883	64	12,822	11,524	1.54	16.86
25	Community Bank of Mississippi	Forest	4,653,363	304,386	6.54	43,749	50	37,983	29,592	1.24	16.74
26	Great Southern Bank	Meridian	352,017	18,609	5.29	3,838	30	2,501	2,423	1.25	16.63
27	First American National Bank	Iuka	373,412	23,984	6.42	5,583	51	3,907	2,289	1.50	16.42
28	Guaranty Bank & Trust Co.	Belzoni	1,629,370	156,673	9.62	24,094	84	22,809	16,897	1.45	16.25
29	Farmers and Merchants Bank	Baldwyn	474,015	55,121	11.63	7,643	64	5,318	6,128	2.04	15.87
30	BankPlus	Belzoni	6,568,297	649,427	9.89	61,215	52	55,394	38,072	1.39	15.73
31	Planters Bank & Trust Company	Indianola	1,811,278	164,152	9.06	17,733	71	11,784	11,344	1.42	15.19
32	FNB Oxford Bank	Oxford	544,411	58,483	10.74	5,900	78	4,548	3,800	1.56	15.16
33	Bank of Holly Springs	Holly Springs	443,065	67,617	15.26	6,812	79	3,714	3,889	1.73	15.13
34	Jefferson Bank	Greenville	168,595	22,018	13.06	2,455	144	731	1,010	2.33	14.86
35	Bank of Winona	Winona	137,662	11,393	8.28	2,385	140	1,193	984	1.64	14.54
36	Citizens Bank	Columbia	501,140	43,866	8.75	6,756	54	7,977	6,028	1.42	14.33
37	BankFirst Financial Services	Macon	2,045,233	234,357	11.46	22,407	63	17,594	14,969	1.51	14.12
38	First Choice Bank	Pontotoc	409,024	36,692	8.97	4,759	56	4,030	3,538	1.44	13.50
39	Peoples Bank	Ripley	531,877	35,079	6.60	5,509	65	4,890	3,630	1.19	13.43
40	RiverHills Bank	Vicksburg	398,142	34,441	8.65	5,278	91	5,166	5,591	1.35	13.12
41	Magnolia State Bank	Bay Springs	448,065	41,167	9.19	4,702	52	2,584	3,218	1.10	13.10
42	Pike National Bank	McComb	346,866	31,052	8.95	3,658	47	4,050	2,754	1.40	12.96
43	Bank of Yazoo City	Yazoo City	312,056	24,019	7.70	2,886	67	2,206	2,114	1.17	12.54
44	First, A National Banking Assn	Hattiesburg	6,029,634	692,392	11.48	73,018	90	67,082	57,095	1.57	12.35
45	Holmes County Bank	Lexington	148,293	11,930	8.04	1,995	83	1,028	1,223	1.39	12.34
46	Bank of Anguilla	Anguilla	177,933	15,189	8.54	1,451	45	769	505	0.97	12.06
47	Richton Bank & Trust Company	Richton	57,060	6,931	12.15	975	70	(2,173)	241	1.64	11.32
48	United Mississippi Bank	Natchez	471,333	47,680	10.12	4,772	45	3,759	3,116	1.10	11.30
49	First National Bank, Clarksdale	Clarksdale	411,258	36,652	8.91	4,045	83	3,824	1,212	1.22	10.91
50	Bank of Morton	Morton	80,701	8,665	10.74	1,067	56	1,102	1,677	1.29	10.65
51	Citizens Bank of Philadelphia	Philadelphia	1,298,752	43,322	3.34	9,106	33	8,553	6,295	0.80	10.63
52	First FS&LA	Pascagoula	341,853	32,289	9.45	2,734	47	772	795	1.02	10.44
53	First Bank	McComb	594,275	61,950	10.42	6,299	54	2,893	3,782	1.07	10.30
54	Bank of Forest	Forest	230,734	17,845	7.73	2,545	47	2,402	2,583	1.06	9.41
55	First Commercial Bank	Jackson	733,579	73,671	10.04	4,807	49	2,641	3,720	0.93	9.03
56	First State Bank	Waynesboro	912,626	89,139	9.77	7,383	44	7,225	7,554	1.02	8.97
57	Renasant Bank	Tupelo	16,620,657	2,378,340	14.31	165,671	71	173,210	108,504	1.29	8.82
58	Cadence Bank	Tupelo	47,753,105	4,437,925	9.29	279,973	42	299,725	215,026	0.87	8.57
59	Trustmark National Bank	Jackson	16,949,123	1,695,158	10.00	117,047	43	210,070	132,183	0.81	7.81
60	Grand Bank for Savings, FNB	Hattiesburg	107,091	13,911	12.99	986	26	1,164	433	0.99	7.70
61	Peoples Bank, Biloxi	Biloxi	863,875	55,367	6.41	5,794	43	1,975	2,632	0.68	7.28
62	Bank of Wiggins	Wiggins	193,424	19,885	10.28	1,534	36	1,394	1,151	0.91	6.76
63	Citizens Bank & Trust Company	Marks	131,038	9,863	7.53	419	13	(3,583)	(1,982)	0.32	5.08
64	First FS&LA	Aberdeen	46,470	7,270	15.64	267	67	240	95	0.73	4.54
65	Amory Federal Savings & Loan	Amory	74,306	10,452	14.07	276	28	105	(252)	0.38	2.76
66	Unity Bank of Mississippi	Holly Springs	277,960	13,617	4.90	244	4	54	641	0.15	1.87
67	Merchants & Marine Bank	Pascagoula	764,462	89,974	11.77	1,282	8	2,094	6,154	0.17	1.54
		MEDIAN	373,412	32,289	8.97	4,702	63	2,893	2,664	1.44	14.86
		AVERAGE	2,413,042	239,552	9.17	24,206	70	22,382	11,345	1.55	15.26
		HIGH	47,753,105	4,437,925	15.64	519,989	159	395,298	215,026	5.27	48.71
		LOW	34,415	5,368	3.33	244	4	(3,583)	(56,174)	0.15	1.54