

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/Loans (%)	NPAs/Assets (%)
															30-90	90 +				
															\$	\$				
State Summary																				
Greater than \$10 Billion		4	119,337,521	82,984,566	691,884	1.16	10.42	3.28	61.28	10.07	9.05	106,481	30,954	110,596	287,810	129,869	447,860	20,298	1.38%	0.49%
\$1 Billion to \$10 Billion		9	32,181,383	21,949,799	144,653	0.90	9.17	3.11	68.60	9.98	10.22	12,926	4,242	9,630	113,382	7,407	95,907	24,860	1.13%	0.46%
\$500 Million to \$1 Billion		13	9,392,229	5,432,487	43,703	0.97	9.49	3.33	68.00	11.59	18.90	3,676	1,622	4,562	51,742	6,394	27,142	5,097	1.35%	0.45%
\$250 Million to \$500 Million		19	6,874,694	4,097,797	43,555	1.23	11.45	3.53	71.29	11.31	21.25	1,247	1,879	3,566	41,746	6,969	29,422	9,561	1.35%	0.64%
\$100 Million to \$250 Million		13	2,447,612	1,416,807	13,478	1.11	10.01	3.92	66.03	13.04	27.41	1,984	703	903	16,312	2,159	8,376	1,735	1.85%	0.56%
Less than \$100 Million		4	289,495	179,789	1,308	0.81	5.96	4.02	76.15	15.98	32.03	172	6	253	3,350	477	1,892	-	1.79%	0.82%
State Total		62	170,522,934	116,061,245	938,581	1.10	10.16	3.27	63.53	10.24	10.60	126,486	39,406	129,510	514,342	153,275	610,599	61,551	1.33%	0.49%
Greater than \$10 Billion																				
Bancorpsouth Bank	No	Tupelo	47,984,078	33,312,773	254,450	1.03	9.58	3.14	58.20	9.73	7.51	44,000	5,907	47,919	135,008	60,061	219,468	4,484	1.41%	0.46%
Hancock Whitney Bank	No	Gulfport	35,392,436	23,911,620	228,203	1.28	12.15	3.33	56.60	10.40	11.86	24,506	19,052	35,317	62,519	6,069	86,253	1,862	1.32%	0.26%
Trustmark National Bank	No	Jackson	18,450,072	13,155,418	119,633	1.28	12.95	3.26	65.80	9.55	5.81	31,037	4,358	20,077	61,752	63,492	44,291	6,586	1.18%	0.62%
Renasant Bank	No	Tupelo	17,510,935	12,604,755	89,598	1.03	6.98	3.40	64.50	10.61	11.00	6,938	1,637	7,283	28,531	247	97,848	7,366	1.59%	0.60%
Total/Average			119,337,521	82,984,566	691,884	1.16	10.42	3.28	61.28	10.07	9.05	106,481	30,954	110,596	287,810	129,869	447,860	20,298	1.38%	0.49%
\$1 Billion to \$10 Billion																				
The First Bank	No	Hattiesburg	7,957,477	5,250,893	45,458	1.13	8.52	3.29	54.90	11.16	9.70	1,650	987	1,535	15,388	1,174	13,553	6,356	1.05%	0.26%
Bankplus	No	Belzoni	7,763,404	6,170,593	36,264	0.94	9.22	3.29	69.40	10.01	13.98	5,950	1,135	2,721	19,356	2,018	14,777	6,467	1.14%	0.30%
Community Bank Of Mississippi	No	Flowood	4,811,302	2,935,629	10,435	0.42	6.08	2.59	82.00	8.06	17.86	625	208	446	32,908	3,051	7,881	5,988	1.01%	0.30%
Bankfirst Financial Services	No	Macon	2,702,571	1,832,601	11,847	0.87	6.84	3.45	68.60	10.99	11.51	1,050	794	2,208	6,466	141	11,291	-	1.29%	0.42%
Guaranty Bank And Trust Company	No	Belzoni	2,597,709	1,736,756	11,223	0.88	8.70	3.49	67.50	9.44	11.85	886	551	1,178	16,990	63	24,454	1,570	1.24%	1.00%
Planters Bank & Trust Company	No	Indianola	2,016,426	1,288,864	6,080	0.59	6.54	2.38	68.60	9.99	19.51	1,051	200	254	5,938	61	6,087	993	0.89%	0.35%
The Citizens National Bank of Meridian	Yes	Meridian	1,732,615	1,178,886	10,914	1.26	10.71	3.03	68.30	11.22	4.56	415	56	325	3,113	9	8,559	1,382	1.17%	0.57%
The Citizens Bank Of Philadelphia	No	Philadelphia	1,463,089	679,131	4,601	0.61	15.01	2.52	70.60	8.20	(3.59)	307	106	143	5,904	38	3,831	1,234	1.00%	0.35%
Priorityone Bank	Yes	Magee	1,136,790	876,446	7,831	1.41	10.91	3.98	67.50	10.78	6.56	992	205	820	7,319	852	5,474	870	1.39%	0.63%
Total/Average			32,181,383	21,949,799	144,653	0.90	9.17	3.11	68.60	9.98	10.22	12,926	4,242	9,630	113,382	7,407	95,907	24,860	1.13%	0.46%
\$500 Million to \$1 Billion																				
Bank Of Commerce	No	Greenwood	929,128	527,307	5,419	1.17	10.95	2.70	56.70	12.95	20.71	347	235	750	11,309	1,098	732	211	0.95%	0.22%
First State Bank	No	Waynesboro	876,843	439,196	688	0.16	1.75	2.08	93.90	11.61	21.28	-	76	532	4,863	1,634	3,965	2,942	1.06%	0.97%
First Commercial Bank	No	Jackson	872,134	773,612	2,432	0.57	5.28	3.16	79.50	10.62	3.90	(150)	2	-	10	-	28	-	1.04%	0.00%
First Security Bank	No	Batesville	870,767	510,935	3,800	0.87	11.36	3.57	68.80	9.11	11.03	528	306	610	3,747	272	2,768	-	1.30%	0.35%
The Peoples Bank, Biloxi, Mississippi	No	Biloxi	846,384	238,741	5,076	1.09	14.41	3.06	66.00	11.84	19.92	(60)	163	177	962	-	455	-	1.32%	0.05%
Merchants & Marine Bank	No	Pascagoula	777,402	452,949	2,019	0.55	4.44	5.03	92.60	12.14	26.50	170	135	175	2,744	-	2,175	-	1.73%	0.28%
Fnb Oxford	No	Oxford	770,784	343,797	3,147	0.80	7.82	2.66	61.80	11.86	26.53	-	8	80	311	-	-	66	1.00%	0.01%
Bna Bank	No	New Albany	769,219	456,461	4,896	1.26	13.11	2.79	52.50	11.60	19.67	180	127	203	5,843	630	2,458	713	1.53%	0.49%
First Bank	Yes	Mccomb	562,790	368,075	3,652	1.33	8.25	3.61	66.00	12.60	16.66	300	4	224	2,500	1,784	234	254	1.40%	0.40%
The Bank Of Holly Springs	Yes	Holly Springs	551,611	440,665	3,262	1.20	6.96	4.17	57.80	13.00	13.28	1,611	178	1,036	11,217	447	5,494	729	1.00%	1.21%
Farmers And Merchants Bank	No	Baldwyn	537,583	307,377	4,460	1.66	14.73	4.33	58.80	12.98	9.80	-	59	224	3,285	3	5,596	182	2.29%	1.08%
Century Bank	No	Lucedale	519,078	369,252	2,252	0.87	11.49	3.87	69.40	9.52	13.54	750	228	384	4,097	526	2,949	-	1.52%	0.67%
The Peoples Bank	No	Ripley	508,506	204,120	2,600	1.03	12.81	2.20	60.20	10.88	42.87	-	101	167	854	-	288	-	1.47%	0.06%
Total/Average			9,392,229	5,432,487	43,703	0.97	9.49	3.33	68.00	11.59	18.90	3,676	1,622	4,562	51,742	6,394	27,142	5,097	1.35%	0.45%

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - JUNE 30, 2024

Institution	Sub S	Count/City	Total Assets \$	Total Loans \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Efficiency Ratio (%)	Leverage Ratio (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	P/D Still Accruing		Non Accrual \$	OREO \$	ALLL/ Loans (%)	NPAs/ Assets (%)
															30-90	90 +				
															\$	\$				
\$250 Million to \$500 Million																				
First Choice Bank	No	Pontotoc	490,156	281,014	1,612	0.67	8.44	3.04	75.00	10.32	15.47	120	125	137	3,170	4	576	-	1.37%	0.12%
Magnolia State Bank	Yes	Bay Springs	468,020	350,702	2,426	1.05	8.28	3.62	71.10	11.18	12.19	(143)	297	442	2,670	514	235	1,202	0.88%	0.42%
Peoples Bank	Yes	Mendenhall	465,923	364,326	9,725	4.15	28.31	7.13	56.80	11.40	13.89	404	688	800	8,808	75	12,654	1,092	1.65%	2.96%
Citizens Bank	Yes	Columbia	454,052	300,661	4,615	2.07	13.88	4.74	60.20	13.13	26.61	221	180	646	5,497	359	1,568	1,422	1.28%	0.74%
United Mississippi Bank	Yes	Natchez	451,828	307,379	1,992	0.90	5.97	3.74	80.40	13.43	10.98	-	89	213	5,234	370	439	200	0.98%	0.22%
Riverhills Bank	Yes	Vicksburg	407,663	151,125	2,609	1.30	9.46	2.83	55.60	12.54	35.19	240	159	281	3,103	2,907	1,928	16	2.95%	1.19%
First National Bank Of Clarksdale	No	Clarksdale	385,730	237,306	1,919	1.00	10.61	2.80	66.80	12.87	17.11	14	27	203	51	-	2,436	-	1.14%	0.63%
Pike National Bank	No	Mccomb	376,700	180,421	1,821	0.98	10.00	3.34	72.30	11.82	22.64	(184)	44	55	1,270	52	1,107	225	1.12%	0.37%
First Federal Savings & Loan Association Of Pa	No	Pascagoula	371,503	311,601	389	0.21	2.33	2.38	98.20	9.42	1.55	-	7	-	785	33	795	683	0.47%	0.41%
Great Southern Bank	Yes	Meridian	361,662	141,039	2,640	1.40	19.07	3.08	69.60	9.70	46.53	54	50	179	2,287	548	113	981	0.84%	0.45%
Bankokolona	Yes	Okolona	319,472	225,249	1,043	0.64	6.71	3.00	81.30	9.16	18.14	-	15	62	1,196	1,779	264	180	1.26%	0.70%
The Cleveland State Bank	No	Cleveland	318,417	165,679	1,575	0.99	17.79	3.28	67.50	10.93	27.43	60	7	23	833	10	44	-	1.44%	0.02%
Bank Of Kilmichael	Yes	Kilmichael	314,193	153,042	1,277	0.81	14.22	2.88	70.10	8.79	15.07	291	18	189	616	-	2,944	-	1.99%	0.94%
Copiah Bank	No	Hazlehurst	307,983	173,049	1,591	1.04	9.75	3.99	69.00	11.21	25.11	38	15	53	1,636	20	310	-	1.60%	0.11%
Bank Of Yazoo City	No	Yazoo City	306,196	150,963	762	0.46	5.72	2.11	79.90	11.10	26.44	40	1	23	101	20	-	1,663	1.17%	0.55%
Unity Bank Of Mississippi	No	Holly Springs	281,035	144,958	450	0.32	5.48	2.57	90.70	10.67	12.32	-	86	39	204	-	1,351	35	1.55%	0.49%
Fnb Picayune Bank	Yes	Picayune	273,256	163,858	4,054	3.04	19.79	4.74	45.10	14.49	31.64	(16)	10	29	1,996	219	1,826	1,705	1.24%	1.37%
Bank Of Forest	Yes	Forest	263,360	147,225	1,009	0.76	8.10	3.11	76.70	11.42	22.54	108	11	77	1,324	59	709	75	1.24%	0.32%
First Southern Bank	Yes	Columbia	257,545	148,200	2,046	1.62	13.70	4.75	68.30	11.32	22.83	-	50	115	965	-	123	82	1.44%	0.08%
Total/Average			6,874,694	4,097,797	43,555	1.23	11.45	3.53	71.29	11.31	21.25	1,247	1,879	3,566	41,746	6,969	29,422	9,561	1.35%	0.64%
\$100 Million to \$250 Million																				
The Commercial Bank	No	De Kalb	247,598	106,541	1,097	0.84	17.74	3.28	67.60	11.06	39.93	90	153	203	3,378	231	145	-	2.13%	0.15%
Bank Of Franklin	No	Meadville	233,031	159,202	1,651	1.44	14.04	4.37	61.50	11.30	28.36	130	262	87	1,051	83	1,838	200	1.50%	0.91%
Bank Of Brookhaven	No	Brookhaven	232,961	130,890	1,343	1.15	11.56	3.42	60.50	11.75	26.62	205	3	39	136	-	-	-	0.87%	0.00%
Oxford University Bank	No	Oxford	231,550	172,014	636	0.55	5.35	3.76	47.20	8.62	16.10	1,453	8	22	981	211	733	-	1.30%	0.41%
Grand Bank For Savings, F.S.B.	Yes	Hattiesburg	205,181	148,665	(577)	(0.63)	(5.17)	3.85	110.90	9.48	25.18	155	13	-	3,505	933	780	981	0.81%	1.31%
Bank Of Wiggins	No	Wiggins	197,325	92,937	443	0.46	4.71	2.59	83.60	15.81	47.90	(20)	10	20	1,314	297	78	-	1.41%	0.19%
Merchants And Planters Bank	No	Raymond	188,350	97,311	1,401	1.45	8.71	4.38	59.30	17.65	30.35	(4)	10	9	311	-	19	368	2.03%	0.21%
Bank Of Anguilla	No	Anguilla	180,076	95,056	1,718	1.77	17.11	4.75	52.20	14.70	19.89	-	7	257	-	-	635	24	1.89%	0.37%
The Jefferson Bank	No	Greenville	175,951	130,901	2,298	2.65	15.50	5.09	35.80	18.69	18.89	(175)	186	4	708	-	141	-	4.59%	0.08%
Commerce Bank	Yes	Corinth	158,809	104,609	1,528	1.95	17.33	4.88	60.20	11.69	26.63	135	8	145	1,834	328	861	-	1.45%	0.75%
Bank Of Winona	Yes	Winona	147,525	47,420	853	1.10	8.81	3.27	66.70	12.39	42.67	-	11	44	1,141	-	223	-	1.52%	0.15%
Holmes County Bank	Yes	Lexington	143,650	61,975	658	0.89	7.92	3.00	74.30	14.17	21.92	-	14	30	1,092	3	606	162	1.71%	0.54%
Citizens Bank And Trust Company	No	Marks	105,605	69,286	429	0.76	6.54	4.38	78.60	12.27	11.93	15	18	43	861	73	2,317	-	2.89%	2.26%
Total/Average			2,447,612	1,416,807	13,478	1.11	10.01	3.92	66.03	13.04	27.41	1,984	703	903	16,312	2,159	8,376	1,735	1.85%	0.56%

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															30-90	90 +				
															\$	\$				
Less than \$100 Million																				
Covington County Bank	No	Collins	99,966	66,642	715	1.44	12.42	4.39	57.50	14.19	16.63	62	3	7	364	25	467	-	1.03%	0.42%
Amory Federal Savings And Loan Association	No	Amory	74,328	49,366	271	0.71	5.92	1.77	73.00	12.97	35.79	-	-	-	2,444	236	155	-	1.12%	0.53%
Genesis Bank	No	Benoit	64,256	42,274	252	0.83	3.86	6.37	81.50	20.49	35.14	110	2	173	500	216	1,270	-	1.34%	2.31%
Richton Bank & Trust Company	Yes	Richton	50,945	21,507	70	0.27	1.64	3.54	92.60	16.26	40.54	-	1	73	42	-	-	-	3.66%	0.00%
Total/Average			289,495	179,789	1,308	0.81	5.96	4.02	76.15	15.98	32.03	172	6	253	3,350	477	1,892	-	1.79%	0.82%