

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - SEPTEMBER 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 + \$				
State Summary																				
Greater than \$10 Billion		4	120,858,401	82,487,324	1,078,106	1.22	10.60	3.34	59.43	10.36	11.42	136,721	39,914	165,126	294,869	161,314	543,523	45,618	1.38%	0.59%
\$1 Billion to \$10 Billion		9	32,797,957	22,346,769	222,317	0.91	8.95	3.14	68.43	10.05	9.95	16,216	7,750	16,197	106,501	13,376	101,516	23,899	1.12%	0.46%
\$500 Million to \$1 Billion		13	9,391,220	5,457,085	81,142	1.16	11.30	3.36	67.73	11.87	19.69	5,339	2,449	6,991	67,733	3,834	30,992	5,255	1.33%	0.45%
\$250 Million to \$500 Million		19	6,931,026	4,157,539	64,303	1.22	10.99	3.56	71.43	11.44	21.71	2,824	2,494	5,221	41,846	8,329	33,525	9,924	1.33%	0.70%
\$100 Million to \$250 Million		13	2,374,184	1,362,117	20,050	1.16	10.09	3.98	66.85	13.69	27.35	1,072	772	1,015	19,818	2,793	7,500	1,692	1.82%	0.58%
Less than \$100 Million		3	194,839	118,815	676	0.48	2.87	3.92	85.73	16.58	34.59	157	6	273	3,708	515	1,371	-	2.02%	0.89%
State Total		61	172,547,627	115,929,649	1,466,594	1.15	10.33	3.32	62.20	10.48	12.25	162,329	53,385	194,823	534,475	190,161	718,427	86,388	1.34%	0.56%
Greater than \$10 Billion																				
Bancorpsouth Bank	No	Tupelo	49,204,933	33,303,972	390,889	1.06	9.64	3.18	57.70	10.05	11.11	56,000	8,267	72,442	118,266	80,940	272,964	5,082	1.38%	0.57%
Hancock Whitney Bank	No	Gulfport	35,214,458	23,455,593	346,384	1.30	12.05	3.35	55.70	10.69	13.29	40,255	22,138	56,430	89,105	5,966	82,866	27,480	1.35%	0.32%
Trustmark National Bank	No	Jackson	18,478,007	13,100,111	173,059	1.24	12.10	3.40	64.40	9.90	7.54	33,793	6,821	27,219	69,975	69,056	73,823	3,920	1.21%	0.78%
Renasant Bank	No	Tupelo	17,961,003	12,627,648	167,774	1.27	8.62	3.43	59.90	10.80	13.73	6,673	2,688	9,035	17,523	5,352	113,870	9,136	1.59%	0.70%
Total/Average			120,858,401	82,487,324	1,078,106	1.22	10.60	3.34	59.43	10.36	11.42	136,721	39,914	165,126	294,869	161,314	543,523	45,618	1.38%	0.59%
\$1 Billion to \$10 Billion																				
The First Bank	No	Hattiesburg	7,956,992	5,318,590	68,510	1.14	8.45	3.32	54.70	11.39	10.23	2,650	1,941	2,922	14,307	1,455	16,284	7,314	1.05%	0.31%
Bankplus	No	Belzoni	7,931,820	6,135,399	55,270	0.95	9.24	3.31	68.90	10.09	16.66	4,329	2,749	4,713	23,259	5,899	15,330	5,280	1.16%	0.33%
Community Bank Of Mississippi	No	Flowood	4,883,695	3,012,352	18,099	0.49	6.92	2.66	80.70	7.92	16.94	1,125	274	827	31,302	4,757	7,332	5,097	0.99%	0.30%
Guaranty Bank And Trust Company	No	Belzoni	2,872,767	1,960,535	17,649	0.88	8.76	3.46	66.30	9.23	11.82	2,155	1,045	1,699	15,837	64	29,168	2,005	1.22%	1.09%
Bankfirst Financial Services	No	Macon	2,749,149	1,828,430	18,600	0.91	7.07	3.46	68.00	11.23	12.42	1,575	899	3,257	6,673	31	13,183	-	1.27%	0.48%
Planters Bank & Trust Company	No	Indianola	2,058,054	1,294,241	9,767	0.63	6.84	2.38	67.80	10.17	20.78	1,636	284	521	4,659	7	6,708	673	0.94%	0.36%
The Citizens National Bank of Meridian	Yes	Meridian	1,732,964	1,195,254	17,046	1.30	10.91	3.07	67.60	11.39	3.37	633	108	556	3,832	485	6,084	1,456	1.16%	0.46%
The Citizens Bank Of Philadelphia	No	Philadelphia	1,475,506	711,350	5,272	0.47	11.27	2.53	74.80	8.24	(7.56)	490	181	186	1,666	107	4,056	967	0.96%	0.35%
Priorityone Bank	Yes	Magee	1,137,010	890,618	12,104	1.44	11.05	4.05	67.10	10.78	4.88	1,623	269	1,516	4,966	571	3,371	1,107	1.37%	0.44%
Total/Average			32,797,957	22,346,769	222,317	0.91	8.95	3.14	68.43	10.05	9.95	16,216	7,750	16,197	106,501	13,376	101,516	23,899	1.12%	0.46%
\$500 Million to \$1 Billion																				
Bank Of Commerce	No	Greenwood	933,186	522,104	7,722	1.11	10.20	2.70	57.40	13.46	22.51	522	431	1,178	12,498	1,540	755	146	0.95%	0.26%
First Security Bank	No	Batesville	902,602	515,667	5,944	0.90	11.52	3.54	68.20	9.11	15.48	828	460	909	5,000	274	2,968	78	1.31%	0.37%
First State Bank	No	Waynesboro	893,768	440,880	945	0.14	1.56	2.03	96.30	11.08	26.95	-	85	681	2,622	159	6,005	2,866	1.02%	1.01%
First Commercial Bank	No	Jackson	850,389	760,615	3,865	0.60	5.54	3.19	78.30	10.90	3.77	(150)	5	-	9	-	27	-	1.04%	0.00%
The Peoples Bank, Biloxi, Mississippi	No	Biloxi	813,796	239,259	20,545	3.02	35.76	2.98	70.50	13.48	22.67	(48)	189	222	1,555	-	427	-	1.29%	0.05%
Fnb Oxford	No	Oxford	797,208	368,697	4,614	0.78	7.43	2.70	62.10	12.26	26.82	550	16	106	778	17	-	66	0.97%	0.01%
Bna Bank	No	New Albany	778,617	450,205	7,291	1.25	12.70	5.16	52.00	11.96	21.94	270	155	209	11,098	452	3,059	634	1.58%	0.53%
Merchants & Marine Bank	No	Pascagoula	724,599	456,298	3,954	0.71	5.74	2.91	87.70	12.18	18.09	82	228	302	5,007	-	2,798	-	1.77%	0.39%
The Bank Of Holly Springs	Yes	Holly Springs	565,307	436,300	5,967	1.45	8.39	4.19	56.80	13.27	17.08	1,611	334	1,691	7,949	736	6,433	1,029	0.90%	1.45%
First Bank	Yes	Mccomb	548,255	370,986	5,696	1.38	8.55	3.68	65.30	12.79	11.30	450	10	593	2,074	484	-	254	1.33%	0.13%
Farmers And Merchants Bank	No	Baldwyn	531,112	316,136	7,069	1.75	15.15	4.44	57.90	13.39	8.20	-	83	355	5,539	8	5,845	182	2.20%	1.14%
Century Bank	No	Lucedale	528,949	370,958	3,722	0.95	12.27	3.90	67.40	9.55	17.95	1,165	330	530	11,481	164	2,586	-	1.52%	0.52%
The Peoples Bank	No	Ripley	523,432	208,980	3,808	1.00	12.11	2.24	60.60	10.94	43.24	59	123	215	2,123	-	89	-	1.45%	0.02%
Total/Average			9,391,220	5,457,085	81,142	1.16	11.30	3.36	67.73	11.87	19.69	5,339	2,449	6,991	67,733	3,834	30,992	5,255	1.33%	0.45%

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															30-90 \$	90 + \$				
\$250 Million to \$500 Million																				
First Choice Bank	No	Pontotoc	485,907	296,930	2,447	0.68	8.30	3.10	75.00	10.55	15.09	180	188	279	2,039	5	1,885	130	1.28%	0.42%
Citizens Bank	Yes	Columbia	477,435	301,142	7,209	2.13	14.26	4.76	59.30	13.01	30.42	274	239	703	4,199	943	1,169	1,360	1.29%	0.73%
United Mississippi Bank	Yes	Natchez	477,375	325,563	2,991	0.89	5.87	3.84	80.40	12.88	12.40	-	104	275	4,597	404	644	51	0.91%	0.23%
Magnolia State Bank	Yes	Bay Springs	463,456	347,829	3,530	1.02	7.91	3.68	72.00	11.34	13.04	359	310	665	1,774	377	67	969	0.85%	0.30%
Peoples Bank	Yes	Mendenhall	457,930	356,131	13,852	3.97	27.28	7.24	57.90	11.38	13.91	686	788	1,158	11,110	17	15,049	1,127	1.69%	3.19%
Riverhills Bank	Yes	Vicksburg	400,845	156,371	4,127	1.37	9.59	2.87	54.20	13.01	36.30	375	251	377	2,622	2,946	2,163	16	2.93%	1.28%
First National Bank Of Clarksdale	No	Clarksdale	387,708	244,091	2,601	0.90	9.32	2.85	68.50	12.87	16.00	18	33	214	71	-	2,436	-	1.11%	0.63%
First Federal Savings & Loan Association Of Pa	No	Pascagoula	378,005	312,402	560	0.20	2.22	2.30	98.00	9.26	4.68	2	8	118	896	153	782	583	0.43%	0.40%
Pike National Bank	No	Mccomb	368,270	180,289	2,657	0.96	9.45	3.36	72.90	12.31	21.03	(24)	47	109	1,463	314	778	599	1.09%	0.46%
Great Southern Bank	Yes	Meridian	364,198	140,965	3,150	1.12	14.22	3.05	74.20	9.87	47.22	73	148	369	2,371	766	242	981	0.79%	0.55%
Bankokolona	Yes	Okolona	330,497	227,546	1,759	0.72	7.35	3.03	78.80	9.42	19.45	-	23	104	3,283	1,669	207	180	1.23%	0.62%
The Cleveland State Bank	No	Cleveland	317,120	163,660	2,220	0.93	15.99	3.29	68.60	11.26	28.48	90	9	146	564	12	106	-	1.40%	0.04%
Copiah Bank	No	Hazlehurst	312,027	172,393	2,204	0.96	8.88	3.92	70.50	11.32	28.52	66	18	84	458	116	263	-	1.61%	0.12%
Bank Of Kilmichael	Yes	Kilmichael	310,293	158,661	2,081	0.89	14.99	2.92	68.90	9.19	13.11	445	123	225	1,069	-	2,966	10	2.06%	0.96%
Bank Of Yazoo City	No	Yazoo City	308,668	158,822	1,070	0.44	5.17	2.14	80.40	11.50	24.30	100	1	50	204	-	-	1,663	1.13%	0.54%
Unity Bank Of Mississippi	No	Holly Springs	289,629	150,329	655	0.31	5.19	2.49	90.90	10.50	13.04	-	97	60	455	-	1,312	-	1.49%	0.45%
Fnb Picayune Bank	Yes	Picayune	280,915	168,373	6,256	3.10	20.09	4.77	44.30	14.40	28.44	-	31	47	1,821	419	1,658	1,982	1.21%	1.44%
Bank Of Forest	Yes	Forest	265,485	149,033	1,660	0.83	8.48	3.20	75.40	11.77	21.48	180	21	86	2,219	188	711	-	1.26%	0.34%
First Southern Bank	Yes	Columbia	255,263	147,009	3,274	1.72	14.16	4.77	66.90	11.51	25.60	-	55	152	631	-	1,087	273	1.43%	0.53%
Total/Average			6,931,026	4,157,539	64,303	1.22	10.99	3.56	71.43	11.44	21.71	2,824	2,494	5,221	41,846	8,329	33,525	9,924	1.33%	0.70%
\$100 Million to \$250 Million																				
The Commercial Bank	No	De Kalb	245,684	112,072	1,652	0.84	16.49	3.27	67.50	11.28	38.85	135	165	301	2,935	322	134	-	1.99%	0.19%
Grand Bank For Savings, F.S.B.	Yes	Hattiesburg	241,975	177,957	(760)	(0.51)	(4.33)	3.85	107.00	9.21	24.06	315	15	-	810	680	385	811	0.76%	0.78%
Bank Of Franklin	No	Meadville	233,491	161,937	2,434	1.41	13.43	4.40	61.40	11.44	27.98	254	267	180	1,203	40	1,765	307	1.50%	0.90%
Bank Of Brookhaven	No	Brookhaven	231,819	132,973	2,012	1.15	11.22	3.43	61.40	12.00	25.70	205	6	51	149	9	27	-	0.85%	0.02%
Merchants And Planters Bank	No	Raymond	211,999	98,884	2,051	1.41	7.98	4.40	60.00	17.56	34.51	-	16	14	81	-	101	368	2.00%	0.22%
Bank Of Wiggins	No	Wiggins	203,190	94,731	757	0.52	5.15	2.61	81.60	15.56	47.98	(109)	11	29	1,724	798	43	-	1.39%	0.41%
The Jefferson Bank	No	Greenville	181,001	128,101	3,186	2.44	14.24	4.92	37.80	18.91	22.67	(175)	192	4	1,268	-	141	-	4.69%	0.08%
Bank Of Anguilla	No	Anguilla	175,544	95,394	2,706	1.87	16.97	4.83	50.30	15.23	18.86	50	25	40	2,122	183	181	24	2.19%	0.22%
Commerce Bank	Yes	Corinth	157,436	106,001	2,237	1.90	16.54	4.93	59.30	11.91	25.90	320	20	216	1,923	13	614	-	1.53%	0.40%
Holmes County Bank	Yes	Lexington	145,696	62,495	923	0.84	7.03	3.00	77.40	14.59	24.20	-	14	62	804	-	759	182	1.64%	0.65%
Bank Of Winona	Yes	Winona	139,789	47,410	1,068	0.93	7.18	3.15	70.50	13.17	39.65	-	12	48	1,643	-	663	-	1.52%	0.47%
Citizens Bank And Trust Company	No	Marks	103,358	74,621	704	0.86	7.12	4.59	77.00	13.15	7.85	15	26	59	2,061	591	2,235	-	2.67%	2.73%
Covington County Bank	No	Collins	103,202	69,541	1,080	1.44	12.20	4.38	57.80	13.97	17.39	62	3	11	3,095	157	452	-	0.98%	0.52%
Total/Average			2,374,184	1,362,117	20,050	1.16	10.09	3.98	66.85	13.69	27.35	1,072	772	1,015	19,818	2,793	7,500	1,692	1.82%	0.58%

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Less than \$100 Million																				
Amory Federal Savings And Loan Association	No	Amory	73,758	50,071	244	0.43	3.50	1.84	82.10	13.20	34.58	-	-	22	2,995	317	211	-	1.06%	0.72%
Genesis Bank	No	Benoit	69,525	47,509	290	0.63	2.95	6.26	84.90	20.38	27.47	157	2	173	656	198	1,160	-	1.29%	1.95%
Richton Bank & Trust Company	Yes	Richton	51,556	21,235	142	0.37	2.17	3.66	90.20	16.17	41.71	-	4	78	57	-	-	-	3.70%	0.00%
Total/Average			194,839	118,815	676	0.48	2.87	3.92	85.73	16.58	34.59	157	6	273	3,708	515	1,371	-	2.02%	0.89%