

# Rank The Banks

*Mississippi - 2019 Q2*

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# Rankings Per State

## Bank Listing

Company Name - City - Parent Company - Date Established - Number of Offices - Total Employees - S Corp? - Total Assets - ROAA - ROAE

## Top 50 Ranking by...

### Total Assets

City - Total Employees- Number of Offices - Total Deposits - Deposits/Office - Assets/Office - Deposits/Employee - Assets/Employee - **Total Assets**

### Net Interest Margin

City - Total Assets - Yield on Loans - Loan Growth Rate - Cost of Funds - Deposit Growth Rate - Loans/Deposits - Yield on Investment Securities (FTE) - **Net Interest Margin**

### Noninterest Income

City - Total Assets - Net Income - Service Charge on Deposits/Avg Assets - Gain on Sale of Loans/Avg. Assets - Net Servicing Fees/Avg Assets - Net Gains on OREO/Avg. Assets - Total Noninterest Income - **Noninterest Income/Avg Assets**

### Total Overhead

City - Total Assets - Efficiency Ratio (FTE) - Total Employees - Number of Offices - Personnel Expense/Avg. Assets - Occupancy Expense/Avg. Assets - Other Expense/Avg. Assets - **Total Overhead/Avg Assets**

### Asset Quality

City - Total Assets - Gross Loans - LLR/Gross Loans - Adj Loans 30-89PD/Gross Loans - Adj 90+ PD/Gross Loans - Adj NPLs + Adj OREO/Gross Loans - NCO/Avg Loans - **Asset Quality Composite**

### ROAE

City - Total Assets - LTM Net Income - Total Employees - LTM Net Income/Employee - 2018Q2 LTM Net Income - 2017Q2 LTM Net Income - ROAA - **ROAE**

### Overall

City - Total Assets - Net Interest Margin Rank - Noninterest Income Rank - Total Overhead Rank - Asset Quality Rank - ROAE Rank - **Overall Rank**

# Excluded Banks & Calculation Notes

## Excluded Banks:

- ▶ Excluded banks are usually special-purpose banks (such as trust banks), subsidiaries of foreign companies, or companies for which necessary data is not available as of this report
  - ▶ None

## Calculation Notes:

- ▶ All data in this report is bank level and is as of or for the 12 months ending June 30, 2019 (unless noted otherwise)
- ▶ For banks that elect subchapter S status, return on average assets and return on average equity are adjusted to reflect the impact of a 25% corporate tax rate
- ▶ Asset quality index is the sum of: (Adjusted Loans 30-89 PD/Loans) + (Adjusted Loans 90 PD/Loans) + (Adjusted NPLs/Loans) + (Adjusted OREO/Loans) + (Net Chargeoffs/Avg Loans). Adjustments are made to exclude loans for which repayment of principal is wholly or partially guaranteed by the US government
- ▶ Overall ranking is based on an unweighted average of Net Interest Margin rank, Noninterest Income rank, Total Overhead rank, Asset Quality rank and ROAE rank

# Mississippi – Bank Listing

| Company Name   | City          | Parent Company                            | Date Established | Number of Offices | Total Employees | S Corp (Yes/No) | Total Assets (\$000) | ROAA (%) | ROAE (%) |
|--|---------------|---|------------------|-------------------|-----------------|-----------------|----------------------|----------|----------|
| Amory Federal Savings and Loan Association             | Amory         |   | 6/1/1934         | 1                 | 10              | No              | 81,378               | (0.28)   | (2.08)   |
| BancorpSouth Bank                                      | Tupelo        |   | 3/31/1876        | 307               | 4,581           | No              | 18,939,798           | 1.22     | 9.99     |
| Bank of Anguilla                                       | Anguilla      | Pyramid Financial Corporation             | 1/1/1904         | 5                 | 30              | No              | 145,805              | 0.89     | 9.68     |
| Bank of Benoit   | Benoit        |   | 1/1/1904         | 1                 | 4               | No              | 17,716               | 0.50     | 4.48     |
| Bank of Brookhaven                                     | Brookhaven    | Haven Capital Corporation                 | 1/31/2000        | 1                 | 27              | No              | 151,190              | 0.84     | 7.03     |
| Bank of Commerce                                       | Greenwood     | Commerce Bancorp, Inc                     | 8/4/1904         | 8                 | 61              | No              | 528,640              | 1.51     | 15.33    |
| Bank of Forest   | Forest        | First Forest Corporation                  | 2/1/1901         | 3                 | 56              | Yes             | 200,708              | 0.95     | 7.34     |
| Bank of Franklin                                       | Meadville     | Franklin Bancshares, Inc.                 | 10/13/1912       | 5                 | 48              | No              | 145,528              | 1.30     | 11.86    |
| Bank of Holly Springs                                  | Holly Springs | Holly Springs Bancshares, Inc.            | 2/9/1869         | 5                 | 63              | Yes             | 232,469              | 1.26     | 8.50     |
| Bank of Kilmichael                                     | Kilmichael    | Kilmichael Bancorp, Inc.                  | 9/16/1904        | 4                 | 41              | Yes             | 177,244              | 1.26     | 13.64    |
| Bank of Morton   | Morton        | Morton Bancorp, Inc.                      | 1/1/1904         | 1                 | 16              | Yes             | 67,094               | 1.67     | 11.23    |
| Bank of Okolona  | Okolona       | Bancorp of Okolona, Inc.                  | 1/31/1931        | 4                 | 49              | Yes             | 198,424              | 0.92     | 9.32     |
| Bank of Wiggins  | Wiggins       |   | 12/4/1916        | 3                 | 43              | No              | 172,393              | 0.91     | 5.59     |
| Bank of Winona   | Winona        | Bancorp of Winona, Inc.                   | 6/15/1885        | 1                 | 18              | Yes             | 124,818              | 0.66     | 6.14     |
| Bank of Yazoo City                                     | Yazoo City    | Yazoo Capital Corporation                 | 4/15/1876        | 5                 | 51              | No              | 249,507              | 0.89     | 8.63     |
| BankFirst Financial Services                           | Macon         | BankFirst Capital Corporation             | 6/1/1888         | 22                | 259             | No              | 1,279,283            | 1.10     | 10.93    |
| BankPlus   | Belzoni       | BancPlus Corporation                      | 1/1/1909         | 57                | 739             | No              | 2,938,789            | 0.84     | 8.68     |
| BNA Bank   | New Albany    | BNA Bancshares, Inc.                      | 1/1/1896         | 6                 | 107             | No              | 523,204              | 1.47     | 12.49    |
| Century Bank   | Lucedale      | Bancorp of Lucedale, Inc.                 | 6/1/1903         | 10                | 113             | No              | 330,312              | 1.08     | 10.38    |
| Charter Bank   | Biloxi        |   | 3/11/2008        | 4                 | 37              | No              | 154,549              | 0.19     | 2.10     |
| Citizens Bank  | Byhalia       | Marshall Financial Corporation            | 11/1/1919        | 3                 | 24              | No              | 75,184               | 1.03     | 8.45     |
| Citizens Bank  | Columbia      | Citizens Corporation                      | 9/15/1914        | 8                 | 137             | Yes             | 430,474              | 1.15     | 12.55    |
| Citizens Bank & Trust Company                          | Marks         | CB&T Bancshares, Inc.                     | 8/17/1917        | 3                 | 37              | Yes             | 135,708              | (0.89)   | (9.08)   |
| Citizens Bank of Philadelphia, Mississippi             | Philadelphia  | Citizens Holding Company                  | 1/1/1908         | 23                | 242             | No              | 1,033,753            | 0.62     | 7.37     |
| Citizens National Bank of Meridian                     | Meridian      | Citizens National Banc Corp.              | 3/6/1888         | 26                | 322             | Yes             | 1,442,476            | 1.37     | 12.45    |
| Cleveland State Bank                                   | Cleveland     | Cleveland State Bancorp, Inc.             | 2/12/1908        | 6                 | 61              | No              | 232,609              | 1.17     | 11.98    |
| Commerce Bank  | Corinth       | Commerce Holding Corporation              | 1/19/1999        | 1                 | 29              | Yes             | 119,185              | 1.41     | 12.39    |
| Commercial Bank  | De Kalb       | Commercial Capital Corporation            | 12/1/1914        | 5                 | 53              | No              | 161,843              | 1.02     | 9.90     |
| Community Bank of Mississippi                          | Forest        | Community Bancshares of Mississippi, Inc. | 8/14/1905        | 45                | 805             | No              | 3,342,034            | 0.91     | 10.74    |
| Copiah Bank  | Hazlehurst    | Copiah Bancshares, Inc.                   | 10/26/1891       | 9                 | 63              | No              | 229,060              | 0.82     | 8.57     |
| Covington County Bank                                  | Collins       | Covington Capital Corporation             | 5/1/1975         | 2                 | 19              | No              | 79,435               | 0.58     | 6.72     |
| Farmers and Merchants Bank                             | Baldwyn       |   | 3/10/1941        | 9                 | 113             | No              | 339,938              | 1.70     | 12.27    |
| First American National Bank                           | Iuka          | First American Bancshares, Inc.           | 9/5/1964         | 9                 | 102             | Yes             | 275,385              | 0.60     | 5.43     |
| First Bank   | McComb        | First Southwest Corporation               | 6/25/1895        | 14                | 144             | Yes             | 573,084              | 0.79     | 8.66     |
| First Choice Bank                                      | Pontotoc      | Pontotoc Bancshares Corp.                 | 9/1/1900         | 3                 | 72              | No              | 311,444              | 1.17     | 9.31     |
| First Commercial Bank                                  | Jackson       | First Commercial Bancshares, Inc.         | 10/12/2000       | 4                 | 55              | No              | 388,388              | 1.11     | 8.57     |
| First Federal Savings and Loan Association             | Aberdeen      |   | 3/23/1936        | 1                 | 4               | No              | 42,161               | 0.56     | 3.05     |
| First Federal S&L Association of Pascagoula-Moss Point | Pascagoula    |   | 10/28/1955       | 6                 | 58              | No              | 308,117              | 0.33     | 3.57     |
| First National Bank of Clarksdale                      | Clarksdale    | First Valley National Corp.               | 4/1/1964         | 5                 | 50              | No              | 371,734              | 1.16     | 9.20     |
| First National Bank of Picayune                        | Picayune      | First National Corporation of Picayune    | 7/31/1947        | 6                 | 60              | Yes             | 204,257              | 2.06     | 14.74    |
| First Security Bank                                    | Batesville    | Security Capital Corporation              | 7/1/1952         | 18                | 192             | No              | 585,813              | 1.31     | 11.55    |
| First Southern Bank                                    | Columbia      | First Federal Bancorp                     | 3/28/1960        | 6                 | 67              | Yes             | 189,552              | 0.90     | 8.22     |
| First State Bank                                       | Holly Springs | First State Capital Corporation           | 5/25/1916        | 3                 | 38              | No              | 123,125              | 0.66     | 6.37     |
| First State Bank                                       | Waynesboro    | First State Corporation                   | 6/4/1934         | 14                | 175             | No              | 819,151              | 1.04     | 8.24     |
| First, A National Banking Association                  | Hattiesburg   | First Bancshares, Inc.                    | 8/5/1996         | 68                | 631             | No              | 3,464,296            | 1.30     | 8.89     |

# Mississippi – Bank Listing, *continued*

| Company Name                       | City          | Parent Company                      | Date Established | Number of Offices | Total Employees | S Corp (Yes/No) | Total Assets (\$000) | ROAA (%) | ROAE (%) |
|------------------------------------|---------------|-------------------------------------|------------------|-------------------|-----------------|-----------------|----------------------|----------|----------|
| FNB Oxford Bank                    | Oxford        | First National Holding Company      | 10/10/1910       | 5                 | 68              | No              | 367,017              | 1.06     | 8.96     |
| Grand Bank for Savings, FSB        | Hattiesburg   | Grand Financial Corporation         | 1/1/1968         | 2                 | 38              | Yes             | 82,383               | 0.58     | 4.45     |
| Great Southern Bank                | Meridian      | Great Southern Capital Corporation  | 3/2/1902         | 12                | 137             | No              | 300,393              | 0.87     | 9.95     |
| Guaranty Bank and Trust Company    | Belzoni       | Guaranty Capital Corporation        | 5/17/1943        | 17                | 206             | Yes             | 870,220              | 1.47     | 14.51    |
| Hancock Whitney Bank               | Gulfport      | Hancock Whitney Corporation         | 10/9/1899        | 203               | 3,845           | No              | 28,747,696           | 1.26     | 11.57    |
| Holmes County Bank & Trust Company | Lexington     | Holmes County Capital Corporation   | 1/1/1932         | 4                 | 20              | Yes             | 123,054              | 0.71     | 5.90     |
| Jefferson Bank                     | Greenville    | Southeast Arkansas Bank Corporation | 10/10/1900       | 3                 | 27              | No              | 128,286              | 1.44     | 8.43     |
| Magnolia State Bank                | Bay Springs   | Magnolia State Corporation          | 8/4/1975         | 8                 | 84              | Yes             | 339,197              | 0.74     | 7.67     |
| Mechanics Bank                     | Water Valley  | Mechanics Banc Holding Company      | 1/1/1892         | 6                 | 69              | No              | 233,510              | 0.87     | 8.12     |
| Merchants & Farmers Bank           | Holly Springs | M & F Bancorp, Inc.                 | 3/15/1899        | 4                 | 38              | Yes             | 101,945              | 0.71     | 7.11     |
| Merchants & Marine Bank            | Pascagoula    | Merchants & Marine Bancorp, Inc.    | 1/11/1932        | 13                | 147             | No              | 574,220              | 0.67     | 5.56     |
| Merchants and Planters Bank        | Raymond       |                                     | 1/27/1906        | 4                 | 31              | No              | 88,456               | 0.94     | 9.72     |
| OmniBank                           | Bay Springs   |                                     | 1/1/1907         | 3                 | 20              | No              | 44,548               | (0.21)   | (2.26)   |
| Oxford University Bank             | Oxford        | Lafayette Bancorp, Inc.             | 11/27/2000       | 3                 | 32              | No              | 164,065              | 0.87     | 8.74     |
| Peoples Bank                       | Mendenhall    | Peoples Bancshares, Inc.            | 11/5/1908        | 5                 | 123             | Yes             | 315,374              | 1.76     | 18.52    |
| Peoples Bank                       | Ripley        | Peoples Corporation                 | 3/3/1925         | 6                 | 81              | No              | 428,252              | 1.07     | 10.11    |
| Peoples Bank, Biloxi, Mississippi  | Biloxi        | Peoples Financial Corporation       | 4/15/1896        | 19                | 157             | No              | 619,713              | 0.12     | 0.87     |
| Pike National Bank                 | McComb        | PCNB Corp.                          | 9/30/1985        | 5                 | 79              | No              | 256,790              | 1.18     | 8.86     |
| Planters Bank & Trust Company      | Indianola     | Planters Holding Company            | 4/10/1920        | 19                | 230             | No              | 1,081,207            | 1.20     | 11.90    |
| PriorityOne Bank                   | Magee         | PriorityOne Capital Corporation     | 1/1/1905         | 15                | 198             | Yes             | 672,239              | 1.11     | 10.10    |
| Renasant Bank                      | Tupelo        | Renasant Corporation                | 2/27/1904        | 164               | 2,456           | No              | 12,878,708           | 1.45     | 8.24     |
| Richton Bank & Trust Company       | Richton       | Centon Bancorp, Inc.                | 1/1/1931         | 2                 | 16              | Yes             | 56,585               | 1.04     | 6.59     |
| RiverHills Bank                    | Vicksburg     | RiverHills Capital Corporation      | 2/1/1890         | 4                 | 56              | Yes             | 328,541              | 1.22     | 11.90    |
| State Bank & Trust Company         | Ridgeland     | State Capital Corporation           | 11/1/1898        | 35                | 295             | No              | 1,163,352            | 0.82     | 7.70     |
| Sycamore Bank                      | Senatobia     | Tate Financial Corporation          | 3/13/1900        | 5                 | 60              | No              | 231,316              | 1.05     | 11.05    |
| Trustmark National Bank            | Jackson       | Trustmark Corporation               | 12/19/1889       | 205               | 2,819           | No              | 13,546,073           | 1.12     | 9.22     |
| United Mississippi Bank            | Natchez       | Southwest Security, Inc.            | 5/14/1973        | 10                | 133             | Yes             | 360,074              | 0.66     | 6.49     |

# Mississippi – Total Asset Ranking

| Rank | Company Name   | City          | Total Employees | Number of Offices | Total Deposits (\$000) | Deposits (\$000)/Office | Assets (\$000)/Office | Deposits (\$000)/Employee | Assets (\$000)/Employee | Total Assets (\$000) |
|------|--|---------------|-----------------|-------------------|------------------------|-------------------------|-----------------------|---------------------------|-------------------------|----------------------|
| 1    | Hancock Whitney Bank                                   | Gulfport      | 3,845           | 203               | 23,356,892             | 115,059                 | 141,614               | 6,075                     | 7,477                   | 28,747,696           |
| 2    | BancorpSouth Bank                                      | Tupelo        | 4,581           | 307               | 14,971,862             | 48,768                  | 61,693                | 3,268                     | 4,134                   | 18,939,798           |
| 3    | Trustmark National Bank                                | Jackson       | 2,819           | 205               | 11,582,183             | 56,498                  | 66,078                | 4,109                     | 4,805                   | 13,546,073           |
| 4    | Renasant Bank  | Tupelo        | 2,456           | 164               | 10,220,877             | 62,322                  | 78,529                | 4,162                     | 5,244                   | 12,878,708           |
| 5    | First, A National Banking Association                  | Hattiesburg   | 631             | 68                | 2,831,203              | 41,635                  | 50,946                | 4,487                     | 5,490                   | 3,464,296            |
| 6    | Community Bank of Mississippi                          | Forest        | 805             | 45                | 3,014,689              | 66,993                  | 74,267                | 3,745                     | 4,152                   | 3,342,034            |
| 7    | BankPlus   | Belzoni       | 739             | 57                | 2,592,829              | 45,488                  | 51,558                | 3,509                     | 3,977                   | 2,938,789            |
| 8    | Citizens National Bank of Meridian                     | Meridian      | 322             | 26                | 1,260,280              | 48,472                  | 55,480                | 3,914                     | 4,480                   | 1,442,476            |
| 9    | BankFirst Financial Services                           | Macon         | 259             | 22                | 1,107,330              | 50,333                  | 58,149                | 4,275                     | 4,939                   | 1,279,283            |
| 10   | State Bank & Trust Company                             | Ridgeland     | 295             | 35                | 1,001,663              | 28,619                  | 33,239                | 3,395                     | 3,944                   | 1,163,352            |
| 11   | Planters Bank & Trust Company                          | Indianola     | 230             | 19                | 935,200                | 49,221                  | 56,906                | 4,066                     | 4,701                   | 1,081,207            |
| 12   | Citizens Bank of Philadelphia, Mississippi             | Philadelphia  | 242             | 23                | 796,422                | 34,627                  | 44,946                | 3,291                     | 4,272                   | 1,033,753            |
| 13   | Guaranty Bank and Trust Company                        | Belzoni       | 206             | 17                | 759,842                | 44,697                  | 51,189                | 3,689                     | 4,224                   | 870,220              |
| 14   | First State Bank                                       | Waynesboro    | 175             | 14                | 677,872                | 48,419                  | 58,511                | 3,874                     | 4,681                   | 819,151              |
| 15   | PriorityOne Bank                                       | Magee         | 198             | 15                | 547,785                | 36,519                  | 44,816                | 2,767                     | 3,395                   | 672,239              |
| 16   | Peoples Bank, Biloxi, Mississippi                      | Biloxi        | 157             | 19                | 493,817                | 25,990                  | 32,616                | 3,145                     | 3,947                   | 619,713              |
| 17   | First Security Bank                                    | Batesville    | 192             | 18                | 511,262                | 28,403                  | 32,545                | 2,663                     | 3,051                   | 585,813              |
| 18   | Merchants & Marine Bank                                | Pascagoula    | 147             | 13                | 487,254                | 37,481                  | 44,171                | 3,315                     | 3,906                   | 574,220              |
| 19   | First Bank   | McComb        | 144             | 14                | 492,247                | 35,161                  | 40,935                | 3,418                     | 3,980                   | 573,084              |
| 20   | Bank of Commerce                                       | Greenwood     | 61              | 8                 | 450,817                | 56,352                  | 66,080                | 7,390                     | 8,666                   | 528,640              |
| 21   | BNA Bank   | New Albany    | 107             | 6                 | 447,064                | 74,511                  | 87,201                | 4,178                     | 4,890                   | 523,204              |
| 22   | Citizens Bank  | Columbia      | 137             | 8                 | 376,773                | 47,097                  | 53,809                | 2,750                     | 3,142                   | 430,474              |
| 23   | Peoples Bank   | Ripley        | 81              | 6                 | 370,633                | 61,772                  | 71,375                | 4,576                     | 5,287                   | 428,252              |
| 24   | First Commercial Bank                                  | Jackson       | 55              | 4                 | 315,491                | 78,873                  | 97,097                | 5,736                     | 7,062                   | 388,388              |
| 25   | First National Bank of Clarksdale                      | Clarksdale    | 50              | 5                 | 319,585                | 63,917                  | 74,347                | 6,392                     | 7,435                   | 371,734              |
| 26   | FNB Oxford Bank  | Oxford        | 68              | 5                 | 308,435                | 61,687                  | 73,403                | 4,536                     | 5,397                   | 367,017              |
| 27   | United Mississippi Bank                                | Natchez       | 133             | 10                | 319,883                | 31,988                  | 36,007                | 2,405                     | 2,707                   | 360,074              |
| 28   | Farmers and Merchants Bank                             | Baldwyn       | 113             | 9                 | 274,601                | 30,511                  | 37,771                | 2,430                     | 3,008                   | 339,938              |
| 29   | Magnolia State Bank                                    | Bay Springs   | 84              | 8                 | 303,931                | 37,991                  | 42,400                | 3,618                     | 4,038                   | 339,197              |
| 30   | Century Bank   | Luucedale     | 113             | 10                | 277,333                | 27,733                  | 33,031                | 2,454                     | 2,923                   | 330,312              |
| 31   | RiverHills Bank  | Vicksburg     | 56              | 4                 | 265,299                | 66,325                  | 82,135                | 4,737                     | 5,867                   | 328,541              |
| 32   | Peoples Bank   | Mendenhall    | 123             | 5                 | 281,172                | 56,234                  | 63,075                | 2,286                     | 2,564                   | 315,374              |
| 33   | First Choice Bank                                      | Pontotoc      | 72              | 3                 | 268,504                | 89,501                  | 103,815               | 3,729                     | 4,326                   | 311,444              |
| 34   | First Federal S&L Association of Pascagoula-Moss Point | Pascagoula    | 58              | 6                 | 188,433                | 31,406                  | 51,353                | 3,249                     | 5,312                   | 308,117              |
| 35   | Great Southern Bank                                    | Meridian      | 137             | 12                | 270,768                | 22,564                  | 25,033                | 1,976                     | 2,193                   | 300,393              |
| 36   | First American National Bank                           | Iuka          | 102             | 9                 | 240,538                | 26,726                  | 30,598                | 2,358                     | 2,700                   | 275,385              |
| 37   | Pike National Bank                                     | McComb        | 79              | 5                 | 219,580                | 43,916                  | 51,358                | 2,779                     | 3,251                   | 256,790              |
| 38   | Bank of Yazoo City                                     | Yazoo City    | 51              | 5                 | 216,451                | 43,290                  | 49,901                | 4,244                     | 4,892                   | 249,507              |
| 39   | Mechanics Bank   | Water Valley  | 69              | 6                 | 204,383                | 34,064                  | 38,918                | 2,962                     | 3,384                   | 233,510              |
| 40   | Cleveland State Bank                                   | Cleveland     | 61              | 6                 | 203,907                | 33,985                  | 38,768                | 3,343                     | 3,813                   | 232,609              |
| 41   | Bank of Holly Springs                                  | Holly Springs | 63              | 5                 | 185,394                | 37,079                  | 46,494                | 2,943                     | 3,690                   | 232,469              |
| 42   | Sycamore Bank  | Senatobia     | 60              | 5                 | 206,520                | 41,304                  | 46,263                | 3,442                     | 3,855                   | 231,316              |
| 43   | Copiah Bank  | Hazlehurst    | 63              | 9                 | 183,705                | 20,412                  | 25,451                | 2,916                     | 3,636                   | 229,060              |
| 44   | First National Bank of Picayune                        | Picayune      | 60              | 6                 | 171,732                | 28,622                  | 34,043                | 2,862                     | 3,404                   | 204,257              |
| 45   | Bank of Forest   | Forest        | 56              | 3                 | 170,729                | 56,910                  | 66,903                | 3,049                     | 3,584                   | 200,708              |
| 46   | Bank of Okolona  | Okolona       | 49              | 4                 | 172,096                | 43,024                  | 49,606                | 3,512                     | 4,049                   | 198,424              |
| 47   | First Southern Bank                                    | Columbia      | 67              | 6                 | 166,786                | 27,798                  | 31,592                | 2,489                     | 2,829                   | 189,552              |
| 48   | Bank of Kilmichael                                     | Kilmichael    | 41              | 4                 | 155,014                | 38,754                  | 44,311                | 3,781                     | 4,323                   | 177,244              |
| 49   | Bank of Wiggins  | Wiggins       | 43              | 3                 | 141,161                | 47,054                  | 57,464                | 3,283                     | 4,009                   | 172,393              |
| 50   | Oxford University Bank                                 | Oxford        | 32              | 3                 | 143,736                | 47,912                  | 54,688                | 4,492                     | 5,127                   | 164,065              |

# Mississippi – Net Interest Margin Ranking

| Rank | Company Name                          | City          | Total Assets (\$000) | Yield on Loans (%) | Loan Growth Rate (%) | Cost of Funds (%) | Deposit Growth Rate (%) | Loans/Deposits (%) | Yield on Investment Securities (FTE) (%) | Net Interest Margin (%) |
|------|---------------------------------------|---------------|----------------------|--------------------|----------------------|-------------------|-------------------------|--------------------|--|-------------------------|
| 1    | Grand Bank for Savings, FSB           | Hattiesburg   | 82,383               | 8.66               | 6.66                 | 1.65              | 2.99                    | 105.03             | NA                                       | 6.58                    |
| 2    | Bank of Morton                        | Morton        | 67,094               | 6.89               | (2.26)               | 0.71              | (1.56)                  | 91.77              | 2.76                                     | 5.51                    |
| 3    | Peoples Bank                          | Mendenhall    | 315,374              | 7.14               | 5.20                 | 1.16              | 12.18                   | 88.66              | 3.77                                     | 5.44                    |
| 4    | Jefferson Bank                        | Greenville    | 128,286              | 8.17               | (6.43)               | 1.61              | 16.32                   | 85.68              | 2.70                                     | 5.20                    |
| 5    | First National Bank of Picayune       | Picayune      | 204,257              | 6.38               | 2.20                 | 0.39              | (9.19)                  | 83.20              | 2.75                                     | 4.92                    |
| 6    | Bank of Holly Springs                 | Holly Springs | 232,469              | 6.30               | 7.51                 | 0.83              | 1.01                    | 94.23              | 3.12                                     | 4.86                    |
| 7    | Farmers and Merchants Bank            | Baldwin       | 339,938              | 7.03               | 11.24                | 0.82              | 0.13                    | 73.27              | 3.51                                     | 4.80                    |
| 8    | OmniBank                              | Bay Springs   | 44,548               | 5.81               | 7.28                 | 0.24              | (5.63)                  | 81.27              | 2.37                                     | 4.74                    |
| 9    | Bank of Anguilla                      | Anguilla      | 145,805              | 6.30               | (3.34)               | 0.76              | 2.57                    | 84.00              | 2.93                                     | 4.61                    |
| 10   | Citizens Bank                         | Byhalia       | 75,184               | 6.66               | 0.24                 | 0.50              | (0.20)                  | 60.48              | 2.63                                     | 4.53                    |
| 11   | Bank of Franklin                      | Meadville     | 145,528              | 6.28               | 5.57                 | 0.62              | 8.07                    | 73.32              | 2.64                                     | 4.50                    |
| 12   | Bank of Okolona                       | Okolona       | 198,424              | 6.37               | (2.34)               | 1.24              | 2.58                    | 81.63              | 3.41                                     | 4.44                    |
| 13   | Pike National Bank                    | McComb        | 256,790              | 6.57               | 5.97                 | 0.78              | 2.98                    | 70.29              | 2.75                                     | 4.40                    |
| 14   | Great Southern Bank                   | Meridian      | 300,393              | 8.31               | 2.64                 | 0.40              | 5.22                    | 43.28              | 2.41                                     | 4.39                    |
| 14   | First Southern Bank                   | Columbia      | 189,552              | 5.51               | 4.72                 | 0.32              | 2.82                    | 82.14              | 2.63                                     | 4.39                    |
| 16   | First Security Bank                   | Batesville    | 585,813              | 5.90               | 1.59                 | 0.53              | 5.84                    | 72.05              | 2.93                                     | 4.38                    |
| 17   | United Mississippi Bank               | Natchez       | 360,074              | 5.61               | (4.49)               | 0.45              | (0.43)                  | 80.54              | 2.69                                     | 4.36                    |
| 18   | Century Bank                          | Lucedale      | 330,312              | 5.96               | 4.63                 | 0.69              | 10.79                   | 78.65              | 2.79                                     | 4.32                    |
| 19   | Bank of Benoit                        | Benoit        | 17,716               | 8.82               | 5.52                 | 0.39              | 10.02                   | 33.40              | 2.43                                     | 4.30                    |
| 20   | Renasant Bank                         | Tupelo        | 12,878,708           | 5.31               | 18.76                | 0.75              | 20.82                   | 93.10              | 3.05                                     | 4.26                    |
| 21   | Commerce Bank                         | Corinth       | 119,185              | 5.80               | 9.48                 | 0.68              | 4.36                    | 80.83              | 2.63                                     | 4.25                    |
| 21   | Bank of Kilmichael                    | Kilmichael    | 177,244              | 6.12               | 12.34                | 0.77              | 2.18                    | 76.15              | 3.00                                     | 4.25                    |
| 23   | Citizens Bank                         | Columbia      | 430,474              | 5.91               | (2.97)               | 0.95              | (1.78)                  | 85.26              | 2.20                                     | 4.24                    |
| 23   | PriorityOne Bank                      | Magee         | 672,239              | 5.61               | 4.55                 | 0.93              | 4.11                    | 94.94              | 3.04                                     | 4.24                    |
| 25   | Copiah Bank                           | Hazlehurst    | 229,060              | 5.56               | (0.10)               | 0.86              | (0.54)                  | 94.82              | 2.65                                     | 4.21                    |
| 26   | Richton Bank & Trust Company          | Richton       | 56,585               | 6.00               | (0.84)               | 0.38              | (3.44)                  | 51.41              | 3.41                                     | 4.17                    |
| 27   | Guaranty Bank and Trust Company       | Belzoni       | 870,220              | 5.69               | 9.25                 | 0.94              | 9.12                    | 84.66              | 3.01                                     | 4.15                    |
| 27   | Sycamore Bank                         | Senatobia     | 231,316              | 5.49               | 4.66                 | 0.59              | (1.37)                  | 72.73              | 2.87                                     | 4.15                    |
| 29   | Citizens Bank & Trust Company         | Marks         | 135,708              | 5.61               | (7.44)               | 0.90              | 8.36                    | 87.87              | 2.86                                     | 4.14                    |
| 30   | Bank of Forest                        | Forest        | 200,708              | 6.04               | 3.64                 | 0.62              | (2.60)                  | 68.44              | 2.37                                     | 4.12                    |
| 30   | First, A National Banking Association | Hattiesburg   | 3,464,296            | 5.39               | 37.55                | 0.64              | 33.45                   | 83.38              | 2.89                                     | 4.12                    |
| 32   | Commercial Bank                       | De Kalb       | 161,843              | 6.20               | 5.81                 | 0.69              | 0.32                    | 71.40              | 2.75                                     | 4.09                    |
| 33   | First American National Bank          | Iuka          | 275,385              | 6.17               | 9.39                 | 0.47              | 5.26                    | 61.14              | 2.50                                     | 4.08                    |
| 34   | BankPlus                              | Belzoni       | 2,938,789            | 5.19               | 9.09                 | 0.49              | 13.14                   | 82.13              | 2.52                                     | 4.07                    |
| 35   | Merchants and Planters Bank           | Raymond       | 88,456               | 5.31               | 6.68                 | 0.21              | (9.50)                  | 70.60              | 2.27                                     | 4.06                    |
| 36   | Magnolia State Bank                   | Bay Springs   | 339,197              | 5.29               | 0.64                 | 0.60              | 1.13                    | 86.02              | 1.93                                     | 4.02                    |
| 37   | First Choice Bank                     | Pontotoc      | 311,444              | 5.97               | 5.47                 | 0.90              | 2.98                    | 71.67              | 2.67                                     | 4.01                    |
| 38   | Cleveland State Bank                  | Cleveland     | 232,609              | 5.53               | 3.18                 | 0.30              | (0.93)                  | 63.27              | 2.62                                     | 3.99                    |
| 39   | Charter Bank                          | Biloxi        | 154,549              | 5.87               | (1.27)               | 1.22              | 2.99                    | 81.87              | 2.49                                     | 3.84                    |
| 40   | Bank of Winona                        | Winona        | 124,818              | 5.69               | 8.79                 | 0.72              | 6.68                    | 49.16              | 3.62                                     | 3.80                    |
| 40   | Mechanics Bank                        | Water Valley  | 233,510              | 5.67               | 3.98                 | 1.01              | 8.31                    | 77.97              | 2.31                                     | 3.80                    |
| 42   | BancorpSouth Bank                     | Tupelo        | 18,939,798           | 4.96               | 10.02                | 0.70              | 12.51                   | 92.43              | 2.21                                     | 3.77                    |
| 43   | Oxford University Bank                | Oxford        | 164,065              | 5.31               | 5.68                 | 1.32              | 6.29                    | 89.17              | 2.89                                     | 3.74                    |
| 43   | State Bank & Trust Company            | Ridgeland     | 1,163,352            | 5.19               | 0.12                 | 0.98              | 3.21                    | 88.28              | 2.63                                     | 3.74                    |
| 43   | First Commercial Bank                 | Jackson       | 388,388              | 5.01               | (2.89)               | 1.01              | 0.59                    | 100.16             | 2.56                                     | 3.74                    |
| 46   | Merchants & Farmers Bank              | Holly Springs | 101,945              | 6.04               | (3.26)               | 0.77              | (2.06)                  | 52.93              | 3.28                                     | 3.67                    |
| 47   | Bank of Wiggins                       | Wiggins       | 172,393              | 5.65               | (5.27)               | 0.74              | (9.85)                  | 68.42              | 2.58                                     | 3.66                    |
| 48   | BankFirst Financial Services          | Macon         | 1,279,283            | 4.86               | 21.83                | 0.67              | 30.95                   | 83.30              | 2.57                                     | 3.65                    |
| 49   | Community Bank of Mississippi         | Forest        | 3,342,034            | 5.55               | 2.40                 | 0.95              | 5.25                    | 73.56              | 1.96                                     | 3.62                    |
| 50   | Citizens National Bank of Meridian    | Meridian      | 1,442,476            | 5.09               | 2.95                 | 0.84              | 7.94                    | 78.93              | 2.65                                     | 3.57                    |



# Mississippi – Noninterest Income Ranking

| Rank | Company Name                               | City          | Total Assets (\$000) | Net Income (\$000) | Service Charges on Deposits/ Avg Assets (%) | Gain on Sale of Loans/ Avg Assets (%) | Net Servicing Fees/ Avg Assets (%) | Net Gains on OREO/ Avg Assets (%) | Total Noninterest Income (\$000) | NonInterest Income/ Avg Assets (%) |
|------|--|---------------|----------------------|--------------------|---|---------------------------------------|------------------------------------|-----------------------------------|----------------------------------|------------------------------------|
| 1    | Peoples Bank                               | Mendenhall    | 315,374              | 7,074              | 0.52  | 1.67                                  | 0.00                               | (0.06)                            | 7,383                            | 2.45                               |
| 2    | Merchants and Planters Bank                | Raymond       | 88,456               | 847                | 0.23  | 0.00                                  | 0.00                               | 0.00                              | 2,020                            | 2.25                               |
| 3    | Richton Bank & Trust Company               | Richton       | 56,585               | 776                | 0.59  | 0.00                                  | 0.00                               | 0.00                              | 1,119                            | 1.99                               |
| 4    | PriorityOne Bank                           | Magee         | 672,239              | 9,750              | 0.74  | 0.33                                  | 0.00                               | (0.02)                            | 11,540                           | 1.75                               |
| 5    | BankPlus                                   | Belzoni       | 2,938,789            | 23,556             | 1.02  | 0.13                                  | 0.00                               | (0.47)                            | 47,303                           | 1.69                               |
| 6    | Farmers and Merchants Bank                 | Baldwyn       | 339,938              | 5,793              | 0.57  | 0.00                                  | 0.00                               | 0.00                              | 5,245                            | 1.54                               |
| 7    | Bank of Franklin                           | Meadville     | 145,528              | 1,831              | 0.58  | 0.00                                  | 0.00                               | 0.00                              | 2,057                            | 1.46                               |
| 8    | BancorpSouth Bank                          | Tupelo        | 18,939,798           | 218,435            | 0.27  | 0.10                                  | (0.08)                             | (0.01)                            | 258,094                          | 1.44                               |
| 9    | First Security Bank                        | Batesville    | 585,813              | 7,443              | 0.76  | 0.00                                  | 0.00                               | (0.01)                            | 7,955                            | 1.40                               |
| 10   | Trustmark National Bank                    | Jackson       | 13,546,073           | 151,215            | 0.34  | 0.15                                  | (0.07)                             | (0.01)                            | 180,152                          | 1.34                               |
| 10   | Pike National Bank                         | McComb        | 256,790              | 2,923              | 0.64  | 0.00                                  | 0.00                               | (0.04)                            | 3,318                            | 1.34                               |
| 12   | Citizens National Bank of Meridian         | Meridian      | 1,442,476            | 25,394             | 0.42  | 0.04                                  | 0.00                               | (0.02)                            | 18,472                           | 1.33                               |
| 12   | United Mississippi Bank                    | Natchez       | 360,074              | 3,163              | 0.48  | 0.00                                  | 0.00                               | (0.07)                            | 4,793                            | 1.33                               |
| 14   | Merchants & Farmers Bank                   | Holly Springs | 101,945              | 974                | 0.67  | 0.00                                  | 0.00                               | 0.00                              | 1,329                            | 1.30                               |
| 15   | Sycamore Bank                              | Senatobia     | 231,316              | 2,394              | 0.52  | 0.00                                  | 0.00                               | 0.00                              | 2,825                            | 1.24                               |
| 16   | Century Bank                               | Lucedale      | 330,312              | 3,440              | 0.56  | 0.00                                  | 0.00                               | 0.01                              | 3,914                            | 1.23                               |
| 17   | First American National Bank               | Iuka          | 275,385              | 2,102              | 0.57  | 0.00                                  | 0.00                               | 0.00                              | 3,216                            | 1.22                               |
| 18   | Renasant Bank                              | Tupelo        | 12,878,708           | 179,510            | 0.28  | 0.32                                  | 0.03                               | (0.01)                            | 150,167                          | 1.21                               |
| 19   | Guaranty Bank and Trust Company            | Belzoni       | 870,220              | 16,255             | 0.49  | 0.00                                  | 0.00                               | 0.00                              | 9,570                            | 1.15                               |
| 20   | Jefferson Bank                             | Greenville    | 128,286              | 1,791              | 0.12  | 0.00                                  | 0.00                               | 0.00                              | 1,353                            | 1.09                               |
| 21   | Hancock Whitney Bank                       | Gulfport      | 28,747,696           | 357,378            | 0.30  | 0.03                                  | 0.00                               | 0.02                              | 305,402                          | 1.08                               |
| 22   | Holmes County Bank & Trust Company         | Lexington     | 123,054              | 1,143              | 0.34  | 0.00                                  | 0.00                               | 0.02                              | 1,284                            | 1.07                               |
| 23   | Citizens Bank                              | Columbia      | 430,474              | 6,443              | 0.49  | 0.00                                  | 0.00                               | (0.02)                            | 4,453                            | 1.06                               |
| 23   | BankFirst Financial Services               | Macon         | 1,279,283            | 11,751             | 0.39  | 0.17                                  | 0.00                               | (0.02)                            | 11,348                           | 1.06                               |
| 25   | Merchants & Marine Bank                    | Pascagoula    | 574,220              | 3,868              | 0.56  | 0.00                                  | 0.00                               | 0.00                              | 6,042                            | 1.05                               |
| 26   | First National Bank of Picayune            | Picayune      | 204,257              | 5,763              | 0.67  | 0.00                                  | 0.00                               | (0.01)                            | 2,186                            | 1.04                               |
| 27   | Mechanics Bank                             | Water Valley  | 233,510              | 1,954              | 0.25  | 0.00                                  | 0.00                               | 0.00                              | 2,321                            | 1.03                               |
| 28   | Citizens Bank & Trust Company              | Marks         | 135,708              | (1,610)            | 0.40  | 0.00                                  | 0.00                               | (0.04)                            | 1,398                            | 1.02                               |
| 29   | Bank of Morton                             | Morton        | 67,094               | 1,506              | 0.62  | 0.00                                  | 0.00                               | 0.00                              | 685                              | 1.01                               |
| 29   | Great Southern Bank                        | Meridian      | 300,393              | 2,584              | 0.74  | 0.00                                  | 0.00                               | (0.01)                            | 3,023                            | 1.01                               |
| 31   | First Southern Bank                        | Columbia      | 189,552              | 2,329              | 0.48  | 0.00                                  | 0.01                               | 0.00                              | 1,920                            | 0.99                               |
| 32   | Planters Bank & Trust Company              | Indianola     | 1,081,207            | 12,783             | 0.54  | 0.00                                  | 0.00                               | (0.03)                            | 10,278                           | 0.96                               |
| 33   | Citizens Bank                              | Byhalia       | 75,184               | 765                | 0.46  | 0.00                                  | 0.00                               | (0.01)                            | 706                              | 0.95                               |
| 33   | Covington County Bank                      | Collins       | 79,435               | 471                | 0.36  | 0.00                                  | 0.00                               | (0.03)                            | 768                              | 0.95                               |
| 35   | Commerce Bank                              | Corinth       | 119,185              | 2,200              | 0.52  | 0.00                                  | 0.00                               | 0.00                              | 1,102                            | 0.94                               |
| 36   | Bank of Okolona                            | Okolona       | 198,424              | 2,411              | 0.64  | 0.00                                  | 0.00                               | (0.07)                            | 1,813                            | 0.92                               |
| 37   | Peoples Bank                               | Ripley        | 428,252              | 4,398              | 0.19  | 0.00                                  | 0.00                               | 0.00                              | 3,681                            | 0.90                               |
| 38   | Bank of Anguilla                           | Anguilla      | 145,805              | 1,307              | 0.19  | 0.00                                  | 0.00                               | 0.01                              | 1,307                            | 0.89                               |
| 38   | Bank of Forest                             | Forest        | 200,708              | 2,510              | 0.40  | 0.08                                  | 0.00                               | 0.00                              | 1,763                            | 0.89                               |
| 40   | First Choice Bank                          | Pontotoc      | 311,444              | 3,529              | 0.54  | 0.00                                  | 0.00                               | 0.02                              | 2,634                            | 0.87                               |
| 41   | Citizens Bank of Philadelphia, Mississippi | Philadelphia  | 1,033,753            | 6,173              | 0.45  | 0.00                                  | 0.00                               | 0.00                              | 8,594                            | 0.86                               |
| 42   | First Bank                                 | McComb        | 573,084              | 5,812              | 0.22  | 0.00                                  | 0.00                               | 0.01                              | 4,629                            | 0.84                               |
| 43   | Bank of Kilmichael                         | Kilmichael    | 177,244              | 2,960              | 0.45  | 0.00                                  | 0.00                               | 0.00                              | 1,449                            | 0.82                               |
| 44   | Peoples Bank, Biloxi, Mississippi          | Biloxi        | 619,713              | 738                | 0.30  | 0.00                                  | 0.01                               | (0.14)                            | 5,098                            | 0.81                               |
| 45   | Copiah Bank                                | Hazlehurst    | 229,060              | 1,871              | 0.47  | 0.00                                  | 0.00                               | (0.13)                            | 1,824                            | 0.80                               |
| 46   | Bank of Wiggins                            | Wiggins       | 172,393              | 1,632              | 0.47  | 0.00                                  | 0.00                               | 0.01                              | 1,421                            | 0.79                               |
| 47   | Bank of Brookhaven                         | Brookhaven    | 151,190              | 1,306              | 0.52  | 0.00                                  | 0.00                               | 0.00                              | 1,210                            | 0.78                               |
| 48   | Grand Bank for Savings, FSB                | Hattiesburg   | 82,383               | 624                | 0.00  | 0.21                                  | 0.01                               | 0.42                              | 628                              | 0.77                               |
| 49   | Commercial Bank                            | De Kalb       | 161,843              | 1,574              | 0.57  | 0.00                                  | 0.00                               | (0.18)                            | 1,178                            | 0.76                               |
| 49   | Cleveland State Bank                       | Cleveland     | 232,609              | 2,651              | 0.32  | 0.00                                  | 0.00                               | 0.00                              | 1,727                            | 0.76                               |

# Mississippi – Total Overhead Ranking

| Rank | Company Name   | City          | Total Assets<br>(\$000) | Efficiency<br>Ratio<br>(FTE)<br>(%) | Total<br>Employees | Number<br>of<br>Offices | Personnel<br>Expense/<br>Avg. Assets<br>(%) | Occupancy<br>Expense/<br>Avg. Assets<br>(%) | Other<br>Expense/<br>Avg. Assets<br>(%) | Total<br>Overhead/<br>Avg. Assets<br>(%) |
|------|--|---------------|-------------------------|-------------------------------------|--------------------|-------------------------|---|---|---|--|
| 1    | First Federal Savings and Loan Association             | Aberdeen      | 42,161                  | 67.88                               | 4                  | 1                       | 0.78  | 0.07  | 0.67                                    | 1.53                                     |
| 2    | Bank of Commerce                                       | Greenwood     | 528,640                 | 48.81                               | 61                 | 8                       | 1.22  | 0.19  | 0.52                                    | 1.93                                     |
| 3    | First State Bank                                       | Waynesboro    | 819,151                 | 60.33                               | 175                | 14                      | 1.30  | 0.36  | 0.42                                    | 2.07                                     |
| 4    | BNA Bank   | New Albany    | 523,204                 | 52.68                               | 107                | 6                       | 1.39  | 0.22  | 0.49                                    | 2.09                                     |
| 5    | Amory Federal Savings and Loan Association             | Amory         | 81,378                  | 105.14                              | 10                 | 1                       | 1.24  | 0.23  | 0.66                                    | 2.13                                     |
| 6    | RiverHills Bank  | Vicksburg     | 328,541                 | 55.18                               | 56                 | 4                       | 1.32  | 0.26  | 0.60                                    | 2.19                                     |
| 7    | Hancock Whitney Bank                                   | Gulfport      | 28,747,696              | 56.42                               | 3,845              | 203                     | 1.41  | 0.24  | 0.75                                    | 2.39                                     |
| 8    | First National Bank of Clarksdale                      | Clarksdale    | 371,734                 | 61.97                               | 50                 | 5                       | 1.66  | 0.27  | 0.46                                    | 2.40                                     |
| 9    | Peoples Bank   | Ripley        | 428,252                 | 61.32                               | 81                 | 6                       | 1.55  | 0.22  | 0.63                                    | 2.40                                     |
| 10   | FNB Oxford Bank  | Oxford        | 367,017                 | 64.16                               | 68                 | 5                       | 1.53  | 0.30  | 0.62                                    | 2.45                                     |
| 11   | First, A National Banking Association                  | Hattiesburg   | 3,464,296               | 57.75                               | 631                | 68                      | 1.35  | 0.32  | 0.89                                    | 2.56                                     |
| 12   | First Commercial Bank                                  | Jackson       | 388,388                 | 67.67                               | 55                 | 4                       | 1.59  | 0.33  | 0.71                                    | 2.63                                     |
| 13   | Citizens Bank of Philadelphia, Mississippi             | Philadelphia  | 1,033,753               | 75.25                               | 242                | 23                      | 1.40  | 0.57  | 0.66                                    | 2.64                                     |
| 14   | First Federal S&L Association of Pascagoula-Moss Point | Pascagoula    | 308,117                 | 85.58                               | 58                 | 6                       | 1.59  | 0.31  | 0.74                                    | 2.64                                     |
| 15   | Bank of Yazoo City                                     | Yazoo City    | 249,507                 | 69.73                               | 51                 | 5                       | 1.44  | 0.31  | 0.91                                    | 2.65                                     |
| 16   | Planters Bank & Trust Company                          | Indianola     | 1,081,207               | 62.54                               | 230                | 19                      | 1.54  | 0.31  | 0.82                                    | 2.68                                     |
| 17   | Oxford University Bank                                 | Oxford        | 164,065                 | 65.83                               | 32                 | 3                       | 1.45  | 0.34  | 0.98                                    | 2.77                                     |
| 18   | Citizens National Bank of Meridian                     | Meridian      | 1,442,476               | 58.93                               | 322                | 26                      | 1.66  | 0.30  | 0.86                                    | 2.83                                     |
| 19   | First National Bank of Picayune                        | Picayune      | 204,257                 | 49.57                               | 60                 | 6                       | 1.85  | 0.24  | 0.74                                    | 2.83                                     |
| 20   | Community Bank of Mississippi                          | Forest        | 3,342,034               | 69.24                               | 805                | 45                      | 1.76  | 0.35  | 0.73                                    | 2.85                                     |
| 21   | State Bank & Trust Company                             | Ridgeland     | 1,163,352               | 71.81                               | 295                | 35                      | 1.77  | 0.37  | 0.74                                    | 2.87                                     |
| 22   | Commerce Bank  | Corinth       | 119,185                 | 57.99                               | 29                 | 1                       | 1.78  | 0.15  | 0.95                                    | 2.88                                     |
| 23   | Renasant Bank  | Tupelo        | 12,878,708              | 59.06                               | 2,456              | 164                     | 1.87  | 0.35  | 0.67                                    | 2.89                                     |
| 24   | BankFirst Financial Services                           | Macon         | 1,279,283               | 64.57                               | 259                | 22                      | 1.64  | 0.24  | 1.03                                    | 2.91                                     |
| 25   | First Choice Bank                                      | Pontotoc      | 311,444                 | 63.18                               | 72                 | 3                       | 1.72  | 0.28  | 0.93                                    | 2.94                                     |
| 26   | Bank of Kilmichael                                     | Kilmichael    | 177,244                 | 59.80                               | 41                 | 4                       | 1.75  | 0.25  | 0.94                                    | 2.94                                     |
| 27   | Covington County Bank                                  | Collins       | 79,435                  | 73.66                               | 19                 | 2                       | 1.44  | 0.46  | 1.04                                    | 2.94                                     |
| 28   | Bank of Winona   | Winona        | 124,818                 | 73.64                               | 18                 | 1                       | 1.88  | 0.40  | 0.67                                    | 2.95                                     |
| 29   | Holmes County Bank & Trust Company                     | Lexington     | 123,054                 | 72.92                               | 20                 | 4                       | 1.54  | 0.12  | 1.31                                    | 2.97                                     |
| 30   | Cleveland State Bank                                   | Cleveland     | 232,609                 | 65.58                               | 61                 | 6                       | 1.91  | 0.48  | 0.57                                    | 2.97                                     |
| 31   | Bank of Brookhaven                                     | Brookhaven    | 151,190                 | 71.12                               | 27                 | 1                       | 1.66  | 0.30  | 1.02                                    | 2.98                                     |
| 32   | Bank of Okolona  | Okolona       | 198,424                 | 59.41                               | 49                 | 4                       | 1.40  | 0.24  | 1.37                                    | 3.02                                     |
| 33   | First Bank   | McComb        | 573,084                 | 73.12                               | 144                | 14                      | 1.71  | 0.28  | 1.03                                    | 3.02                                     |
| 34   | Guaranty Bank and Trust Company                        | Belzoni       | 870,220                 | 58.83                               | 206                | 17                      | 1.88  | 0.45  | 0.69                                    | 3.02                                     |
| 35   | Bank of Wiggins  | Wiggins       | 172,393                 | 71.41                               | 43                 | 3                       | 1.70  | 0.33  | 1.00                                    | 3.04                                     |
| 36   | Trustmark National Bank                                | Jackson       | 13,546,073              | 67.29                               | 2,819              | 205                     | 1.80  | 0.38  | 0.89                                    | 3.07                                     |
| 37   | Commercial Bank  | De Kalb       | 161,843                 | 66.81                               | 53                 | 5                       | 1.89  | 0.48  | 0.74                                    | 3.11                                     |
| 38   | Merchants & Marine Bank                                | Pascagoula    | 574,220                 | 74.67                               | 147                | 13                      | 1.58  | 0.61  | 0.94                                    | 3.13                                     |
| 39   | Bank of Benoit   | Benoit        | 17,716                  | 81.09                               | 4                  | 1                       | 1.63  | 0.08  | 1.49                                    | 3.19                                     |
| 40   | Magnolia State Bank                                    | Bay Springs   | 339,197                 | 74.29                               | 84                 | 8                       | 1.53  | 0.55  | 1.13                                    | 3.21                                     |
| 41   | Bank of Forest   | Forest        | 200,708                 | 69.68                               | 56                 | 3                       | 1.73  | 0.32  | 1.16                                    | 3.21                                     |
| 42   | First State Bank                                       | Holly Springs | 123,125                 | 87.27                               | 38                 | 3                       | 1.99  | 0.31  | 1.01                                    | 3.31                                     |
| 43   | BancorpSouth Bank                                      | Tupelo        | 18,939,798              | 68.08                               | 4,581              | 307                     | 2.12  | 0.35  | 0.84                                    | 3.31                                     |
| 44   | Charter Bank   | Biloxi        | 154,549                 | 88.20                               | 37                 | 4                       | 1.84  | 0.51  | 1.01                                    | 3.37                                     |
| 45   | Mechanics Bank   | Water Valley  | 233,510                 | 74.82                               | 69                 | 6                       | 2.14  | 0.36  | 0.91                                    | 3.41                                     |
| 46   | Copiah Bank  | Hazlehurst    | 229,060                 | 73.14                               | 63                 | 9                       | 1.75  | 0.68  | 0.99                                    | 3.42                                     |
| 47   | Citizens Bank  | Columbia      | 430,474                 | 67.47                               | 137                | 8                       | 2.14  | 0.37  | 0.91                                    | 3.42                                     |
| 48   | First Security Bank                                    | Batesville    | 585,813                 | 64.59                               | 192                | 18                      | 2.28  | 0.44  | 0.72                                    | 3.44                                     |
| 49   | Peoples Bank, Biloxi, Mississippi                      | Biloxi        | 619,713                 | 95.22                               | 157                | 19                      | 1.71  | 0.58  | 1.17                                    | 3.47                                     |
| 50   | Bank of Holly Springs                                  | Holly Springs | 232,469                 | 65.55                               | 63                 | 5                       | 2.03  | 0.43  | 1.01                                    | 3.47                                     |

# Mississippi – Asset Quality Ranking

| Rank | Company Name   | City         | Total Assets (\$000) | Gross Loans (\$000) | Loan Loss Reserves/ Gross Loans (%) | Adj 30-89PD/ Gross Loans (%) | Adj 90+PD/ Gross Loans (%) | Adj NPLs + Adj OREO/ Gross Loans (%) | Net Chargeoffs/ Avg Loans (%) | Asset Quality Composite (%) |
|------|--|--------------|----------------------|---------------------|-------------------------------------|------------------------------|----------------------------|--------------------------------------|-------------------------------|-----------------------------|
| 1    | Bank of Brookhaven                                     | Brookhaven   | 151,190              | 94,731              | 0.96                                | 0.27                         | 0.02                       | 0.00                                 | 0.08                          | 0.37                        |
| 2    | First Federal Savings and Loan Association             | Aberdeen     | 42,161               | 28,808              | 0.47                                | 0.32                         | 0.02                       | 0.00                                 | 0.00                          | 0.55                        |
| 3    | Merchants and Planters Bank                            | Raymond      | 88,456               | 55,572              | 1.19                                | 0.01                         | 0.17                       | 0.26                                 | 0.12                          | 0.56                        |
| 4    | First Commercial Bank                                  | Jackson      | 388,388              | 315,996             | 1.33                                | 0.28                         | 0.00                       | 0.24                                 | 0.06                          | 0.59                        |
| 5    | State Bank & Trust Company                             | Ridgeland    | 1,163,352            | 884,301             | 1.03                                | 0.08                         | 0.00                       | 0.69                                 | 0.05                          | 0.82                        |
| 6    | Renasant Bank  | Tupelo       | 12,878,708           | 9,515,700           | 0.53                                | 0.29                         | 0.12                       | 0.45                                 | 0.03                          | 0.89                        |
| 7    | BancorpSouth Bank                                      | Tupelo       | 18,939,798           | 13,837,930          | 0.84                                | 0.41                         | 0.05                       | 0.54                                 | 0.05                          | 1.05                        |
| 8    | First National Bank of Clarksdale                      | Clarksdale   | 371,734              | 215,788             | 1.64                                | 0.19                         | 0.00                       | 1.09                                 | 0.05                          | 1.33                        |
| 9    | First Southern Bank                                    | Columbia     | 189,552              | 137,002             | 1.02                                | 0.46                         | 0.01                       | 0.74                                 | 0.14                          | 1.35                        |
| 10   | Trustmark National Bank                                | Jackson      | 13,546,073           | 9,445,023           | 0.87                                | 0.13                         | 0.04                       | 1.00                                 | 0.21                          | 1.38                        |
| 11   | FNB Oxford Bank  | Oxford       | 367,017              | 200,672             | 1.11                                | 0.51                         | 0.12                       | 0.75                                 | 0.04                          | 1.42                        |
| 12   | First Bank   | McComb       | 573,084              | 449,430             | 1.03                                | 0.60                         | 0.19                       | 0.61                                 | 0.07                          | 1.47                        |
| 13   | Sycamore Bank  | Senatobia    | 231,316              | 150,206             | 0.88                                | 0.44                         | 0.15                       | 0.96                                 | 0.06                          | 1.60                        |
| 14   | BankFirst Financial Services                           | Macon        | 1,279,283            | 922,408             | 1.02                                | 0.35                         | 0.00                       | 1.29                                 | (0.03)                        | 1.61                        |
| 15   | BankPlus   | Belzoni      | 2,938,789            | 2,129,526           | 1.12                                | 0.27                         | 0.15                       | 0.89                                 | 0.30                          | 1.61                        |
| 16   | Peoples Bank   | Ripley       | 428,252              | 185,693             | 1.17                                | 0.70                         | 0.00                       | 0.83                                 | 0.32                          | 1.85                        |
| 17   | Cleveland State Bank                                   | Cleveland    | 232,609              | 129,015             | 1.34                                | 0.47                         | 0.14                       | 1.23                                 | 0.04                          | 1.88                        |
| 18   | Oxford University Bank                                 | Oxford       | 164,065              | 128,173             | 1.03                                | 0.97                         | 0.05                       | 0.81                                 | 0.14                          | 1.98                        |
| 19   | Guaranty Bank and Trust Company                        | Belzoni      | 870,220              | 644,762             | 1.20                                | 0.34                         | 0.01                       | 1.43                                 | 0.21                          | 1.99                        |
| 20   | BNA Bank   | New Albany   | 523,204              | 306,475             | 1.70                                | 0.46                         | 0.05                       | 1.23                                 | 0.34                          | 2.09                        |
| 21   | Magnolia State Bank                                    | Bay Springs  | 339,197              | 261,436             | 0.82                                | 0.75                         | 0.55                       | 0.78                                 | 0.05                          | 2.13                        |
| 22   | Hancock Whitney Bank                                   | Gulfport     | 28,747,696           | 20,211,982          | 0.97                                | 0.23                         | 0.05                       | 1.58                                 | 0.30                          | 2.15                        |
| 23   | First, A National Banking Association                  | Hattiesburg  | 3,464,296            | 2,361,635           | 0.51                                | 0.26                         | 0.04                       | 1.88                                 | 0.01                          | 2.19                        |
| 24   | Citizens National Bank of Meridian                     | Meridian     | 1,442,476            | 994,788             | 1.28                                | 0.70                         | 0.02                       | 1.50                                 | 0.09                          | 2.32                        |
| 25   | PriorityOne Bank                                       | Magee        | 672,239              | 520,072             | 0.93                                | 0.44                         | 0.02                       | 1.48                                 | 0.47                          | 2.41                        |
| 26   | Bank of Kilmichael                                     | Kilmichael   | 177,244              | 118,041             | 1.26                                | 1.39                         | 0.00                       | 0.60                                 | 0.44                          | 2.43                        |
| 27   | First Federal S&L Association of Pascagoula-Moss Point | Pascagoula   | 308,117              | 251,954             | 0.40                                | 0.66                         | 0.15                       | 1.58                                 | 0.04                          | 2.43                        |
| 28   | Commerce Bank  | Corinth      | 119,185              | 84,592              | 2.06                                | 1.29                         | 0.59                       | 0.42                                 | 0.14                          | 2.44                        |
| 29   | Community Bank of Mississippi                          | Forest       | 3,342,034            | 2,217,468           | 0.94                                | 1.15                         | 0.14                       | 1.18                                 | 0.14                          | 2.61                        |
| 30   | Citizens Bank  | Byhalia      | 75,184               | 39,349              | 0.82                                | 1.74                         | 0.00                       | 0.65                                 | 0.25                          | 2.63                        |
| 31   | Bank of Commerce                                       | Greenwood    | 528,640              | 309,399             | 1.48                                | 2.54                         | 0.38                       | 0.04                                 | 0.00                          | 2.97                        |
| 32   | Planters Bank & Trust Company                          | Indianola    | 1,081,207            | 606,655             | 0.81                                | 1.30                         | 0.04                       | 1.73                                 | 0.07                          | 3.14                        |
| 33   | First Choice Bank                                      | Pontotoc     | 311,444              | 192,424             | 0.93                                | 2.60                         | 0.01                       | 0.45                                 | 0.14                          | 3.20                        |
| 34   | Great Southern Bank                                    | Meridian     | 300,393              | 118,883             | 1.13                                | 2.11                         | 0.20                       | 0.57                                 | 0.34                          | 3.22                        |
| 35   | Jefferson Bank   | Greenville   | 128,286              | 90,430              | 4.82                                | 3.14                         | 0.00                       | 0.05                                 | 0.04                          | 3.24                        |
| 36   | Copiah Bank  | Hazlehurst   | 229,060              | 174,198             | 1.30                                | 1.50                         | 0.41                       | 1.29                                 | 0.09                          | 3.29                        |
| 37   | Farmers and Merchants Bank                             | Baldwyn      | 339,938              | 201,206             | 1.54                                | 1.26                         | 0.00                       | 1.84                                 | 0.19                          | 3.29                        |
| 38   | Omnibank   | Bay Springs  | 44,548               | 32,537              | 1.68                                | 0.07                         | 0.00                       | 3.70                                 | (0.48)                        | 3.29                        |
| 39   | Bank of Franklin                                       | Meadville    | 145,528              | 94,005              | 1.13                                | 1.10                         | 0.14                       | 1.99                                 | 0.10                          | 3.33                        |
| 40   | Bank of Yazoo City                                     | Yazoo City   | 249,507              | 135,680             | 1.51                                | 2.17                         | 0.10                       | 1.10                                 | 0.06                          | 3.42                        |
| 41   | First Security Bank                                    | Batesville   | 585,813              | 368,531             | 1.00                                | 1.50                         | 0.17                       | 1.66                                 | 0.11                          | 3.44                        |
| 42   | First American National Bank                           | Iuka         | 275,385              | 147,058             | 1.13                                | 2.27                         | 0.01                       | 1.01                                 | 0.22                          | 3.52                        |
| 43   | Covington County Bank                                  | Collins      | 79,435               | 39,626              | 0.20                                | 1.20                         | 0.18                       | 1.85                                 | 0.35                          | 3.58                        |
| 44   | Mechanics Bank   | Water Valley | 233,510              | 159,358             | 1.17                                | 1.38                         | 0.00                       | 2.14                                 | 0.06                          | 3.58                        |
| 45   | First State Bank                                       | Waynesboro   | 819,151              | 539,690             | 0.85                                | 2.19                         | 0.17                       | 1.24                                 | 0.10                          | 3.70                        |
| 46   | Citizens Bank  | Columbia     | 430,474              | 321,255             | 1.39                                | 1.64                         | 0.06                       | 1.93                                 | 0.16                          | 3.79                        |
| 47   | Citizens Bank of Philadelphia, Mississippi             | Philadelphia | 1,033,753            | 465,755             | 0.82                                | 1.00                         | 0.01                       | 3.12                                 | 0.03                          | 4.17                        |
| 48   | Pike National Bank                                     | McComb       | 256,790              | 154,349             | 1.28                                | 1.25                         | 0.05                       | 2.77                                 | 0.19                          | 4.26                        |
| 49   | RiverHills Bank  | Vicksburg    | 328,541              | 192,457             | 2.31                                | 2.08                         | 0.53                       | 1.84                                 | (0.03)                        | 4.42                        |
| 50   | Charter Bank   | Biloxi       | 154,549              | 104,905             | 0.96                                | 0.88                         | 0.00                       | 3.35                                 | 0.21                          | 4.44                        |

# Mississippi – Return on Average Equity Ranking

| Rank | Company Name                          | City          | Total Assets (\$000) | LTM Net Income (\$000) | Total Employees | LTM Net Income (\$000)/Employee | 2018Q2 LTM Net Income (\$000) | 2017Q2 LTM Net Income (\$000) | ROAA (%) | ROAE (%) |
|------|---------------------------------------|---------------|----------------------|------------------------|-----------------|---------------------------------|-------------------------------|-------------------------------|----------|----------|
| 1    | Peoples Bank                          | Mendenhall    | 315,374              | 7,074                  | 123             | 58                              | 6,023                         | 5,722                         | 1.76     | 18.52    |
| 2    | Bank of Commerce                      | Greenwood     | 528,640              | 7,164                  | 61              | 117                             | 5,869                         | 4,480                         | 1.51     | 15.33    |
| 3    | First National Bank of Picayune       | Picayune      | 204,257              | 5,763                  | 60              | 96                              | 5,402                         | 5,546                         | 2.06     | 14.74    |
| 4    | Guaranty Bank and Trust Company       | Belzoni       | 870,220              | 16,255                 | 206             | 79                              | 13,223                        | 11,448                        | 1.47     | 14.51    |
| 5    | Bank of Kilmichael                    | Kilmichael    | 177,244              | 2,960                  | 41              | 72                              | 2,654                         | 2,231                         | 1.26     | 13.64    |
| 6    | Citizens Bank                         | Columbia      | 430,474              | 6,443                  | 137             | 47                              | 6,147                         | 6,331                         | 1.15     | 12.55    |
| 7    | BNA Bank                              | New Albany    | 523,204              | 7,570                  | 107             | 71                              | 4,246                         | 6,608                         | 1.47     | 12.49    |
| 8    | Citizens National Bank of Meridian    | Meridian      | 1,442,476            | 25,394                 | 322             | 79                              | 24,114                        | 22,304                        | 1.37     | 12.45    |
| 9    | Commerce Bank                         | Corinth       | 119,185              | 2,200                  | 29              | 76                              | 2,258                         | 2,009                         | 1.41     | 12.39    |
| 10   | Farmers and Merchants Bank            | Baldwyn       | 339,938              | 5,793                  | 113             | 51                              | 4,011                         | 3,405                         | 1.70     | 12.27    |
| 11   | Cleveland State Bank                  | Cleveland     | 232,609              | 2,651                  | 61              | 43                              | 2,371                         | 1,834                         | 1.17     | 11.98    |
| 12   | Planters Bank & Trust Company         | Indianola     | 1,081,207            | 12,783                 | 230             | 56                              | 9,788                         | 10,720                        | 1.20     | 11.90    |
| 13   | RiverHills Bank                       | Vicksburg     | 328,541              | 5,208                  | 56              | 93                              | 4,585                         | 3,648                         | 1.22     | 11.90    |
| 14   | Bank of Franklin                      | Meadville     | 145,528              | 1,831                  | 48              | 38                              | 1,163                         | 657                           | 1.30     | 11.86    |
| 15   | Hancock Whitney Bank                  | Gulfport      | 28,747,696           | 357,378                | 3,845           | 93                              | 269,424                       | 221,686                       | 1.26     | 11.57    |
| 16   | First Security Bank                   | Batesville    | 585,813              | 7,443                  | 192             | 39                              | 7,684                         | 5,252                         | 1.31     | 11.55    |
| 17   | Bank of Morton                        | Morton        | 67,094               | 1,506                  | 16              | 94                              | 2,076                         | 1,863                         | 1.67     | 11.23    |
| 18   | Sycamore Bank                         | Senatobia     | 231,316              | 2,394                  | 60              | 40                              | 1,911                         | 1,798                         | 1.05     | 11.05    |
| 19   | BankFirst Financial Services          | Macon         | 1,279,283            | 11,751                 | 259             | 45                              | 8,098                         | 7,684                         | 1.10     | 10.93    |
| 20   | Community Bank of Mississippi         | Forest        | 3,342,034            | 29,671                 | 805             | 37                              | 16,678                        | 7,939                         | 0.91     | 10.74    |
| 21   | Century Bank                          | Lucedale      | 330,312              | 3,440                  | 113             | 30                              | 3,057                         | 2,433                         | 1.08     | 10.38    |
| 22   | Peoples Bank                          | Ripley        | 428,252              | 4,398                  | 81              | 54                              | 3,770                         | 3,116                         | 1.07     | 10.11    |
| 23   | PriorityOne Bank                      | Magee         | 672,239              | 9,750                  | 198             | 49                              | 10,429                        | 10,824                        | 1.11     | 10.10    |
| 24   | BancorpSouth Bank                     | Tupelo        | 18,939,798           | 218,435                | 4,581           | 48                              | 186,011                       | 156,130                       | 1.22     | 9.99     |
| 25   | Great Southern Bank                   | Meridian      | 300,393              | 2,584                  | 137             | 19                              | 2,350                         | 2,387                         | 0.87     | 9.95     |
| 26   | Commercial Bank                       | De Kalb       | 161,843              | 1,574                  | 53              | 30                              | 1,264                         | 1,049                         | 1.02     | 9.90     |
| 27   | Merchants and Planters Bank           | Raymond       | 88,456               | 847                    | 31              | 27                              | 432                           | 256                           | 0.94     | 9.72     |
| 28   | Bank of Anguilla                      | Anguilla      | 145,805              | 1,307                  | 30              | 44                              | 530                           | 462                           | 0.89     | 9.68     |
| 29   | Bank of Okolona                       | Okolona       | 198,424              | 2,411                  | 49              | 49                              | 3,438                         | 3,252                         | 0.92     | 9.32     |
| 30   | First Choice Bank                     | Pontotoc      | 311,444              | 3,529                  | 72              | 49                              | 2,816                         | 2,554                         | 1.17     | 9.31     |
| 31   | Trustmark National Bank               | Jackson       | 13,546,073           | 151,215                | 2,819           | 54                              | 129,455                       | 117,527                       | 1.12     | 9.22     |
| 32   | First National Bank of Clarksdale     | Clarksdale    | 371,734              | 4,231                  | 50              | 85                              | 3,577                         | 4,120                         | 1.16     | 9.20     |
| 33   | FNB Oxford Bank                       | Oxford        | 367,017              | 3,365                  | 68              | 49                              | 2,835                         | 3,331                         | 1.06     | 8.96     |
| 34   | First, A National Banking Association | Hattiesburg   | 3,464,296            | 38,616                 | 631             | 61                              | 19,640                        | 10,510                        | 1.30     | 8.89     |
| 35   | Pike National Bank                    | McComb        | 256,790              | 2,923                  | 79              | 37                              | 2,372                         | 2,134                         | 1.18     | 8.86     |
| 36   | Oxford University Bank                | Oxford        | 164,065              | 1,370                  | 32              | 43                              | 1,120                         | 1,003                         | 0.87     | 8.74     |
| 37   | BankPlus                              | Belzoni       | 2,938,789            | 23,556                 | 739             | 32                              | 31,744                        | 21,437                        | 0.84     | 8.68     |
| 38   | First Bank                            | McComb        | 573,084              | 5,812                  | 144             | 40                              | 6,221                         | 5,327                         | 0.79     | 8.66     |
| 39   | Bank of Yazoo City                    | Yazoo City    | 249,507              | 2,251                  | 51              | 44                              | 2,012                         | 2,241                         | 0.89     | 8.63     |
| 40   | First Commercial Bank                 | Jackson       | 388,388              | 4,384                  | 55              | 80                              | 3,917                         | 3,110                         | 1.11     | 8.57     |
| 40   | Copiah Bank                           | Hazlehurst    | 229,060              | 1,871                  | 63              | 30                              | 1,497                         | 1,346                         | 0.82     | 8.57     |
| 42   | Bank of Holly Springs                 | Holly Springs | 232,469              | 3,733                  | 63              | 59                              | 3,544                         | 3,718                         | 1.26     | 8.50     |
| 43   | Citizens Bank                         | Byhalia       | 75,184               | 765                    | 24              | 32                              | 423                           | 544                           | 1.03     | 8.45     |
| 44   | Jefferson Bank                        | Greenville    | 128,286              | 1,791                  | 27              | 66                              | 2,791                         | 1,385                         | 1.44     | 8.43     |
| 45   | First State Bank                      | Waynesboro    | 819,151              | 8,606                  | 175             | 49                              | 9,442                         | 9,323                         | 1.04     | 8.24     |
| 45   | Renasant Bank                         | Tupelo        | 12,878,708           | 179,510                | 2,456           | 73                              | 122,987                       | 102,776                       | 1.45     | 8.24     |
| 47   | First Southern Bank                   | Columbia      | 189,552              | 2,329                  | 67              | 35                              | 1,851                         | 1,888                         | 0.90     | 8.22     |
| 48   | Mechanics Bank                        | Water Valley  | 233,510              | 1,954                  | 69              | 28                              | 1,225                         | 2,228                         | 0.87     | 8.12     |
| 49   | State Bank & Trust Company            | Ridgeland     | 1,163,352            | 9,508                  | 295             | 32                              | 7,502                         | 7,503                         | 0.82     | 7.70     |
| 50   | Magnolia State Bank                   | Bay Springs   | 339,197              | 3,355                  | 84              | 40                              | 2,815                         | 2,033                         | 0.74     | 7.67     |

# Mississippi – Overall Ranking

| Rank | Company Name                          | City         | Total Assets (\$000) | Net Interest Margin Rank | Noninterest Income Rank | Total Overhead Rank | Asset Quality Rank | ROAE Rank | Overall Rank |
|------|---------------------------------------|--------------|----------------------|--------------------------|-------------------------|---------------------|--------------------|-----------|--------------|
| 1    | Guaranty Bank and Trust Company       | Belzoni      | 870,220              | 27                       | 19                      | 34                  | 19                 | 4         | 20.6         |
| 2    | Citizens National Bank of Meridian    | Meridian     | 1,442,476            | 50                       | 12                      | 18                  | 24                 | 8         | 22.4         |
| 2    | Renasant Bank                         | Tupelo       | 12,878,708           | 20                       | 18                      | 23                  | 6                  | 45        | 22.4         |
| 4    | Commerce Bank                         | Corinth      | 119,185              | 21                       | 35                      | 22                  | 28                 | 9         | 23.0         |
| 4    | First National Bank of Picayune       | Picayune     | 204,257              | 5                        | 26                      | 19                  | 62                 | 3         | 23.0         |
| 6    | Farmers and Merchants Bank            | Baldwyn      | 339,938              | 7                        | 6                       | 58                  | 37                 | 10        | 23.6         |
| 7    | Bank of Kilmichael                    | Kilmichael   | 177,244              | 21                       | 43                      | 26                  | 26                 | 5         | 24.2         |
| 8    | BancorpSouth Bank                     | Tupelo       | 18,939,798           | 42                       | 8                       | 43                  | 7                  | 24        | 24.8         |
| 8    | Hancock Whitney Bank                  | Gulfport     | 28,747,696           | 59                       | 21                      | 7                   | 22                 | 15        | 24.8         |
| 10   | Sycamore Bank                         | Senatobia    | 231,316              | 27                       | 15                      | 54                  | 13                 | 18        | 25.4         |
| 11   | BankFirst Financial Services          | Macon        | 1,279,283            | 48                       | 23                      | 24                  | 14                 | 19        | 25.6         |
| 12   | First Security Bank                   | Batesville   | 585,813              | 16                       | 9                       | 48                  | 41                 | 16        | 26.0         |
| 13   | Bank of Franklin                      | Meadville    | 145,528              | 11                       | 7                       | 60                  | 39                 | 14        | 26.2         |
| 14   | Peoples Bank                          | Mendenhall   | 315,374              | 3                        | 1                       | 70                  | 57                 | 1         | 26.4         |
| 15   | Merchants and Planters Bank           | Raymond      | 88,456               | 35                       | 2                       | 68                  | 3                  | 27        | 27.0         |
| 16   | PriorityOne Bank                      | Magee        | 672,239              | 23                       | 4                       | 62                  | 25                 | 23        | 27.4         |
| 17   | Trustmark National Bank               | Jackson      | 13,546,073           | 54                       | 10                      | 36                  | 10                 | 31        | 28.2         |
| 18   | Planters Bank & Trust Company         | Indianola    | 1,081,207            | 52                       | 32                      | 16                  | 32                 | 12        | 28.8         |
| 18   | BNA Bank                              | New Albany   | 523,204              | 57                       | 56                      | 4                   | 20                 | 7         | 28.8         |
| 20   | Citizens Bank                         | Columbia     | 430,474              | 23                       | 23                      | 47                  | 46                 | 6         | 29.0         |
| 20   | Cleveland State Bank                  | Cleveland    | 232,609              | 38                       | 49                      | 30                  | 17                 | 11        | 29.0         |
| 22   | First, A National Banking Association | Hattiesburg  | 3,464,296            | 30                       | 55                      | 11                  | 23                 | 34        | 30.6         |
| 22   | Peoples Bank                          | Ripley       | 428,252              | 69                       | 37                      | 9                   | 16                 | 22        | 30.6         |
| 24   | Bank of Commerce                      | Greenwood    | 528,640              | 63                       | 56                      | 2                   | 31                 | 2         | 30.8         |
| 24   | BankPlus                              | Belzoni      | 2,938,789            | 34                       | 5                       | 63                  | 15                 | 37        | 30.8         |
| 26   | First Southern Bank                   | Columbia     | 189,552              | 14                       | 31                      | 57                  | 9                  | 47        | 31.6         |
| 27   | Oxford University Bank                | Oxford       | 164,065              | 43                       | 51                      | 17                  | 18                 | 36        | 33.0         |
| 27   | First Choice Bank                     | Pontotoc     | 311,444              | 37                       | 40                      | 25                  | 33                 | 30        | 33.0         |
| 27   | First National Bank of Clarksdale     | Clarksdale   | 371,734              | 52                       | 65                      | 8                   | 8                  | 32        | 33.0         |
| 30   | Great Southern Bank                   | Meridian     | 300,393              | 14                       | 29                      | 64                  | 34                 | 25        | 33.2         |
| 31   | Pike National Bank                    | McComb       | 256,790              | 13                       | 10                      | 61                  | 48                 | 35        | 33.4         |
| 31   | First Commercial Bank                 | Jackson      | 388,388              | 43                       | 68                      | 12                  | 4                  | 40        | 33.4         |
| 31   | Century Bank                          | Lucedale     | 330,312              | 18                       | 16                      | 52                  | 60                 | 21        | 33.4         |
| 34   | Jefferson Bank                        | Greenville   | 128,286              | 4                        | 20                      | 65                  | 35                 | 44        | 33.6         |
| 35   | Community Bank of Mississippi         | Forest       | 3,342,034            | 49                       | 52                      | 20                  | 29                 | 20        | 34.0         |
| 36   | Citizens Bank                         | Byhalia      | 75,184               | 10                       | 33                      | 55                  | 30                 | 43        | 34.2         |
| 37   | FNB Oxford Bank                       | Oxford       | 367,017              | 61                       | 61                      | 10                  | 11                 | 33        | 35.2         |
| 38   | State Bank & Trust Company            | Ridgeland    | 1,163,352            | 43                       | 59                      | 21                  | 5                  | 49        | 35.4         |
| 39   | Bank of Okolona                       | Okolona      | 198,424              | 12                       | 36                      | 32                  | 69                 | 29        | 35.6         |
| 40   | Bank of Morton                        | Morton       | 67,094               | 2                        | 29                      | 59                  | 72                 | 17        | 35.8         |
| 41   | Bank of Anguilla                      | Anguilla     | 145,805              | 9                        | 38                      | 53                  | 52                 | 28        | 36.0         |
| 41   | First Bank                            | McComb       | 573,084              | 55                       | 42                      | 33                  | 12                 | 38        | 36.0         |
| 43   | Bank of Brookhaven                    | Brookhaven   | 151,190              | 51                       | 47                      | 31                  | 1                  | 54        | 36.8         |
| 44   | RiverHills Bank                       | Vicksburg    | 328,541              | 59                       | 59                      | 6                   | 49                 | 13        | 37.2         |
| 45   | Copiah Bank                           | Hazlehurst   | 229,060              | 25                       | 45                      | 46                  | 36                 | 40        | 38.4         |
| 46   | Mechanics Bank                        | Water Valley | 233,510              | 40                       | 27                      | 45                  | 44                 | 48        | 40.8         |
| 47   | Magnolia State Bank                   | Bay Springs  | 339,197              | 36                       | 58                      | 40                  | 21                 | 50        | 41.0         |
| 47   | Commercial Bank                       | De Kalb      | 161,843              | 32                       | 49                      | 37                  | 61                 | 26        | 41.0         |
| 49   | United Mississippi Bank               | Natchez      | 360,074              | 17                       | 12                      | 69                  | 51                 | 57        | 41.2         |
| 50   | Bank of Yazoo City                    | Yazoo City   | 249,507              | 65                       | 50                      | 52                  | 15                 | 39        | 42.2         |



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