

Rank The Banks

Mississippi - 2018 Q4

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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 - 2017Q4 LTM Net Income - 2016Q4 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 December 31, 2018 (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	9	No	80,723	(0.08)	(0.60)
BancorpSouth Bank	Tupelo		3/31/1876	287	4,445	No	18,008,424	1.28	10.78
Bank of Anguilla	Anguilla	Pyramid Financial Corporation	1/1/1904	5	31	No	150,720	0.88	9.90
Bank of Benoit	Benoit		1/1/1904	1	5	No	16,375	0.06	0.52
Bank of Brookhaven	Brookhaven	Haven Capital Corporation	1/31/2000	1	27	No	151,982	0.86	7.36
Bank of Commerce	Greenwood	Commerce Bancorp, Inc	8/4/1904	6	60	No	477,405	1.43	15.58
Bank of Forest	Forest	First Forest Corporation	2/1/1901	3	54	Yes	195,698	0.89	7.22
Bank of Franklin	Meadville	Franklin Bancshares, Inc.	10/13/1912	5	50	No	138,625	0.98	9.09
Bank of Holly Springs	Holly Springs	Holly Springs Bancshares, Inc.	2/9/1869	5	63	Yes	217,727	1.31	8.72
Bank of Kilmichael	Kilmichael	Kilmichael Bancorp, Inc.	9/16/1904	4	40	Yes	178,222	1.23	13.91
Bank of Morton	Morton	Morton Bancorp, Inc.	1/1/1904	1	16	Yes	67,784	2.30	15.86
Bank of Okolona	Okolona	Bancorp of Okolona, Inc.	1/31/1931	4	49	Yes	197,423	1.46	14.33
Bank of Wiggins	Wiggins		12/4/1916	3	43	No	182,575	0.97	6.21
Bank of Winona	Winona	Bancorp of Winona, Inc.	6/15/1885	1	18	Yes	116,894	0.65	6.20
Bank of Yazoo City	Yazoo City	Yazoo Capital Corporation	4/15/1876	7	52	No	249,324	0.98	9.78
BankFirst Financial Services	Macon	BankFirst Capital Corporation	6/1/1888	17	208	No	975,235	1.11	10.22
BankPlus	Belzoni	BancPlus Corporation	1/1/1909	57	740	No	2,761,289	0.75	7.58
BNA Bank	New Albany	BNA Bancshares, Inc.	1/1/1896	6	102	No	506,520	1.39	12.13
Century Bank	Lucedale	Bancorp of Lucedale, Inc.	6/1/1903	9	112	No	312,996	1.11	10.83
Charter Bank	Biloxi		3/11/2008	4	41	No	151,857	0.20	2.23
Citizens Bank	Byhalia	Marshall Financial Corporation	11/1/1919	3	24	No	73,132	0.76	6.38
Citizens Bank	Columbia	Citizens Corporation	9/15/1914	8	141	Yes	420,400	1.11	12.47
Citizens Bank & Trust Company	Marks	CB&T Bancshares, Inc.	8/17/1917	3	37	Yes	126,745	0.44	4.30
Citizens Bank of Philadelphia, Mississippi	Philadelphia	Citizens Holding Company	1/1/1908	23	245	No	958,362	0.72	8.77
Citizens National Bank of Meridian	Meridian	Citizens National Banc Corp.	3/6/1888	26	322	Yes	1,349,161	1.39	12.57
Cleveland State Bank	Cleveland	Cleveland State Bancorp, Inc.	2/12/1908	6	62	No	226,828	1.23	13.04
Commerce Bank	Corinth	Commerce Holding Corporation	1/19/1999	1	28	Yes	116,648	1.49	13.25
Commercial Bank	De Kalb	Commercial Capital Corporation	12/1/1914	5	50	No	150,301	1.06	10.73
Community Bank of Mississippi	Forest	Community Bancshares of Mississippi, Inc.	8/14/1905	44	798	No	3,239,014	0.90	11.76
Copiah Bank	Hazlehurst	Copiah Bancshares, Inc.	10/26/1891	9	64	No	224,714	0.82	8.93
Covington County Bank	Collins	Covington Capital Corporation	5/1/1975	2	19	No	80,560	0.63	7.44
Farmers and Merchants Bank	Baldwyn		3/10/1941	9	110	No	340,427	1.53	11.48
First American National Bank	Iuka	First American Bancshares, Inc.	9/5/1964	10	99	Yes	263,698	0.53	4.94
First Bank	McComb	First Southwest Corporation	6/25/1895	15	142	Yes	543,863	0.86	9.65
First Choice Bank	Pontotoc	Pontotoc Bancshares Corp.	9/1/1900	3	74	No	296,121	1.16	9.41
First Commercial Bank	Jackson	First Commercial Bancshares, Inc.	10/12/2000	4	57	No	401,628	1.13	8.87
First Federal Savings and Loan Association	Aberdeen		3/23/1936	1	4	No	38,498	0.54	2.83
First Federal S&L Association of Pascagoula-Moss Point	Pascagoula		10/28/1955	6	61	No	305,495	0.36	4.01
First National Bank of Clarksdale	Clarksdale	First Valley National Corp.	4/1/1964	5	50	No	362,904	1.13	9.46
First National Bank of Picayune	Picayune	First National Corporation of Picayune	7/31/1947	6	61	Yes	208,597	2.00	15.17
First Security Bank	Batesville	Security Capital Corporation	7/1/1952	18	189	No	546,716	1.32	11.66
First Southern Bank	Columbia	First Federal Bancorp	3/28/1960	6	66	Yes	190,441	0.85	7.86
First State Bank	Holly Springs	First State Capital Corporation	5/25/1916	3	35	No	117,623	0.73	7.36
First State Bank	Waynesboro	First State Corporation	6/4/1934	14	175	No	835,378	1.16	9.44
First, A National Banking Association	Hattiesburg	First Bancshares, Inc.	8/5/1996	57	591	No	2,997,331	1.11	8.34

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	66	No	309,392	1.09	9.40
Grand Bank for Savings, FSB	Hattiesburg	Grand Financial Corporation	1/1/1968	2	39	Yes	84,374	0.44	3.17
Great Southern Bank	Meridian	Great Southern Capital Corporation	3/2/1902	12	137	No	294,138	0.87	10.04
Guaranty Bank and Trust Company	Belzoni	Guaranty Capital Corporation	5/17/1943	17	204	Yes	831,011	1.36	13.96
Hancock Whitney Bank	Gulfport	Hancock Whitney Corporation	10/9/1899	202	3,846	No	28,215,417	1.20	11.27
Holmes County Bank & Trust Company	Lexington	Holmes County Capital Corporation	1/1/1932	4	21	Yes	116,784	0.55	4.69
Jefferson Bank	Greenville	Southeast Arkansas Bank Corporation	10/10/1900	3	27	No	129,814	1.32	7.98
Magnolia State Bank	Bay Springs	Magnolia State Corporation	8/4/1975	8	83	Yes	329,258	0.71	7.34
Mechanics Bank	Water Valley	Mechanics Banc Holding Company	1/1/1892	6	68	No	222,861	0.88	8.34
Merchants & Farmers Bank	Holly Springs	M & F Bancorp, Inc.	3/15/1899	4	37	Yes	101,277	0.59	6.16
Merchants & Marine Bank	Pascagoula	Merchants & Marine Bancorp, Inc.	1/11/1932	13	146	No	558,741	0.76	6.43
Merchants and Planters Bank	Raymond		1/27/1906	4	32	No	91,421	0.35	3.89
OmniBank	Bay Springs		1/1/1907	3	22	No	44,830	(0.31)	(3.31)
Oxford University Bank	Oxford	Lafayette Bancorp, Inc.	11/27/2000	3	31	No	155,551	0.85	9.16
Peoples Bank	Mendenhall	Peoples Bancshares, Inc.	11/5/1908	5	119	Yes	297,303	1.49	15.72
Peoples Bank	Ripley	Peoples Corporation	3/3/1925	6	81	No	414,047	1.03	9.85
Peoples Bank & Trust Company	North Carrollton	Peoples Commerce Corporation	1/1/1917	2	6	No	71,664	1.24	8.39
Peoples Bank, Biloxi, Mississippi	Biloxi	Peoples Financial Corporation	4/15/1896	19	153	No	613,956	0.16	1.23
Pike National Bank	McComb	PCNB Corp.	9/30/1985	5	78	No	246,612	1.07	8.17
Planters Bank & Trust Company	Indianola	Planters Holding Company	4/10/1920	19	228	No	1,047,355	1.17	11.74
PriorityOne Bank	Magee	PriorityOne Capital Corporation	1/1/1905	15	199	Yes	648,839	1.19	10.74
Renasant Bank	Tupelo	Renasant Corporation	2/27/1904	152	2,359	No	12,915,178	1.42	8.45
Richton Bank & Trust Company	Richton	Centon Bancorp, Inc.	1/1/1931	2	15	Yes	56,602	0.63	4.22
RiverHills Bank	Vicksburg	RiverHills Capital Corporation	2/1/1890	4	57	Yes	315,992	1.14	11.59
State Bank & Trust Company	Ridgeland	State Capital Corporation	11/1/1898	35	305	No	1,178,729	0.82	7.78
Sycamore Bank	Senatobia	Tate Financial Corporation	3/13/1900	5	60	No	221,634	0.97	10.47
Trustmark National Bank	Jackson	Trustmark Corporation	12/19/1889	210	2,856	No	13,284,058	1.13	9.36
United Mississippi Bank	Natchez	Southwest Security, Inc.	5/14/1973	10	133	Yes	357,671	0.61	6.05

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	3,846	202	23,311,003	115,401	139,680	6,061	7,336	28,215,417
2	BancorpSouth Bank	Tupelo	4,445	287	13,971,854	48,682	62,747	3,143	4,051	18,008,424
3	Trustmark National Bank	Jackson	2,856	210	11,380,848	54,195	63,257	3,985	4,651	13,284,058
4	Renasant Bank	Tupelo	2,359	152	10,169,401	66,904	84,968	4,311	5,475	12,915,178
5	Community Bank of Mississippi	Forest	798	44	2,924,976	66,477	73,614	3,665	4,059	3,239,014
6	First, A National Banking Association	Hattiesburg	591	57	2,461,439	43,183	52,585	4,165	5,072	2,997,331
7	BankPlus	Belzoni	740	57	2,466,922	43,279	48,444	3,334	3,731	2,761,289
8	Citizens National Bank of Meridian	Meridian	322	26	1,162,325	44,705	51,891	3,610	4,190	1,349,161
9	State Bank & Trust Company	Ridgeland	305	35	1,020,002	29,143	33,678	3,344	3,865	1,178,729
10	Planters Bank & Trust Company	Indianola	228	19	916,754	48,250	55,124	4,021	4,594	1,047,355
11	BankFirst Financial Services	Macon	208	17	829,361	48,786	57,367	3,987	4,689	975,235
12	Citizens Bank of Philadelphia, Mississippi	Philadelphia	245	23	757,817	32,949	41,668	3,093	3,912	958,362
13	First State Bank	Waynesboro	175	14	643,743	45,982	59,670	3,679	4,774	835,378
14	Guaranty Bank and Trust Company	Belzoni	204	17	687,150	40,421	48,883	3,368	4,074	831,011
15	PriorityOne Bank	Magee	199	15	518,810	34,587	43,256	2,607	3,260	648,839
16	Peoples Bank, Biloxi, Mississippi	Biloxi	153	19	473,789	24,936	32,313	3,097	4,013	613,956
17	Merchants & Marine Bank	Pascagoula	146	13	476,217	36,632	42,980	3,262	3,827	558,741
18	First Security Bank	Batesville	189	18	478,041	26,558	30,373	2,529	2,893	546,716
19	First Bank	McComb	142	15	468,579	31,239	36,258	3,300	3,830	543,863
20	BNA Bank	New Albany	102	6	431,431	71,905	84,420	4,230	4,966	506,520
21	Bank of Commerce	Greenwood	60	6	410,674	68,446	79,568	6,845	7,957	477,405
22	Citizens Bank	Columbia	141	8	364,750	45,594	52,550	2,587	2,982	420,400
23	Peoples Bank	Ripley	81	6	361,359	60,227	69,008	4,461	5,112	414,047
24	First Commercial Bank	Jackson	57	4	328,436	82,109	100,407	5,762	7,046	401,628
25	First National Bank of Clarksdale	Clarksdale	50	5	316,113	63,223	72,581	6,322	7,258	362,904
26	United Mississippi Bank	Natchez	133	10	319,029	31,903	35,767	2,399	2,689	357,671
27	Farmers and Merchants Bank	Baldwyn	110	9	273,221	30,358	37,825	2,484	3,095	340,427
28	Magnolia State Bank	Bay Springs	83	8	295,830	36,979	41,157	3,564	3,967	329,258
29	RiverHills Bank	Vicksburg	57	4	254,072	63,518	78,998	4,457	5,544	315,992
30	Century Bank	Lucedale	112	9	256,364	28,485	34,777	2,289	2,795	312,996
31	FNB Oxford Bank	Oxford	66	5	252,810	50,562	61,878	3,830	4,688	309,392
32	First Federal S&L Association of Pascagoula-Moss Point	Pascagoula	61	6	189,815	31,636	50,916	3,112	5,008	305,495
33	Peoples Bank	Mendenhall	119	5	255,795	51,159	59,461	2,150	2,498	297,303
34	First Choice Bank	Pontotoc	74	3	256,498	85,499	98,707	3,466	4,002	296,121
35	Great Southern Bank	Meridian	137	12	267,883	22,324	24,512	1,955	2,147	294,138
36	First American National Bank	Iuka	99	10	230,961	23,096	26,370	2,333	2,664	263,698
37	Bank of Yazoo City	Yazoo City	52	7	203,682	29,097	35,618	3,917	4,795	249,324
38	Pike National Bank	McComb	78	5	211,287	42,257	49,322	2,709	3,162	246,612
39	Cleveland State Bank	Cleveland	62	6	198,636	33,106	37,805	3,204	3,659	226,828
40	Copiah Bank	Hazlehurst	64	9	180,367	20,041	24,968	2,818	3,511	224,714
41	Mechanics Bank	Water Valley	68	6	190,683	31,781	37,144	2,804	3,277	222,861
42	Sycamore Bank	Senatobia	60	5	192,431	38,486	44,327	3,207	3,694	221,634
43	Bank of Holly Springs	Holly Springs	63	5	177,302	35,460	43,545	2,814	3,456	217,727
44	First National Bank of Picayune	Picayune	61	6	171,957	28,660	34,766	2,819	3,420	208,597
45	Bank of Okolona	Okolona	49	4	168,555	42,139	49,356	3,440	4,029	197,423
46	Bank of Forest	Forest	54	3	168,853	56,284	65,233	3,127	3,624	195,698
47	First Southern Bank	Columbia	66	6	168,855	28,143	31,740	2,558	2,885	190,441
48	Bank of Wiggins	Wiggins	43	3	153,374	51,125	60,858	3,567	4,246	182,575
49	Bank of Kilmichael	Kilmichael	40	4	154,886	38,722	44,556	4,556	4,456	178,222
50	Oxford University Bank	Oxford	31	3	133,338	44,446	51,850	4,301	5,018	155,551

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	84,374	8.35	9.41	1.10	7.23	101.56	NA	6.69
2	Bank of Morton	Morton	67,784	7.03	1.20	0.54	2.42	91.70	2.62	5.69
3	Peoples Bank	Mendenhall	297,303	6.95	4.87	0.87	2.56	95.28	3.74	5.56
4	Jefferson Bank	Greenville	129,814	8.22	16.05	1.27	15.17	91.88	2.67	5.53
5	Bank of Holly Springs	Holly Springs	217,727	6.29	6.62	0.66	2.63	94.55	3.03	4.98
6	Bank of Okolona	Okolona	197,423	6.66	4.52	1.06	4.97	89.27	3.34	4.92
7	Farmers and Merchants Bank	Baldwyn	340,427	7.06	15.24	0.59	3.27	71.85	3.41	4.81
8	First National Bank of Picayune	Picayune	208,597	6.32	7.22	0.37	(6.71)	84.42	2.48	4.75
9	Bank of Benoit	Benoit	16,375	8.98	31.08	0.36	4.06	37.54	2.69	4.70
10	Bank of Anguilla	Anguilla	150,720	6.14	11.42	0.66	4.16	87.29	2.97	4.55
11	Bank of Franklin	Meadville	138,625	6.13	3.32	0.48	5.88	73.61	2.59	4.53
12	Citizens Bank & Trust Company	Marks	126,745	5.60	2.11	0.73	5.87	91.93	3.47	4.48
13	Great Southern Bank	Meridian	294,138	8.37	11.31	0.30	2.23	44.58	2.35	4.40
14	Citizens Bank	Columbia	420,400	5.76	(1.94)	0.73	0.09	88.82	2.07	4.37
14	Century Bank	Lucedale	312,996	5.90	7.04	0.64	6.30	82.92	2.63	4.37
16	Pike National Bank	McComb	246,612	6.48	4.15	0.68	4.57	69.81	2.67	4.36
17	OmniBank	Bay Springs	44,830	5.65	16.78	0.23	(6.50)	81.94	2.11	4.34
18	First Southern Bank	Columbia	190,441	5.39	8.03	0.31	2.88	82.07	2.49	4.32
19	First Security Bank	Batesville	546,716	5.70	3.17	0.51	3.30	74.98	2.85	4.31
20	Citizens Bank	Byhalia	73,132	6.45	3.73	0.44	1.03	62.16	2.47	4.30
21	United Mississippi Bank	Natchez	357,671	5.42	0.23	0.48	2.05	85.45	2.59	4.29
22	PriorityOne Bank	Magee	648,839	5.36	7.97	0.71	3.81	98.52	3.05	4.24
23	Bank of Forest	Forest	195,698	6.00	3.80	0.44	(4.31)	67.95	2.24	4.23
24	Renasant Bank	Tupelo	12,915,178	5.08	22.84	0.58	27.13	93.36	3.03	4.22
25	Commerce Bank	Corinth	116,648	5.69	7.00	0.54	3.20	77.02	2.56	4.21
26	Bank of Kilmichael	Kilmichael	178,222	6.06	11.73	0.68	4.32	73.13	2.89	4.18
27	Copiah Bank	Hazlehurst	224,714	5.38	(2.04)	0.71	(1.48)	96.29	2.59	4.17
27	Guaranty Bank and Trust Company	Belzoni	831,011	5.52	8.04	0.72	1.70	91.03	3.05	4.17
29	Commercial Bank	De Kalb	150,301	6.03	4.69	0.60	(1.33)	71.75	2.66	4.12
30	Magnolia State Bank	Bay Springs	329,258	5.14	0.53	0.59	0.79	87.30	1.91	4.11
31	BankPlus	Belzoni	2,761,289	5.07	8.22	0.42	15.82	84.36	2.34	4.09
32	First American National Bank	Iuka	263,698	6.00	8.89	0.37	4.49	60.91	2.62	4.08
33	First, A National Banking Association	Hattiesburg	2,997,331	5.18	67.89	0.56	65.09	83.90	2.77	4.03
34	Cleveland State Bank	Cleveland	226,828	5.46	4.55	0.24	(1.17)	63.35	2.58	4.02
35	First Choice Bank	Pontotoc	296,121	5.77	7.47	0.68	1.38	73.38	2.64	3.97
36	Sycamore Bank	Senatobia	221,634	5.34	7.32	0.48	(2.93)	80.39	2.69	3.95
36	Richton Bank & Trust Company	Richton	56,602	6.03	(2.21)	0.26	(5.76)	50.34	2.76	3.95
38	Mechanics Bank	Water Valley	222,861	5.59	5.40	0.88	(3.45)	82.80	2.25	3.92
39	First Commercial Bank	Jackson	401,628	4.79	(1.96)	0.77	1.63	98.24	2.42	3.83
40	State Bank & Trust Company	Ridgeland	1,178,729	5.02	(1.77)	0.88	9.20	85.52	2.50	3.82
40	Merchants and Planters Bank	Raymond	91,421	5.24	10.26	0.17	5.23	65.63	1.97	3.82
42	Community Bank of Mississippi	Forest	3,239,014	5.61	289.75	0.84	266.95	75.12	1.74	3.80
42	Charter Bank	Biloxi	151,857	5.74	4.22	1.11	4.89	83.51	2.39	3.80
44	Bank of Winona	Winona	116,894	5.53	6.06	0.61	0.55	50.50	3.65	3.79
45	Oxford University Bank	Oxford	155,551	5.14	9.62	1.01	0.40	93.50	2.72	3.75
46	BankFirst Financial Services	Macon	975,235	4.65	1.11	0.57	(0.03)	92.46	2.39	3.74
47	Merchants & Farmers Bank	Holly Springs	101,277	5.95	(3.40)	0.65	1.59	50.37	3.16	3.70
48	BancorpSouth Bank	Tupelo	18,008,424	4.73	18.38	0.54	18.73	94.87	2.04	3.68
49	Bank of Wiggins	Wiggins	182,575	5.49	(3.04)	0.64	(0.15)	67.01	2.59	3.65
50	Citizens National Bank of Meridian	Meridian	1,349,161	4.83	4.12	0.63	1.38	84.57	2.64	3.58

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	297,303	5,762	0.53	1.67	0.00	(0.10)	6,683	2.30
2	PriorityOne Bank	Magee	648,839	10,142	0.76	0.37	0.00	0.00	11,778	1.84
3	BankPlus	Belzoni	2,761,289	20,388	1.07	0.13	0.00	(0.53)	46,077	1.70
4	BancorpSouth Bank	Tupelo	18,008,424	221,317	0.28	0.11	0.03	(0.01)	278,378	1.61
5	Farmers and Merchants Bank	Baldwyn	340,427	5,105	0.55	0.00	0.00	0.01	4,798	1.44
6	First Security Bank	Batesville	546,716	7,422	0.76	0.00	0.00	(0.03)	8,036	1.43
7	Merchants and Planters Bank	Raymond	91,421	323	0.19	0.00	0.00	0.00	1,306	1.41
8	Trustmark National Bank	Jackson	13,284,058	152,383	0.34	0.16	0.13	(0.01)	183,837	1.36
9	Citizens National Bank of Meridian	Meridian	1,349,161	25,088	0.43	0.04	0.00	(0.01)	18,377	1.35
10	Renasant Bank	Tupelo	12,915,178	157,000	0.30	0.35	0.04	(0.01)	141,979	1.28
10	Richton Bank & Trust Company	Richton	56,602	481	0.56	0.00	0.00	0.00	731	1.28
12	United Mississippi Bank	Natchez	357,671	2,897	0.49	0.00	0.00	(0.10)	4,569	1.27
13	Century Bank	Lucedale	312,996	3,431	0.55	0.00	0.00	(0.01)	3,809	1.23
14	Bank of Franklin	Meadville	138,625	1,337	0.60	0.00	0.00	0.00	1,617	1.19
15	Guaranty Bank and Trust Company	Belzoni	831,011	14,627	0.52	0.00	0.00	0.00	9,404	1.16
16	Pike National Bank	McComb	246,612	2,599	0.52	0.00	0.00	0.00	2,804	1.15
17	First American National Bank	Iuka	263,698	1,838	0.58	0.00	0.00	0.00	2,942	1.14
18	Merchants & Farmers Bank	Holly Springs	101,277	792	0.73	0.00	0.00	0.00	1,149	1.13
19	Sycamore Bank	Senatobia	221,634	2,203	0.53	0.00	0.00	0.00	2,542	1.11
20	Grand Bank for Savings, FSB	Hattiesburg	84,374	448	0.00	0.27	0.01	0.25	839	1.09
21	Bank of Morton	Morton	67,784	2,070	0.68	0.00	0.00	0.00	726	1.07
22	First Southern Bank	Columbia	190,441	2,150	0.50	0.00	0.01	0.00	2,013	1.06
23	Jefferson Bank	Greenville	129,814	1,619	0.13	0.00	0.00	0.00	1,286	1.05
23	Mechanics Bank	Water Valley	222,861	1,959	0.26	0.00	0.00	0.00	2,341	1.05
23	Hancock Whitney Bank	Gulfport	28,215,417	334,309	0.31	0.03	0.00	0.01	290,976	1.05
26	Merchants & Marine Bank	Pascagoula	558,741	4,353	0.58	0.00	0.00	0.01	5,887	1.03
27	Great Southern Bank	Meridian	294,138	2,538	0.76	0.00	0.00	(0.01)	3,000	1.02
28	Citizens Bank	Byhalia	73,132	559	0.49	0.00	0.00	0.03	745	1.01
29	BankFirst Financial Services	Macon	975,235	10,708	0.41	0.13	0.00	(0.03)	9,710	1.00
30	First National Bank of Picayune	Picayune	208,597	5,728	0.67	0.00	0.00	(0.02)	2,128	0.99
31	Citizens Bank	Columbia	420,400	6,268	0.49	0.00	0.00	(0.02)	4,135	0.98
32	Commerce Bank	Corinth	116,648	2,274	0.54	0.00	0.00	0.00	1,110	0.97
32	Planters Bank & Trust Company	Indianola	1,047,355	12,162	0.57	0.00	0.00	(0.04)	10,090	0.97
34	Peoples Bank	Ripley	414,047	4,119	0.21	0.00	0.00	0.00	3,751	0.94
35	Covington County Bank	Collins	80,560	499	0.38	0.00	0.00	(0.02)	711	0.89
36	Bank of Forest	Forest	195,698	2,372	0.39	0.07	0.00	0.00	1,754	0.88
36	Cleveland State Bank	Cleveland	226,828	2,777	0.32	0.00	0.00	0.00	1,987	0.88
36	Citizens Bank of Philadelphia, Mississippi	Philadelphia	958,362	7,011	0.47	0.00	0.00	0.00	8,588	0.88
39	Bank of Okolona	Okolona	197,423	3,719	0.67	0.00	0.00	(0.03)	1,654	0.87
40	Holmes County Bank & Trust Company	Lexington	116,784	870	0.34	0.00	0.00	0.00	1,025	0.86
41	Citizens Bank & Trust Company	Marks	126,745	773	0.41	0.00	0.00	(0.06)	1,149	0.85
42	Peoples Bank, Biloxi, Mississippi	Biloxi	613,956	1,013	0.30	0.00	0.01	(0.12)	5,373	0.84
42	Commercial Bank	De Kalb	150,301	1,621	0.63	0.00	0.00	(0.18)	1,280	0.84
42	First Bank	McComb	543,863	6,191	0.23	0.00	0.00	0.01	4,523	0.84
45	Copiah Bank	Hazlehurst	224,714	1,885	0.47	0.00	0.00	(0.11)	1,908	0.83
45	Bank of Anguilla	Anguilla	150,720	1,282	0.21	0.00	0.00	0.00	1,211	0.83
47	First Choice Bank	Pontotoc	296,121	3,465	0.55	0.00	0.00	0.00	2,431	0.82
48	Bank of Wiggins	Wiggins	182,575	1,776	0.50	0.00	0.00	0.00	1,492	0.81
48	Bank of Brookhaven	Brookhaven	151,982	1,331	0.54	0.00	0.00	(0.01)	1,240	0.81
50	Bank of Kilmichael	Kilmichael	178,222	2,843	0.44	0.00	0.00	0.00	1,288	0.75
50	Bank of Holly Springs	Holly Springs	217,727	3,758	0.47	0.00	0.00	0.03	1,602	0.75

Mississippi – Total Overhead Ranking

Rank	Company Name	City	Total Assets (\$000)	Efficiency Ratio (FTE) (%)	Total Employees	Number of Offices	Personnel Expense/ Avg. Assets (%)	Occupancy Expense/ Avg. Assets (%)	Other Expense/ Avg. Assets (%)	Total Overhead/ Avg. Assets (%)
1	Peoples Bank & Trust Company	North Carrollton	71,664	41.52	6	2	0.60	0.07	0.45	1.11
2	First Federal Savings and Loan Association	Aberdeen	38,498	65.42	4	1	0.83	0.08	0.72	1.63
3	Bank of Commerce	Greenwood	477,405	49.73	60	6	1.22	0.18	0.50	1.91
4	First State Bank	Waynesboro	835,378	58.27	175	14	1.34	0.34	0.40	2.08
5	BNA Bank	New Albany	506,520	54.30	102	6	1.38	0.23	0.51	2.13
6	Amory Federal Savings and Loan Association	Amory	80,723	88.98	9	1	1.23	0.23	0.69	2.15
7	RiverHills Bank	Vicksburg	315,992	56.84	57	4	1.34	0.26	0.60	2.20
8	First National Bank of Clarksdale	Clarksdale	362,904	62.39	50	5	1.60	0.27	0.51	2.37
9	Hancock Whitney Bank	Gulfport	28,215,417	57.72	3,846	202	1.39	0.23	0.80	2.42
10	Peoples Bank	Ripley	414,047	61.64	81	6	1.62	0.22	0.61	2.45
11	FNB Oxford Bank	Oxford	309,392	62.92	66	5	1.55	0.30	0.60	2.45
12	Bank of Yazoo City	Yazoo City	249,324	67.76	52	7	1.39	0.28	0.90	2.57
13	First Federal S&L Association of Pascagoula-Moss Point	Pascagoula	305,495	85.07	61	6	1.63	0.32	0.72	2.66
14	First Commercial Bank	Jackson	401,628	67.72	57	4	1.63	0.33	0.72	2.67
15	Oxford University Bank	Oxford	155,551	66.47	31	3	1.42	0.35	0.94	2.71
16	Planters Bank & Trust Company	Indianola	1,047,355	63.65	228	19	1.58	0.32	0.84	2.74
17	First National Bank of Picayune	Picayune	208,597	49.79	61	6	1.79	0.25	0.71	2.74
18	Citizens Bank of Philadelphia, Mississippi	Philadelphia	958,362	75.20	245	23	1.47	0.59	0.74	2.80
19	Commerce Bank	Corinth	116,648	56.19	28	1	1.76	0.15	0.91	2.82
20	First, A National Banking Association	Hattiesburg	2,997,331	64.07	591	57	1.46	0.34	1.03	2.83
21	Community Bank of Mississippi	Forest	3,239,014	69.44	798	44	1.78	0.36	0.73	2.87
22	Citizens National Bank of Meridian	Meridian	1,349,161	59.30	322	26	1.70	0.30	0.87	2.87
23	Covington County Bank	Collins	80,560	72.47	19	2	1.41	0.45	1.01	2.87
24	First Bank	McComb	543,863	69.51	142	15	1.64	0.27	0.99	2.89
25	BankFirst Financial Services	Macon	975,235	64.04	208	17	1.59	0.25	1.06	2.90
26	Bank of Kilmichael	Kilmichael	178,222	61.16	40	4	1.76	0.24	0.91	2.90
27	First Choice Bank	Pontotoc	296,121	63.89	74	3	1.68	0.29	0.95	2.92
28	State Bank & Trust Company	Ridgeland	1,178,729	72.71	305	35	1.80	0.36	0.78	2.93
29	Bank of Brookhaven	Brookhaven	151,982	69.00	27	1	1.62	0.28	1.04	2.94
30	Merchants & Marine Bank	Pascagoula	558,741	72.63	146	13	1.52	0.57	0.86	2.95
31	Holmes County Bank & Trust Company	Lexington	116,784	77.70	21	4	1.53	0.12	1.32	2.97
32	Bank of Wiggins	Wiggins	182,575	69.15	43	3	1.65	0.34	0.98	2.97
33	Cleveland State Bank	Cleveland	226,828	65.15	62	6	1.92	0.49	0.58	3.00
34	Renasant Bank	Tupelo	12,915,178	60.49	2,359	152	1.93	0.35	0.73	3.01
35	Guaranty Bank and Trust Company	Belzoni	831,011	58.30	204	17	1.89	0.45	0.67	3.01
36	Trustmark National Bank	Jackson	13,284,058	66.52	2,856	210	1.77	0.38	0.88	3.02
37	Bank of Winona	Winona	116,894	74.90	18	1	1.95	0.40	0.68	3.03
38	Bank of Okolona	Okolona	197,423	57.04	49	4	1.56	0.24	1.33	3.13
39	Commercial Bank	De Kalb	150,301	67.19	50	5	1.91	0.49	0.80	3.19
40	Bank of Forest	Forest	195,698	70.22	54	3	1.72	0.30	1.20	3.22
41	Magnolia State Bank	Bay Springs	329,258	74.05	83	8	1.54	0.55	1.13	3.23
42	First State Bank	Holly Springs	117,623	82.61	35	3	1.96	0.31	0.96	3.24
43	Bank of Morton	Morton	67,784	52.29	16	1	2.12	0.34	0.84	3.31
44	Peoples Bank, Biloxi, Mississippi	Biloxi	613,956	94.14	153	19	1.69	0.61	1.04	3.35
45	Charter Bank	Biloxi	151,857	88.27	41	4	1.87	0.51	0.97	3.35
46	BancorpSouth Bank	Tupelo	18,008,424	67.39	4,445	287	2.11	0.35	0.89	3.35
47	Mechanics Bank	Water Valley	222,861	73.34	68	6	2.18	0.36	0.87	3.40
48	Sycamore Bank	Senatobia	221,634	71.68	60	5	1.72	0.41	1.28	3.41
49	Bank of Anguilla	Anguilla	150,720	71.02	31	5	1.77	0.57	1.09	3.43
50	First Security Bank	Batesville	546,716	64.42	189	18	2.27	0.44	0.74	3.44

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	151,982	92,136	0.94	0.16	0.04	0.00	0.07	0.27
2	First Commercial Bank	Jackson	401,628	322,646	1.28	0.10	0.00	0.26	0.05	0.41
3	Merchants and Planters Bank	Raymond	91,421	54,234	1.07	0.22	0.00	0.04	0.16	0.42
4	First National Bank of Clarksdale	Clarksdale	362,904	226,404	1.59	0.09	0.00	0.38	0.06	0.53
5	Peoples Bank & Trust Company	North Carrollton	71,664	21,967	1.49	0.73	0.00	0.00	0.02	0.75
6	First Federal Savings and Loan Association	Aberdeen	38,498	27,876	0.44	0.57	0.23	0.00	0.00	0.81
7	Renasant Bank	Tupelo	12,915,178	9,493,916	0.52	0.38	0.10	0.41	0.05	0.94
8	State Bank & Trust Company	Ridgeland	1,178,729	872,290	0.99	0.11	0.00	0.72	0.14	0.97
9	BancorpSouth Bank	Tupelo	18,008,424	13,254,448	0.91	0.40	0.13	0.59	0.02	1.14
10	FNB Oxford Bank	Oxford	309,392	199,486	1.10	0.38	0.01	0.78	0.04	1.21
11	Bank of Yazoo City	Yazoo City	249,324	139,263	1.51	0.29	0.08	1.06	0.04	1.47
12	Peoples Bank	Ripley	414,047	181,721	1.16	1.05	0.22	0.07	0.15	1.49
13	First Bank	McComb	543,863	442,382	1.04	0.55	0.09	0.83	0.05	1.52
14	Trustmark National Bank	Jackson	13,284,058	9,096,599	0.89	0.19	0.03	1.14	0.19	1.55
15	Jefferson Bank	Greenville	129,814	91,487	4.80	1.61	0.00	0.01	0.03	1.65
16	Bank of Kilmichael	Kilmichael	178,222	113,263	1.29	1.09	0.00	0.38	0.30	1.77
17	First Choice Bank	Pontotoc	296,121	188,224	0.91	1.04	0.00	0.63	0.14	1.81
18	Citizens National Bank of Meridian	Meridian	1,349,161	983,020	1.24	0.80	0.01	0.97	0.07	1.85
19	First Southern Bank	Columbia	190,441	138,574	1.05	1.58	0.01	0.28	0.06	1.93
20	BankFirst Financial Services	Macon	975,235	766,835	1.08	0.30	0.00	1.75	0.05	2.10
21	BankPlus	Belzoni	2,761,289	2,081,044	1.18	0.62	0.18	1.04	0.49	2.33
22	Cleveland State Bank	Cleveland	226,828	125,843	1.34	1.72	0.20	0.45	0.02	2.39
23	Magnolia State Bank	Bay Springs	329,258	258,263	0.82	1.43	0.10	0.74	0.20	2.47
24	Hancock Whitney Bank	Gulfport	28,215,417	20,054,579	0.97	0.49	0.10	1.62	0.27	2.48
25	Copiah Bank	Hazlehurst	224,714	173,676	1.27	1.31	0.03	1.14	0.04	2.51
26	First Security Bank	Batesville	546,716	358,595	0.95	1.55	0.08	0.87	0.14	2.64
27	First, A National Banking Association	Hattiesburg	2,997,331	2,065,873	0.49	0.77	0.06	1.84	0.01	2.69
28	BNA Bank	New Albany	506,520	308,333	1.64	0.48	0.03	1.86	0.33	2.71
29	Oxford University Bank	Oxford	155,551	124,667	1.02	1.88	0.09	0.68	0.11	2.76
30	Sycamore Bank	Senatobia	221,634	154,693	0.77	0.67	0.19	1.89	0.07	2.82
31	Guaranty Bank and Trust Company	Belzoni	831,011	626,743	1.17	0.47	0.01	2.04	0.35	2.86
32	Community Bank of Mississippi	Forest	3,239,014	2,197,356	0.92	1.53	0.15	1.11	0.14	2.93
33	First Federal S&L Association of Pascagoula-Moss Point	Pascagoula	305,495	247,917	0.38	1.15	0.17	1.44	0.17	2.93
34	Farmers and Merchants Bank	Baldwyn	340,427	196,306	1.65	1.05	0.04	1.83	0.15	3.07
35	PriorityOne Bank	Magee	648,839	511,121	1.06	1.44	0.19	1.27	0.27	3.17
36	Planters Bank & Trust Company	Indianola	1,047,355	610,740	0.82	1.42	0.00	1.78	0.10	3.30
37	Commerce Bank	Corinth	116,648	79,656	2.18	2.30	0.66	0.18	0.20	3.35
38	Mechanics Bank	Water Valley	222,861	157,888	1.27	1.08	0.04	2.31	(0.01)	3.42
39	First American National Bank	Iuka	263,698	140,673	1.22	1.85	0.14	1.27	0.18	3.43
40	RiverHills Bank	Vicksburg	315,992	190,390	2.17	1.42	0.02	1.88	0.20	3.51
41	Covington County Bank	Collins	80,560	38,946	0.27	1.53	0.57	1.48	0.16	3.74
42	Great Southern Bank	Meridian	294,138	121,278	1.14	2.57	0.38	0.47	0.35	3.77
43	Bank of Anguilla	Anguilla	150,720	101,368	1.79	0.76	0.75	2.27	0.12	3.90
44	First State Bank	Waynesboro	835,378	552,927	0.82	2.19	0.12	1.53	0.10	3.93
45	Citizens Bank	Columbia	420,400	323,973	1.43	1.72	0.10	2.04	0.12	3.98
46	Bank of Commerce	Greenwood	477,405	272,150	1.49	3.25	0.48	0.19	0.23	4.16
47	Bank of Franklin	Meadville	138,625	90,516	1.18	1.73	0.48	1.92	0.08	4.21
48	Citizens Bank	Byhalia	73,132	39,607	0.74	2.38	0.00	1.50	0.33	4.21
49	Bank of Forest	Forest	195,698	114,731	1.02	1.69	0.16	2.36	0.02	4.23
50	First State Bank	Holly Springs	117,623	67,058	0.84	0.28	0.00	4.00	0.08	4.36

Mississippi – Return on Average Equity Ranking

Rank	Company Name	City	Total Assets (\$000)	LTM Net Income (\$000)	Total Employees	LTM		ROAA (%)	ROAE (%)	
						Net Income (\$000)/Employee	2017Q4 LTM Net Income (\$000)			
1	Bank of Morton	Morton	67,784	2,070	16	129	2,031	1,813	2.30	15.86
2	Peoples Bank	Mendenhall	297,303	5,762	119	48	6,440	5,606	1.49	15.72
3	Bank of Commerce	Greenwood	477,405	6,559	60	109	4,368	4,595	1.43	15.58
4	First National Bank of Picayune	Picayune	208,597	5,728	61	94	4,952	5,587	2.00	15.17
5	Bank of Okolona	Okolona	197,423	3,719	49	76	3,489	3,175	1.46	14.33
6	Guaranty Bank and Trust Company	Belzoni	831,011	14,627	204	72	12,885	10,725	1.36	13.96
7	Bank of Kilmichael	Kilmichael	178,222	2,843	40	71	2,453	2,151	1.23	13.91
8	Commerce Bank	Corinth	116,648	2,274	28	81	2,162	1,921	1.49	13.25
9	Cleveland State Bank	Cleveland	226,828	2,777	62	45	1,824	1,665	1.23	13.04
10	Citizens National Bank of Meridian	Meridian	1,349,161	25,088	322	78	23,398	18,883	1.39	12.57
11	Citizens Bank	Columbia	420,400	6,268	141	44	6,157	6,399	1.11	12.47
12	BNA Bank	New Albany	506,520	7,109	102	70	4,671	6,040	1.39	12.13
13	Community Bank of Mississippi	Forest	3,239,014	28,765	798	36	7,014	7,903	0.90	11.76
14	Planters Bank & Trust Company	Indianola	1,047,355	12,162	228	53	9,823	10,838	1.17	11.74
15	First Security Bank	Batesville	546,716	7,422	189	39	6,087	5,224	1.32	11.66
16	RiverHills Bank	Vicksburg	315,992	4,805	57	84	4,130	3,691	1.14	11.59
17	Farmers and Merchants Bank	Baldwyn	340,427	5,105	110	46	3,300	3,371	1.53	11.48
18	Hancock Whitney Bank	Gulfport	28,215,417	334,309	3,846	87	226,481	172,599	1.20	11.27
19	Century Bank	Lucedale	312,996	3,431	112	31	2,548	2,397	1.11	10.83
20	BancorpSouth Bank	Tupelo	18,008,424	221,317	4,445	50	156,564	137,682	1.28	10.78
21	PriorityOne Bank	Magee	648,839	10,142	199	51	10,782	10,348	1.19	10.74
22	Commercial Bank	De Kalb	150,301	1,621	50	32	1,059	1,019	1.06	10.73
23	Sycamore Bank	Senatobia	221,634	2,203	60	37	1,774	1,782	0.97	10.47
24	BankFirst Financial Services	Macon	975,235	10,708	208	51	6,765	7,401	1.11	10.22
25	Great Southern Bank	Meridian	294,138	2,538	137	19	2,142	2,383	0.87	10.04
26	Bank of Anguilla	Anguilla	150,720	1,282	31	41	307	597	0.88	9.90
27	Peoples Bank	Ripley	414,047	4,119	81	51	3,599	4,419	1.03	9.85
28	Bank of Yazoo City	Yazoo City	249,324	2,464	52	47	1,833	2,203	0.98	9.78
29	First Bank	McComb	543,863	6,191	142	44	5,851	5,039	0.86	9.65
30	First National Bank of Clarksdale	Clarksdale	362,904	4,175	50	84	3,357	4,507	1.13	9.46
31	First State Bank	Waynesboro	835,378	9,634	175	55	8,873	9,515	1.16	9.44
32	First Choice Bank	Pontotoc	296,121	3,465	74	47	2,458	2,439	1.16	9.41
33	FNB Oxford Bank	Oxford	309,392	3,365	66	51	3,248	2,582	1.09	9.40
34	Trustmark National Bank	Jackson	13,284,058	152,383	2,856	53	107,874	110,743	1.13	9.36
35	Oxford University Bank	Oxford	155,551	1,282	31	41	1,002	954	0.85	9.16
36	Bank of Franklin	Meadville	138,625	1,337	50	27	976	764	0.98	9.09
37	Copiah Bank	Hazlehurst	224,714	1,885	64	29	1,473	991	0.82	8.93
38	First Commercial Bank	Jackson	401,628	4,412	57	77	3,392	3,226	1.13	8.87
39	Citizens Bank of Philadelphia, Mississippi	Philadelphia	958,362	7,011	245	29	4,123	6,949	0.72	8.77
40	Bank of Holly Springs	Holly Springs	217,727	3,758	63	60	3,653	3,658	1.31	8.72
41	Renasant Bank	Tupelo	12,915,178	157,000	2,359	67	100,387	95,324	1.42	8.45
42	Peoples Bank & Trust Company	North Carrollton	71,664	888	6	148	647	552	1.24	8.39
43	First, A National Banking Association	Hattiesburg	2,997,331	26,895	591	46	12,641	11,649	1.11	8.34
43	Mechanics Bank	Water Valley	222,861	1,959	68	29	1,370	1,503	0.88	8.34
45	Pike National Bank	McComb	246,612	2,599	78	33	2,180	2,096	1.07	8.17
46	Jefferson Bank	Greenville	129,814	1,619	27	60	2,180	1,255	1.32	7.98
47	First Southern Bank	Columbia	190,441	2,150	66	33	1,819	1,719	0.85	7.86
48	State Bank & Trust Company	Ridgeland	1,178,729	9,288	305	30	6,504	7,101	0.82	7.78
49	BankPlus	Belzoni	2,761,289	20,388	740	28	28,217	18,040	0.75	7.58
50	Covington County Bank	Collins	80,560	499	19	26	568	330	0.63	7.44

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	Citizens National Bank of Meridian	Meridian	1,349,161	50	9	22	18	10	21.8
2	Guaranty Bank and Trust Company	Belzoni	831,011	27	15	35	31	6	22.8
3	First Security Bank	Batesville	546,716	19	6	50	26	15	23.2
3	Renasant Bank	Tupelo	12,915,178	24	10	34	7	41	23.2
5	Commerce Bank	Corinth	116,648	25	32	19	37	8	24.2
6	First National Bank of Picayune	Picayune	208,597	8	30	17	63	4	24.4
7	Bank of Kilmichael	Kilmichael	178,222	26	50	26	16	7	25.0
8	Farmers and Merchants Bank	Baldwyn	340,427	7	5	63	34	17	25.2
9	BancorpSouth Bank	Tupelo	18,008,424	48	4	46	9	20	25.4
10	Bank of Morton	Morton	67,784	2	21	43	67	1	26.8
10	Cleveland State Bank	Cleveland	226,828	34	36	33	22	9	26.8
12	Hancock Whitney Bank	Gulfport	28,215,417	61	23	9	24	18	27.0
13	Peoples Bank	Mendenhall	297,303	3	1	72	61	2	27.8
14	Jefferson Bank	Greenville	129,814	4	23	52	15	46	28.0
15	BankFirst Financial Services	Macon	975,235	46	29	25	20	24	28.8
16	PriorityOne Bank	Magee	648,839	22	2	67	35	21	29.4
17	Planters Bank & Trust Company	Indianola	1,047,355	51	32	16	36	14	29.8
18	Peoples Bank	Ripley	414,047	67	34	10	12	27	30.0
18	Trustmark National Bank	Jackson	13,284,058	58	8	36	14	34	30.0
20	Bank of Okolona	Okolona	197,423	6	39	38	64	5	30.4
21	Citizens Bank	Columbia	420,400	14	31	53	45	11	30.8
22	Century Bank	Lucedale	312,996	14	13	54	55	19	31.0
23	Sycamore Bank	Senatobia	221,634	36	19	48	30	23	31.2
24	First Choice Bank	Pontotoc	296,121	35	47	27	17	32	31.6
24	BNA Bank	New Albany	506,520	59	54	5	28	12	31.6
26	First Commercial Bank	Jackson	401,628	39	68	14	2	38	32.2
27	First National Bank of Clarksdale	Clarksdale	362,904	54	66	8	4	30	32.4
28	First Bank	McComb	543,863	55	42	24	13	29	32.6
29	First Southern Bank	Columbia	190,441	18	22	61	19	47	33.4
29	Community Bank of Mississippi	Forest	3,239,014	42	59	21	32	13	33.4
29	Bank of Yazoo City	Yazoo City	249,324	63	53	12	11	28	33.4
32	BankPlus	Belzoni	2,761,289	31	3	66	21	49	34.0
33	Bank of Franklin	Meadville	138,625	11	14	65	47	36	34.6
33	Bank of Anguilla	Anguilla	150,720	10	45	49	43	26	34.6
35	Bank of Commerce	Greenwood	477,405	60	62	3	46	3	34.8
35	FNB Oxford Bank	Oxford	309,392	57	63	11	10	33	34.8
37	First, A National Banking Association	Hattiesburg	2,997,331	33	52	20	27	43	35.0
37	Great Southern Bank	Meridian	294,138	13	27	68	42	25	35.0
39	State Bank & Trust Company	Ridgeland	1,178,729	40	55	28	8	48	35.8
40	Bank of Brookhaven	Brookhaven	151,982	52	48	29	1	51	36.2
40	RiverHills Bank	Vicksburg	315,992	62	56	7	40	16	36.2
42	Oxford University Bank	Oxford	155,551	45	59	15	29	35	36.6
43	Merchants and Planters Bank	Raymond	91,421	40	7	69	3	66	37.0
43	Copiah Bank	Hazlehurst	224,714	27	45	51	25	37	37.0
45	Mechanics Bank	Water Valley	222,861	38	23	47	38	43	37.8
46	Commercial Bank	De Kalb	150,301	29	42	39	58	22	38.0
47	Peoples Bank & Trust Company	North Carrollton	71,664	73	71	1	5	42	38.4
48	Pike National Bank	McComb	246,612	16	16	60	56	45	38.6
49	First State Bank	Waynesboro	835,378	56	67	4	44	31	40.4
49	Bank of Forest	Forest	195,698	23	36	40	49	54	40.4



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