

Rank The Banks

Mississippi - 2018 Q3

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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 - 2017Q3 LTM Net Income - 2016Q3 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 September 30, 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 27.5% corporate tax rate (The corporate tax rate is calculated using the average of a 35% corporate tax rate for quarters in 2017 and a 25% corporate tax rate for quarters in 2018)
- ▶ 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
- ▶ *As usual, this quarter's BSP Rank The Banks utilizes only reported numbers per call reports filed by the institutions with regulators. LTM figures for some companies in this report may include material one-time charges incurred in the fourth quarter of 2017 primarily related to the change in tax laws*

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	81,009	(0.04)	(0.32)
BancorpSouth Bank	Tupelo		3/31/1876	287	4,270	No	17,259,055	1.29	11.05
Bank of Anguilla	Anguilla	Pyramid Financial Corporation	1/1/1904	5	30	No	152,493	0.48	5.27
Bank of Benoit	Benoit		1/1/1904	1	5	No	15,090	(0.12)	(0.99)
Bank of Brookhaven	Brookhaven	Haven Capital Corporation	1/31/2000	1	28	No	151,790	0.73	6.21
Bank of Commerce	Greenwood	Commerce Bancorp, Inc	8/4/1904	6	60	No	482,857	1.46	15.90
Bank of Forest	Forest	First Forest Corporation	2/1/1901	3	53	Yes	197,508	0.70	5.98
Bank of Franklin	Meadville	Franklin Bancshares, Inc.	10/13/1912	5	50	No	132,389	1.00	9.30
Bank of Holly Springs	Holly Springs	Holly Springs Bancshares, Inc.	2/9/1869	5	63	Yes	216,845	1.28	8.45
Bank of Kilmichael	Kilmichael	Kilmichael Bancorp, Inc.	9/16/1904	4	40	Yes	176,480	1.07	11.90
Bank of Morton	Morton	Morton Bancorp, Inc.	1/1/1904	1	17	Yes	66,787	2.12	14.72
Bank of Okolona	Okolona	Bancorp of Okolona, Inc.	1/31/1931	4	49	Yes	192,647	1.52	14.67
Bank of Wiggins	Wiggins		12/4/1916	3	45	No	184,183	0.99	6.35
Bank of Winona	Winona	Bancorp of Winona, Inc.	6/15/1885	1	19	Yes	114,730	0.62	5.89
Bank of Yazoo City	Yazoo City	Yazoo Capital Corporation	4/15/1876	7	54	No	250,692	0.79	7.91
BankFirst Financial Services	Macon	BankFirst Capital Corporation	6/1/1888	17	204	No	974,105	0.91	8.59
BankPlus	Belzoni	BancPlus Corporation	1/1/1909	57	737	No	2,706,841	1.25	12.75
BNA Bank	New Albany	BNA Bancshares, Inc.	1/1/1896	6	100	No	506,692	0.85	7.32
Century Bank	Lucedale	Bancorp of Lucedale, Inc.	6/1/1903	9	111	No	316,574	1.07	10.43
Charter Bank	Biloxi		3/11/2008	4	41	No	155,628	(0.34)	(3.59)
Citizens Bank	Byhalia	Marshall Financial Corporation	11/1/1919	3	25	No	73,470	0.56	4.69
Citizens Bank	Columbia	Citizens Corporation	9/15/1914	8	143	Yes	418,951	1.07	12.10
Citizens Bank & Trust Company	Marks	CB&T Bancshares, Inc.	8/17/1917	3	39	Yes	137,509	0.62	6.16
Citizens Bank of Philadelphia, Mississippi	Philadelphia	Citizens Holding Company	1/1/1908	23	245	No	962,717	0.44	5.26
Citizens National Bank of Meridian	Meridian	Citizens National Banc Corp.	3/6/1888	26	319	Yes	1,364,335	1.33	12.12
Cleveland State Bank	Cleveland	Cleveland State Bancorp, Inc.	2/12/1908	6	62	No	222,820	1.15	12.18
Commerce Bank	Corinth	Commerce Holding Corporation	1/19/1999	1	27	Yes	112,934	1.47	13.04
Commercial Bank	De Kalb	Commercial Capital Corporation	12/1/1914	5	51	No	152,189	0.92	9.37
Community Bank of Mississippi	Forest	Community Bancshares of Mississippi, Inc.	8/14/1905	44	778	No	3,199,024	0.85	11.40
Copiah Bank	Hazlehurst	Copiah Bancshares, Inc.	10/26/1891	9	64	No	228,042	0.69	7.63
Covington County Bank	Collins	Covington Capital Corporation	5/1/1975	2	19	No	77,913	0.60	6.93
Farmers and Merchants Bank	Baldwyn		3/10/1941	9	107	No	334,331	1.33	9.93
First American National Bank	Iuka	First American Bancshares, Inc.	9/5/1964	10	99	Yes	262,244	0.48	4.36
First Bank	McComb	First Southwest Corporation	6/25/1895	15	145	Yes	544,252	0.85	9.45
First Choice Bank	Pontotoc	Pontotoc Bancshares Corp.	9/1/1900	3	73	No	297,559	1.06	8.58
First Commercial Bank	Jackson	First Commercial Bancshares, Inc.	10/12/2000	4	56	No	390,160	1.06	8.34
First Federal Savings and Loan Association	Aberdeen		3/23/1936	1	4	No	36,800	0.53	2.74
First Federal S&L Association of Pascagoula-Moss Point	Pascagoula		10/28/1955	6	56	No	306,028	0.41	4.57
First National Bank of Clarksdale	Clarksdale	First Valley National Corp.	4/1/1964	5	51	No	363,691	0.90	7.69
First National Bank of Picayune	Picayune	First National Corporation of Picayune	7/31/1947	6	62	Yes	205,478	1.89	14.43
First Security Bank	Batesville	Security Capital Corporation	7/1/1952	18	183	No	559,366	1.35	11.93
First Southern Bank	Columbia	First Federal Bancorp	3/28/1960	6	67	Yes	205,930	0.76	6.98
First State Bank	Holly Springs	First State Capital Corporation	5/25/1916	3	36	No	120,525	0.66	6.64
First State Bank	Waynesboro	First State Corporation	6/4/1934	14	180	No	819,678	1.12	9.15
First, A National Banking Association	Hattiesburg	First Bancshares, Inc.	8/5/1996	57	503	No	2,505,925	0.98	7.62

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	67	No	312,178	1.00	8.63
Grand Bank for Savings, FSB	Hattiesburg	Grand Financial Corporation	1/1/1968	2	38	Yes	81,543	0.57	4.02
Great Southern Bank	Meridian	Great Southern Capital Corporation	3/2/1902	12	138	No	287,555	0.84	9.64
Guaranty Bank and Trust Company	Belzoni	Guaranty Capital Corporation	5/17/1943	17	198	Yes	823,981	1.22	12.76
Hancock Whitney Bank	Gulfport	Hancock Whitney Corporation	10/9/1899	202	3,769	No	28,025,305	1.07	9.99
Holmes County Bank & Trust Company	Lexington	Holmes County Capital Corporation	1/1/1932	4	21	Yes	116,842	0.69	5.95
Jefferson Bank	Greenville	Southeast Arkansas Bank Corporation	10/10/1900	3	27	No	137,388	2.68	16.24
Magnolia State Bank	Bay Springs	Magnolia State Corporation	8/4/1975	8	87	Yes	336,242	0.70	7.22
Mechanics Bank	Water Valley	Mechanics Banc Holding Company	1/1/1892	6	68	No	221,936	0.56	5.26
Merchants & Farmers Bank	Holly Springs	M & F Bancorp, Inc.	3/15/1899	4	37	Yes	100,799	0.36	3.64
Merchants & Marine Bank	Pascagoula	Merchants & Marine Bancorp, Inc.	1/11/1932	13	148	No	551,308	0.64	5.46
Merchants and Planters Bank	Raymond		1/27/1906	4	31	No	90,350	0.38	4.28
OmniBank	Bay Springs		1/1/1907	3	23	No	48,184	(0.45)	(4.83)
Oxford University Bank	Oxford	Lafayette Bancorp, Inc.	11/27/2000	3	34	No	152,399	0.93	10.55
Peoples Bank	Mendenhall	Peoples Bancshares, Inc.	11/5/1908	5	123	Yes	294,423	1.60	16.73
Peoples Bank	Ripley	Peoples Corporation	3/3/1925	6	81	No	398,452	0.92	8.71
Peoples Bank & Trust Company	North Carrollton	Peoples Commerce Corporation	1/1/1917	2	6	No	70,759	1.12	7.64
Peoples Bank, Biloxi, Mississippi	Biloxi	Peoples Financial Corporation	4/15/1896	19	155	No	616,411	0.33	2.58
Pike National Bank	McComb	PCNB Corp.	9/30/1985	5	78	No	243,292	1.01	7.77
Planters Bank & Trust Company	Indianola	Planters Holding Company	4/10/1920	19	228	No	1,045,886	0.99	9.98
PriorityOne Bank	Magee	PriorityOne Capital Corporation	1/1/1905	15	207	Yes	653,663	1.20	10.83
Renasant Bank	Tupelo	Renasant Corporation	2/27/1904	152	2,384	No	12,722,352	1.19	7.56
Richton Bank & Trust Company	Richton	Centon Bancorp, Inc.	1/1/1931	2	14	Yes	54,979	0.64	4.35
RiverHills Bank	Vicksburg	RiverHills Capital Corporation	2/1/1890	4	57	Yes	309,981	1.12	11.71
State Bank & Trust Company	Ridgeland	State Capital Corporation	11/1/1898	35	308	No	1,136,833	0.70	6.58
Sycamore Bank	Senatobia	Tate Financial Corporation	3/13/1900	5	60	No	227,173	0.91	9.94
Trustmark National Bank	Jackson	Trustmark Corporation	12/19/1889	210	2,889	No	13,436,511	0.97	8.09
United Mississippi Bank	Natchez	Southwest Security, Inc.	5/14/1973	10	137	Yes	359,638	0.66	6.54

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	3,769	202	22,495,471	111,364	138,739	5,969	7,436	28,025,305
2	BancorpSouth Bank	Tupelo	4,270	287	13,203,757	46,006	60,136	3,092	4,042	17,259,055
3	Trustmark National Bank	Jackson	2,889	210	10,973,173	52,253	63,983	3,798	4,651	13,436,511
4	Renasant Bank	Tupelo	2,384	152	10,211,319	67,180	83,700	4,283	5,337	12,722,352
5	Community Bank of Mississippi	Forest	778	44	2,879,942	65,453	72,705	3,702	4,112	3,199,024
6	BankPlus	Belzoni	737	57	2,349,857	41,226	47,488	3,188	3,673	2,706,841
7	First, A National Banking Association	Hattiesburg	503	57	2,069,330	36,304	43,964	4,114	4,982	2,505,925
8	Citizens National Bank of Meridian	Meridian	319	26	1,183,743	45,529	52,474	3,711	4,277	1,364,335
9	State Bank & Trust Company	Ridgeland	308	35	978,767	27,965	32,481	3,178	3,691	1,136,833
10	Planters Bank & Trust Company	Indianola	228	19	887,031	46,686	55,047	3,890	4,587	1,045,886
11	BankFirst Financial Services	Macon	204	17	831,916	48,936	57,300	4,078	4,775	974,105
12	Citizens Bank of Philadelphia, Mississippi	Philadelphia	245	23	758,948	32,998	41,857	3,098	3,929	962,717
13	Guaranty Bank and Trust Company	Belzoni	198	17	675,200	39,718	48,469	3,410	4,162	823,981
14	First State Bank	Waynesboro	180	14	628,173	44,870	58,548	3,490	4,554	819,678
15	PriorityOne Bank	Magee	207	15	529,085	35,272	43,578	2,556	3,158	653,663
16	Peoples Bank, Biloxi, Mississippi	Biloxi	155	19	505,123	26,585	32,443	3,259	3,977	616,411
17	First Security Bank	Batesville	183	18	469,957	26,109	31,076	2,568	3,057	559,366
18	Merchants & Marine Bank	Pascagoula	148	13	467,848	35,988	42,408	3,161	3,725	551,308
19	First Bank	McComb	145	15	473,141	31,543	36,283	3,263	3,753	544,252
20	BNA Bank	New Albany	100	6	423,887	70,648	84,449	4,239	5,067	506,692
21	Bank of Commerce	Greenwood	60	6	418,002	69,667	80,476	6,967	8,048	482,857
22	Citizens Bank	Columbia	143	8	363,104	45,388	52,369	2,539	2,930	418,951
23	Peoples Bank	Ripley	81	6	345,240	57,540	66,409	4,262	4,919	398,452
24	First Commercial Bank	Jackson	56	4	310,275	77,569	97,540	5,541	6,967	390,160
25	First National Bank of Clarksdale	Clarksdale	51	5	315,123	63,025	72,738	6,179	7,131	363,691
26	United Mississippi Bank	Natchez	137	10	321,522	32,152	35,964	2,347	2,625	359,638
27	Magnolia State Bank	Bay Springs	87	8	298,856	37,357	42,030	3,435	3,865	336,242
28	Farmers and Merchants Bank	Baldwyn	107	9	266,274	29,586	37,148	2,489	3,125	334,331
29	Century Bank	Lucaedale	111	9	254,161	28,240	35,175	2,290	2,852	316,574
30	FNB Oxford Bank	Oxford	67	5	258,571	51,714	62,436	3,859	4,659	312,178
31	RiverHills Bank	Vicksburg	57	4	247,049	61,762	77,495	4,334	5,438	309,981
32	First Federal S&L Association of Pascagoula-Moss Point	Pascagoula	56	6	188,980	31,497	51,005	3,375	5,465	306,028
33	First Choice Bank	Pontotoc	73	3	257,639	85,880	99,186	3,529	4,076	297,559
34	Peoples Bank	Mendenhall	123	5	257,223	51,445	58,885	2,091	2,394	294,423
35	Great Southern Bank	Meridian	138	12	258,378	21,532	23,963	1,872	2,084	287,555
36	First American National Bank	Iuka	99	10	230,842	23,084	26,224	2,332	2,649	262,244
37	Bank of Yazoo City	Yazoo City	54	7	205,361	29,337	35,813	3,803	4,642	250,692
38	Pike National Bank	McComb	78	5	208,897	41,779	48,658	2,678	3,119	243,292
39	Copiah Bank	Hazlehurst	64	9	183,963	20,440	25,338	2,874	3,563	228,042
40	Sycamore Bank	Senatobia	60	5	203,753	40,751	45,435	3,396	3,786	227,173
41	Cleveland State Bank	Cleveland	62	6	192,630	32,105	37,137	3,107	3,594	222,820
42	Mechanics Bank	Water Valley	68	6	188,326	31,388	36,989	2,770	3,264	221,936
43	Bank of Holly Springs	Holly Springs	63	5	180,496	36,099	43,369	2,865	3,442	216,845
44	First Southern Bank	Columbia	67	6	184,775	30,796	34,322	2,758	3,074	205,930
45	First National Bank of Picayune	Picayune	62	6	176,528	29,421	34,246	2,847	3,314	205,478
46	Bank of Forest	Forest	53	3	170,293	56,764	65,836	3,213	3,727	197,508
47	Bank of Okolona	Okolona	49	4	163,812	40,953	48,162	3,343	3,932	192,647
48	Bank of Wiggins	Wiggins	45	3	152,452	50,817	61,394	3,388	4,093	184,183
49	Bank of Kilmichael	Kilmichael	40	4	151,691	37,923	44,120	3,792	4,412	176,480
50	Charter Bank	Biloxi	41	4	132,931	33,233	38,907	3,242	3,796	155,628

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	81,543	8.35	8.54	0.92	0.48	105.07	NA	6.86
2	Bank of Morton	Morton	66,787	7.04	3.01	0.49	2.24	94.07	2.56	5.72
3	Peoples Bank	Mendenhall	294,423	6.87	1.74	0.77	2.52	93.69	3.58	5.56
4	Jefferson Bank	Greenville	137,388	8.10	18.44	1.06	(6.58)	117.09	2.55	5.43
5	Bank of Okolona	Okolona	192,647	6.63	8.04	0.98	4.25	91.69	3.18	4.96
5	Bank of Holly Springs	Holly Springs	216,845	6.24	6.52	0.61	1.78	91.07	3.03	4.96
7	Farmers and Merchants Bank	Baldwyn	334,331	7.10	12.36	0.54	0.01	71.81	3.34	4.82
8	First National Bank of Picayune	Picayune	205,478	6.30	2.96	0.36	(2.51)	79.24	2.43	4.68
9	Bank of Benoit	Benoit	15,090	9.32	22.93	0.31	(8.74)	35.76	2.65	4.63
10	Bank of Anguilla	Anguilla	152,493	6.08	8.13	0.58	2.30	85.66	3.06	4.56
11	Bank of Franklin	Meadville	132,389	6.08	3.06	0.44	(1.78)	75.16	2.46	4.51
12	Citizens Bank & Trust Company	Marks	137,509	5.58	2.70	0.64	9.76	106.08	3.41	4.50
13	Citizens Bank	Columbia	418,951	5.72	(1.00)	0.66	(0.03)	89.25	2.05	4.42
14	Century Bank	Lucedale	316,574	5.87	11.05	0.58	9.59	85.08	2.56	4.38
15	Pike National Bank	McComb	243,292	6.56	2.04	0.67	3.23	69.62	2.65	4.37
16	Great Southern Bank	Meridian	287,555	8.43	13.78	0.25	(2.45)	45.89	2.31	4.36
17	OmniBank	Bay Springs	48,184	5.89	12.30	0.22	2.96	72.89	1.95	4.35
18	First Southern Bank	Columbia	205,930	5.36	7.23	0.29	11.47	73.19	2.38	4.32
19	United Mississippi Bank	Natchez	359,638	5.40	4.36	0.44	3.29	83.76	2.52	4.31
20	First Security Bank	Batesville	559,366	5.59	11.79	0.44	2.30	80.28	2.80	4.25
21	PriorityOne Bank	Magee	653,663	5.27	10.62	0.61	5.01	96.52	3.06	4.23
22	Bank of Forest	Forest	197,508	6.01	33.93	0.40	26.91	66.70	2.21	4.22
23	Citizens Bank	Byhalia	73,470	6.48	3.48	0.42	0.18	59.99	2.36	4.21
24	Copiah Bank	Hazlehurst	228,042	5.32	0.69	0.63	(0.62)	94.68	2.54	4.18
25	Bank of Kilmichael	Kilmichael	176,480	6.04	11.45	0.64	4.74	73.53	2.80	4.17
26	Commerce Bank	Corinth	112,934	5.70	7.61	0.51	3.49	79.43	2.49	4.14
27	Magnolia State Bank	Bay Springs	336,242	5.10	2.74	0.53	1.79	86.22	1.89	4.12
28	Commercial Bank	De Kalb	152,189	5.95	4.03	0.52	5.12	70.44	2.66	4.09
29	Renasant Bank	Tupelo	12,722,352	4.85	25.20	0.50	24.61	93.87	2.89	4.08
29	Guaranty Bank and Trust Company	Belzoni	823,981	5.43	6.14	0.65	1.54	90.12	2.74	4.08
31	First American National Bank	Iuka	262,244	5.97	4.22	0.33	3.53	59.90	2.54	4.06
32	BankPlus	Belzoni	2,706,841	5.04	6.46	0.39	10.40	86.03	2.27	4.01
33	Cleveland State Bank	Cleveland	222,820	5.43	0.62	0.20	(4.89)	64.77	2.56	3.99
34	Mechanics Bank	Water Valley	221,936	5.54	9.87	0.79	(4.18)	84.62	2.19	3.91
35	First Choice Bank	Pontotoc	297,559	5.71	7.48	0.65	3.61	72.03	2.59	3.90
35	First, A National Banking Association	Hattiesburg	2,505,925	5.02	45.72	0.49	37.23	84.70	2.60	3.90
37	Community Bank of Mississippi	Forest	3,199,024	5.70	289.06	0.77	276.97	75.89	1.64	3.89
38	State Bank & Trust Company	Ridgeland	1,136,833	4.94	(0.13)	0.79	4.94	90.82	2.41	3.85
39	Sycamore Bank	Senatobia	227,173	5.28	6.52	0.44	(1.33)	73.58	2.59	3.84
40	Richton Bank & Trust Company	Richton	54,979	6.16	(0.51)	0.21	(8.74)	52.25	2.39	3.83
41	Charter Bank	Biloxi	155,628	5.69	8.51	1.03	1.75	81.01	2.37	3.78
41	Bank of Winona	Winona	114,730	5.53	4.12	0.58	(0.03)	49.83	3.66	3.78
43	First Commercial Bank	Jackson	390,160	4.60	(0.07)	0.66	(0.77)	104.86	2.34	3.75
44	BankFirst Financial Services	Macon	974,105	4.57	2.50	0.51	(0.34)	93.04	2.30	3.72
45	Merchants and Planters Bank	Raymond	90,350	5.18	13.56	0.15	(5.78)	65.96	1.85	3.71
46	Oxford University Bank	Oxford	152,399	5.09	8.39	0.95	3.83	95.53	2.66	3.69
47	Bank of Wiggins	Wiggins	184,183	5.45	(1.38)	0.61	(0.51)	68.97	2.58	3.64
48	BancorpSouth Bank	Tupelo	17,259,055	4.58	12.40	0.45	12.25	95.32	1.95	3.61
49	Merchants & Farmers Bank	Holly Springs	100,799	5.74	3.01	0.58	1.50	53.85	3.06	3.60
50	Planters Bank & Trust Company	Indianola	1,045,886	5.50	2.60	0.64	0.03	69.69	2.23	3.56

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	294,423	6,348	0.52	1.90	0.00	(0.20)	7,278	2.53
2	BankPlus	Belzoni	2,706,841	33,916	1.06	0.14	0.00	(0.10)	57,724	2.13
3	PriorityOne Bank	Magee	653,663	10,446	0.76	0.37	0.00	0.00	11,339	1.80
4	BancorpSouth Bank	Tupelo	17,259,055	212,232	0.29	0.12	0.10	(0.01)	282,052	1.71
5	Farmers and Merchants Bank	Baldwyn	334,331	4,368	0.57	0.00	0.00	(0.03)	4,880	1.49
6	First Security Bank	Batesville	559,366	7,583	0.76	0.00	0.00	(0.03)	7,941	1.42
7	Century Bank	Lucedale	316,574	3,280	0.55	0.00	0.00	(0.01)	4,304	1.41
8	Merchants and Planters Bank	Raymond	90,350	354	0.17	0.00	0.00	0.00	1,266	1.37
9	Trustmark National Bank	Jackson	13,436,511	131,275	0.34	0.16	0.18	(0.01)	183,445	1.35
10	Citizens National Bank of Meridian	Meridian	1,364,335	24,931	0.43	0.04	0.00	(0.02)	18,220	1.34
11	United Mississippi Bank	Natchez	359,638	3,251	0.49	0.00	0.00	(0.11)	4,700	1.31
12	Renasant Bank	Tupelo	12,722,352	129,043	0.31	0.33	0.04	(0.01)	139,767	1.29
12	First American National Bank	Iuka	262,244	1,685	0.57	0.00	0.00	(0.02)	3,299	1.29
14	Grand Bank for Savings, FSB	Hattiesburg	81,543	592	0.00	0.31	0.01	0.33	945	1.26
15	Jefferson Bank	Greenville	137,388	3,241	0.14	0.00	0.00	0.00	1,517	1.25
16	Richton Bank & Trust Company	Richton	54,979	513	0.55	0.00	0.00	0.00	705	1.21
17	Pike National Bank	McComb	243,292	2,462	0.49	0.00	0.00	0.00	2,933	1.20
18	Bank of Franklin	Meadville	132,389	1,354	0.62	0.00	0.00	0.00	1,614	1.19
19	Sycamore Bank	Senatobia	227,173	2,081	0.54	0.00	0.00	0.00	2,678	1.17
20	Merchants & Farmers Bank	Holly Springs	100,799	495	0.75	0.00	0.00	0.00	1,163	1.16
21	Guaranty Bank and Trust Company	Belzoni	823,981	13,469	0.52	0.00	0.00	0.00	9,121	1.14
22	Merchants & Marine Bank	Pascagoula	551,308	3,704	0.57	0.00	0.00	0.01	6,451	1.11
23	Bank of Morton	Morton	66,787	1,970	0.69	0.00	0.00	0.00	735	1.09
24	First Southern Bank	Columbia	205,930	1,966	0.49	0.00	0.01	0.00	1,991	1.06
25	Mechanics Bank	Water Valley	221,936	1,238	0.26	0.00	0.00	(0.01)	2,304	1.04
25	Holmes County Bank & Trust Company	Lexington	116,842	1,144	0.33	0.00	0.00	0.00	1,250	1.04
27	Citizens Bank	Columbia	418,951	6,277	0.49	0.00	0.00	(0.02)	4,341	1.03
28	Great Southern Bank	Meridian	287,555	2,472	0.76	0.00	0.00	0.00	2,963	1.01
29	Bank of Okolona	Okolona	192,647	3,928	0.65	0.00	0.00	0.00	1,860	0.99
30	Citizens Bank	Byhalia	73,470	411	0.52	0.00	0.00	0.03	722	0.98
31	Peoples Bank	Ripley	398,452	3,621	0.21	0.00	0.00	0.00	3,743	0.95
31	BankFirst Financial Services	Macon	974,105	8,733	0.39	0.12	0.00	(0.04)	9,105	0.95
33	Hancock Whitney Bank	Gulfport	28,025,305	294,378	0.32	0.06	0.00	0.01	258,869	0.94
34	First National Bank of Picayune	Picayune	205,478	5,595	0.65	0.00	0.00	(0.06)	2,012	0.93
35	Peoples Bank, Biloxi, Mississippi	Biloxi	616,411	2,159	0.30	0.00	0.01	(0.06)	5,861	0.91
36	Bank of Forest	Forest	197,508	1,970	0.38	0.00	0.00	(0.01)	1,815	0.90
36	Commerce Bank	Corinth	112,934	2,311	0.52	0.00	0.00	0.00	1,024	0.90
38	Planters Bank & Trust Company	Indianola	1,045,886	10,321	0.58	0.00	0.00	(0.04)	9,202	0.89
38	Copiah Bank	Hazlehurst	228,042	1,591	0.47	0.00	0.00	(0.08)	2,043	0.89
38	Commercial Bank	De Kalb	152,189	1,399	0.66	0.00	0.00	(0.14)	1,359	0.89
38	Cleveland State Bank	Cleveland	222,820	2,606	0.33	0.00	0.00	0.00	2,020	0.89
42	Citizens Bank of Philadelphia, Mississippi	Philadelphia	962,717	4,303	0.45	0.00	0.00	0.00	8,450	0.86
43	Citizens Bank & Trust Company	Marks	137,509	1,140	0.43	0.00	0.00	(0.06)	1,146	0.85
44	Bank of Wiggins	Wiggins	184,183	1,815	0.52	0.00	0.00	(0.01)	1,527	0.83
44	Bank of Anguilla	Anguilla	152,493	683	0.21	0.00	0.00	(0.01)	1,183	0.83
46	First Bank	McComb	544,252	6,199	0.25	0.00	0.00	0.00	4,346	0.82
47	Bank of Brookhaven	Brookhaven	151,790	1,128	0.54	0.00	0.00	(0.01)	1,217	0.79
47	First Choice Bank	Pontotoc	297,559	3,154	0.54	0.00	0.00	0.00	2,354	0.79
49	Bank of Kilmichael	Kilmichael	176,480	2,519	0.42	0.00	0.00	0.04	1,319	0.77
50	First, A National Banking Association	Hattiesburg	2,505,925	21,195	0.41	0.19	0.00	(0.01)	16,427	0.76
50	Covington County Bank	Collins	77,913	468	0.40	0.00	0.00	0.00	589	0.76
50	Oxford University Bank	Oxford	152,399	1,399	0.17	0.00	0.00	0.00	1,132	0.76

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	70,759	45.61	6	2	0.60	0.09	0.53	1.22
2	First Federal Savings and Loan Association	Aberdeen	36,800	67.47	4	1	0.84	0.07	0.79	1.70
3	Bank of Commerce	Greenwood	482,857	46.27	60	6	1.17	0.18	0.50	1.85
4	First State Bank	Waynesboro	819,678	56.88	180	14	1.31	0.33	0.39	2.04
5	BNA Bank	New Albany	506,692	56.28	100	6	1.38	0.26	0.53	2.17
6	RiverHills Bank	Vicksburg	309,981	56.45	57	4	1.32	0.25	0.61	2.18
7	Amory Federal Savings and Loan Association	Amory	81,009	90.64	10	1	1.25	0.22	0.73	2.19
8	First National Bank of Clarksdale	Clarksdale	363,691	61.26	51	5	1.53	0.28	0.52	2.33
9	Hancock Whitney Bank	Gulfport	28,025,305	58.60	3,769	202	1.38	0.23	0.80	2.41
10	FNB Oxford Bank	Oxford	312,178	62.79	67	5	1.54	0.30	0.67	2.50
11	Peoples Bank	Ripley	398,452	63.37	81	6	1.65	0.24	0.62	2.51
12	Bank of Yazoo City	Yazoo City	250,692	68.62	54	7	1.37	0.28	0.89	2.54
13	First Federal S&L Association of Pascagoula-Moss Point	Pascagoula	306,028	83.51	56	6	1.57	0.32	0.72	2.60
14	First Commercial Bank	Jackson	390,160	67.22	56	4	1.61	0.33	0.70	2.65
15	First National Bank of Picayune	Picayune	205,478	50.01	62	6	1.76	0.25	0.66	2.67
16	Commerce Bank	Corinth	112,934	54.42	27	1	1.65	0.14	0.89	2.68
17	Planters Bank & Trust Company	Indianola	1,045,886	64.06	228	19	1.57	0.31	0.82	2.69
18	Oxford University Bank	Oxford	152,399	64.18	34	3	1.43	0.33	0.96	2.71
19	First, A National Banking Association	Hattiesburg	2,505,925	64.21	503	57	1.50	0.34	0.95	2.78
20	Citizens Bank of Philadelphia, Mississippi	Philadelphia	962,717	76.10	245	23	1.46	0.59	0.77	2.81
21	First Bank	McComb	544,252	68.57	145	15	1.64	0.36	0.85	2.85
22	BankFirst Financial Services	Macon	974,105	64.20	204	17	1.56	0.25	1.04	2.85
23	Citizens National Bank of Meridian	Meridian	1,364,335	59.61	319	26	1.70	0.29	0.86	2.85
24	Bank of Brookhaven	Brookhaven	151,790	67.61	28	1	1.60	0.27	0.98	2.86
25	First Choice Bank	Pontotoc	297,559	63.58	73	3	1.68	0.28	0.90	2.86
26	Merchants & Marine Bank	Pascagoula	551,308	70.82	148	13	1.47	0.55	0.85	2.87
27	Bank of Kilmichael	Kilmichael	176,480	60.76	40	4	1.71	0.24	0.93	2.88
28	Holmes County Bank & Trust Company	Lexington	116,842	72.25	21	4	1.50	0.07	1.33	2.90
29	Community Bank of Mississippi	Forest	3,199,024	69.74	778	44	1.79	0.35	0.76	2.91
30	Bank of Wiggins	Wiggins	184,183	68.05	45	3	1.61	0.33	0.99	2.94
31	Renasant Bank	Tupelo	12,722,352	60.65	2,384	152	1.89	0.34	0.72	2.95
32	State Bank & Trust Company	Ridgeland	1,136,833	72.02	308	35	1.81	0.36	0.78	2.95
33	Cleveland State Bank	Cleveland	222,820	64.24	62	6	1.89	0.51	0.55	2.95
34	Bank of Winona	Winona	114,730	73.58	19	1	1.95	0.40	0.60	2.95
35	Trustmark National Bank	Jackson	13,436,511	66.39	2,889	210	1.76	0.38	0.85	2.98
36	Covington County Bank	Collins	77,913	76.39	19	2	1.49	0.43	1.09	3.01
37	Guaranty Bank and Trust Company	Belzoni	823,981	59.61	198	17	1.89	0.45	0.68	3.01
38	Bank of Okolona	Okolona	192,647	55.79	49	4	1.68	0.26	1.21	3.14
39	Commercial Bank	De Kalb	152,189	66.57	51	5	1.90	0.48	0.79	3.18
40	Magnolia State Bank	Bay Springs	336,242	71.87	87	8	1.54	0.52	1.17	3.22
41	First State Bank	Holly Springs	120,525	83.93	36	3	1.97	0.18	1.12	3.27
42	Peoples Bank, Biloxi, Mississippi	Biloxi	616,411	92.31	155	19	1.66	0.60	1.05	3.31
43	BancorpSouth Bank	Tupelo	17,259,055	66.53	4,270	287	2.12	0.36	0.87	3.35
44	Bank of Morton	Morton	66,787	52.65	17	1	2.12	0.35	0.89	3.36
45	Bank of Forest	Forest	197,508	74.07	53	3	1.66	0.31	1.41	3.38
46	Sycamore Bank	Senatobia	227,173	71.87	60	5	1.69	0.40	1.29	3.38
47	First Security Bank	Batesville	559,366	64.42	183	18	2.25	0.44	0.71	3.40
48	Charter Bank	Biloxi	155,628	95.92	41	4	1.90	0.50	1.02	3.42
49	Mechanics Bank	Water Valley	221,936	74.64	68	6	2.21	0.35	0.89	3.45
50	Bank of Anguilla	Anguilla	152,493	71.38	30	5	1.78	0.61	1.07	3.45

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	First Commercial Bank	Jackson	390,160	325,356	1.25	0.09	0.00	0.22	(0.02)	0.29
2	Merchants and Planters Bank	Raymond	90,350	53,778	1.01	0.18	0.00	0.04	0.17	0.39
3	Jefferson Bank	Greenville	137,388	105,087	2.28	0.35	0.00	0.18	0.02	0.55
4	Bank of Brookhaven	Brookhaven	151,790	90,929	0.94	0.46	0.07	0.00	0.09	0.61
5	First Federal Savings and Loan Association	Aberdeen	36,800	26,060	0.45	0.37	0.35	0.00	0.00	0.72
6	First National Bank of Clarksdale	Clarksdale	363,691	232,073	1.47	0.17	0.00	0.38	0.17	0.72
7	Peoples Bank & Trust Company	North Carrollton	70,759	21,532	1.53	0.76	0.00	0.00	0.01	0.77
8	BancorpSouth Bank	Tupelo	17,259,055	12,586,415	0.96	0.35	0.02	0.45	0.02	0.84
9	Renasant Bank	Tupelo	12,722,352	9,585,543	0.51	0.37	0.12	0.39	0.05	0.93
10	State Bank & Trust Company	Ridgeland	1,136,833	888,873	0.99	0.04	0.00	0.77	0.13	0.94
11	Oxford University Bank	Oxford	152,399	122,917	0.91	0.75	0.09	0.17	0.01	1.02
12	FNB Oxford Bank	Oxford	312,178	191,885	1.13	0.11	0.27	0.69	0.03	1.10
13	First Bank	McComb	544,252	450,909	1.01	0.37	0.19	0.50	0.05	1.11
14	Peoples Bank	Ripley	398,452	172,910	1.28	1.00	0.20	0.05	0.01	1.25
15	Bank of Kilmichael	Kilmichael	176,480	111,543	1.39	0.99	0.00	0.29	0.11	1.39
16	Trustmark National Bank	Jackson	13,436,511	9,062,309	1.00	0.14	0.03	1.14	0.16	1.47
17	First Southern Bank	Columbia	205,930	135,242	1.06	0.91	0.00	0.49	0.08	1.48
18	Citizens National Bank of Meridian	Meridian	1,364,335	976,339	1.26	0.48	0.04	1.03	0.04	1.58
19	Bank of Yazoo City	Yazoo City	250,692	136,885	1.55	0.22	0.25	1.09	0.03	1.59
20	Cleveland State Bank	Cleveland	222,820	124,763	1.34	1.21	0.00	0.52	0.05	1.78
21	Magnolia State Bank	Bay Springs	336,242	257,673	0.84	0.78	0.10	0.73	0.19	1.79
22	First, A National Banking Association	Hattiesburg	2,505,925	1,753,320	0.56	0.27	0.05	1.49	0.01	1.82
23	BankFirst Financial Services	Macon	974,105	773,980	1.05	0.41	0.07	1.25	0.12	1.85
24	First Security Bank	Batesville	559,366	377,460	0.88	1.20	0.05	0.82	0.15	2.23
25	BankPlus	Belzoni	2,706,841	2,021,685	0.91	0.48	0.14	1.39	0.35	2.35
26	Commerce Bank	Corinth	112,934	79,128	2.15	1.55	0.34	0.16	0.30	2.35
27	First Federal S&L Association of Pascagoula-Moss Point	Pascagoula	306,028	246,460	0.37	0.70	0.05	1.51	0.16	2.42
28	PriorityOne Bank	Magee	653,663	510,675	1.04	1.01	0.02	1.21	0.28	2.52
29	Community Bank of Mississippi	Forest	3,199,024	2,185,658	0.92	1.18	0.13	1.30	0.12	2.72
30	Sycamore Bank	Senatobia	227,173	149,927	0.80	0.50	0.32	1.90	0.02	2.74
31	Hancock Whitney Bank	Gulfport	28,025,305	19,574,254	1.10	0.59	0.18	1.78	0.23	2.78
32	Copiah Bank	Hazlehurst	228,042	174,180	1.23	1.59	0.00	1.23	0.07	2.89
33	Covington County Bank	Collins	77,913	36,426	0.39	0.91	0.44	1.62	(0.01)	2.97
34	Guaranty Bank and Trust Company	Belzoni	823,981	609,563	1.30	0.43	0.01	2.26	0.31	3.01
35	Farmers and Merchants Bank	Baldwyn	334,331	191,221	1.64	1.34	0.03	1.63	0.14	3.14
36	First Choice Bank	Pontotoc	297,559	185,589	0.87	2.40	0.07	0.61	0.14	3.21
37	Great Southern Bank	Meridian	287,555	120,313	1.14	2.15	0.26	0.49	0.40	3.29
38	RiverHills Bank	Vicksburg	309,981	195,279	2.09	0.94	0.20	2.00	0.18	3.31
39	Bank of Franklin	Meadville	132,389	87,874	1.20	1.50	0.04	1.82	0.09	3.44
40	First American National Bank	Iuka	262,244	138,268	1.22	1.76	0.05	1.54	0.17	3.52
41	BNA Bank	New Albany	506,692	319,547	1.57	1.05	0.05	2.14	0.30	3.54
42	First State Bank	Waynesboro	819,678	561,168	0.79	2.21	0.11	1.25	0.16	3.73
43	Bank of Anguilla	Anguilla	152,493	95,877	1.69	0.37	0.85	2.11	0.46	3.79
44	Planters Bank & Trust Company	Indianola	1,045,886	618,199	0.74	1.71	0.03	1.89	0.19	3.82
45	Citizens Bank	Columbia	418,951	324,084	1.40	1.99	0.02	1.87	0.25	4.13
46	Bank of Commerce	Greenwood	482,857	278,859	1.46	3.37	0.40	0.20	0.26	4.24
47	Charter Bank	Biloxi	155,628	107,683	0.95	0.79	0.01	3.23	0.24	4.27
48	Citizens Bank of Philadelphia, Mississippi	Philadelphia	962,717	434,675	0.73	1.16	0.00	3.11	0.02	4.29
49	First State Bank	Holly Springs	120,525	65,909	0.91	0.43	0.00	3.88	0.02	4.33
50	Citizens Bank & Trust Company	Marks	137,509	108,851	0.85	1.37	0.81	1.49	0.76	4.44

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	2017Q3 LTM Net Income (\$000)	2016Q3 LTM Net Income (\$000)		
1	Peoples Bank	Mendenhall	294,423	6,348	123	52	5,738	5,354	1.60	16.73
2	Jefferson Bank	Greenville	137,388	3,241	27	120	1,456	1,703	2.68	16.24
3	Bank of Commerce	Greenwood	482,857	6,384	60	106	4,672	4,737	1.46	15.90
4	Bank of Morton	Morton	66,787	1,970	17	116	2,001	1,757	2.12	14.72
5	Bank of Okolona	Okolona	192,647	3,928	49	80	3,188	3,378	1.52	14.67
6	First National Bank of Picayune	Picayune	205,478	5,595	62	90	4,820	5,576	1.89	14.43
7	Commerce Bank	Corinth	112,934	2,311	27	86	2,082	1,782	1.47	13.04
8	Guaranty Bank and Trust Company	Belzoni	823,981	13,469	198	68	12,145	10,536	1.22	12.76
9	BankPlus	Belzoni	2,706,841	33,916	737	46	22,648	21,364	1.25	12.75
10	Cleveland State Bank	Cleveland	222,820	2,606	62	42	1,878	1,701	1.15	12.18
11	Citizens National Bank of Meridian	Meridian	1,364,335	24,931	319	78	22,993	17,688	1.33	12.12
12	Citizens Bank	Columbia	418,951	6,277	143	44	6,226	6,147	1.07	12.10
13	First Security Bank	Batesville	559,366	7,583	183	41	5,655	5,063	1.35	11.93
14	Bank of Kilmichael	Kilmichael	176,480	2,519	40	63	2,530	2,192	1.07	11.90
15	RiverHills Bank	Vicksburg	309,981	4,945	57	87	3,764	3,725	1.12	11.71
16	Community Bank of Mississippi	Forest	3,199,024	22,055	778	28	7,913	7,485	0.85	11.40
17	BancorpSouth Bank	Tupelo	17,259,055	212,232	4,270	50	157,494	121,410	1.29	11.05
18	PriorityOne Bank	Magee	653,663	10,446	207	50	10,808	10,536	1.20	10.83
19	Oxford University Bank	Oxford	152,399	1,399	34	41	1,049	941	0.93	10.55
20	Century Bank	Lucedale	316,574	3,280	111	30	2,484	2,341	1.07	10.43
21	Hancock Whitney Bank	Gulfport	28,025,305	294,378	3,769	78	233,212	123,004	1.07	9.99
22	Planters Bank & Trust Company	Indianola	1,045,886	10,321	228	45	10,692	10,325	0.99	9.98
23	Sycamore Bank	Senatobia	227,173	2,081	60	35	1,837	1,791	0.91	9.94
24	Farmers and Merchants Bank	Baldwyn	334,331	4,368	107	41	3,709	3,489	1.33	9.93
25	Great Southern Bank	Meridian	287,555	2,472	138	18	2,349	2,301	0.84	9.64
26	First Bank	McComb	544,252	6,199	145	43	5,685	4,841	0.85	9.45
27	Commercial Bank	De Kalb	152,189	1,399	51	27	1,083	658	0.92	9.37
28	Bank of Franklin	Meadville	132,389	1,354	50	27	854	849	1.00	9.30
29	First State Bank	Waynesboro	819,678	9,326	180	52	9,238	9,223	1.12	9.15
30	Peoples Bank	Ripley	398,452	3,621	81	45	3,367	4,595	0.92	8.71
31	FNB Oxford Bank	Oxford	312,178	3,067	67	46	3,328	2,580	1.00	8.63
32	BankFirst Financial Services	Macon	974,105	8,733	204	43	7,908	6,972	0.91	8.59
33	First Choice Bank	Pontotoc	297,559	3,154	73	43	2,661	2,245	1.06	8.58
34	Bank of Holly Springs	Holly Springs	216,845	3,744	63	59	3,477	3,722	1.28	8.45
35	First Commercial Bank	Jackson	390,160	4,103	56	73	3,425	3,259	1.06	8.34
36	Trustmark National Bank	Jackson	13,436,511	131,275	2,889	45	121,088	109,686	0.97	8.09
37	Bank of Yazoo City	Yazoo City	250,692	1,991	54	37	2,256	2,221	0.79	7.91
38	Pike National Bank	McComb	243,292	2,462	78	32	2,104	2,168	1.01	7.77
39	First National Bank of Clarksdale	Clarksdale	363,691	3,383	51	66	4,275	4,373	0.90	7.69
40	Peoples Bank & Trust Company	North Carrollton	70,759	796	6	133	648	565	1.12	7.64
41	Copiah Bank	Hazlehurst	228,042	1,591	64	25	1,378	1,076	0.69	7.63
42	First, A National Banking Association	Hattiesburg	2,505,925	21,195	503	42	12,624	11,294	0.98	7.62
43	Reasant Bank	Tupelo	12,722,352	129,043	2,384	54	106,622	91,980	1.19	7.56
44	BNA Bank	New Albany	506,692	4,297	100	43	6,861	5,674	0.85	7.32
45	Magnolia State Bank	Bay Springs	336,242	3,182	87	37	1,661	2,311	0.70	7.22
46	First Southern Bank	Columbia	205,930	1,966	67	29	1,855	1,579	0.76	6.98
47	Covington County Bank	Collins	77,913	468	19	25	538	338	0.60	6.93
48	First State Bank	Holly Springs	120,525	789	36	22	840	859	0.66	6.64
49	State Bank & Trust Company	Ridgeland	1,136,833	7,784	308	25	7,588	7,305	0.70	6.58
50	United Mississippi Bank	Natchez	359,638	3,251	137	24	3,628	3,592	0.66	6.54

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	Jefferson Bank	Greenville	137,388	4	15	51	3	2	15.0
2	First Security Bank	Batesville	559,366	20	6	47	24	13	22.0
3	Commerce Bank	Corinth	112,934	26	36	16	26	7	22.2
4	Citizens National Bank of Meridian	Meridian	1,364,335	52	10	23	18	11	22.8
5	BancorpSouth Bank	Tupelo	17,259,055	48	4	43	8	17	24.0
6	Renasant Bank	Tupelo	12,722,352	29	12	31	9	43	24.8
7	First National Bank of Picayune	Picayune	205,478	8	34	15	64	6	25.4
8	Guaranty Bank and Trust Company	Belzoni	823,981	29	21	37	34	8	25.8
9	Bank of Kilmichael	Kilmichael	176,480	25	49	27	15	14	26.0
9	Bank of Okolona	Okolona	192,647	5	29	38	53	5	26.0
11	BankPlus	Belzoni	2,706,841	32	2	64	25	9	26.4
12	Bank of Morton	Morton	66,787	2	23	44	60	4	26.6
13	Cleveland State Bank	Cleveland	222,820	33	38	33	20	10	26.8
14	PriorityOne Bank	Magee	653,663	21	3	65	28	18	27.0
15	Peoples Bank	Mendenhall	294,423	3	1	72	62	1	27.8
15	Farmers and Merchants Bank	Baldwyn	334,331	7	5	68	35	24	27.8
17	Oxford University Bank	Oxford	152,399	46	50	18	11	19	28.8
18	Citizens Bank	Columbia	418,951	13	27	52	45	12	29.8
19	Century Bank	Lucedale	316,574	14	7	55	54	20	30.0
20	BankFirst Financial Services	Macon	974,105	44	31	22	23	32	30.4
21	Peoples Bank	Ripley	398,452	67	31	11	14	30	30.6
22	Hancock Whitney Bank	Gulfport	28,025,305	60	33	9	31	21	30.8
23	Trustmark National Bank	Jackson	13,436,511	59	9	35	16	36	31.0
24	Sycamore Bank	Senatobia	227,173	39	19	46	30	23	31.4
25	First Bank	McComb	544,252	52	46	21	13	26	31.6
26	Bank of Franklin	Meadville	132,389	11	18	63	39	28	31.8
26	First Commercial Bank	Jackson	390,160	43	66	14	1	35	31.8
28	Bank of Commerce	Greenwood	482,857	56	58	3	46	3	33.2
29	First Southern Bank	Columbia	205,930	18	24	62	17	46	33.4
30	First, A National Banking Association	Hattiesburg	2,505,925	35	50	19	22	42	33.6
31	FNB Oxford Bank	Oxford	312,178	56	61	10	12	31	34.0
32	Planters Bank & Trust Company	Indianola	1,045,886	50	38	17	44	22	34.2
33	Community Bank of Mississippi	Forest	3,199,024	37	63	29	29	16	34.8
34	Great Southern Bank	Meridian	287,555	16	28	69	37	25	35.0
35	First National Bank of Clarksdale	Clarksdale	363,691	56	67	8	6	39	35.2
35	First Choice Bank	Pontotoc	297,559	35	47	25	36	33	35.2
37	Bank of Brookhaven	Brookhaven	151,790	51	47	24	4	52	35.6
38	RiverHills Bank	Vicksburg	309,981	64	56	6	38	15	35.8
39	Pike National Bank	McComb	243,292	15	17	57	58	38	37.0
40	State Bank & Trust Company	Ridgeland	1,136,833	38	57	32	10	49	37.2
41	Merchants and Planters Bank	Raymond	90,350	45	8	67	2	65	37.4
42	Copiah Bank	Hazlehurst	228,042	24	38	53	32	41	37.6
42	Magnolia State Bank	Bay Springs	336,242	27	55	40	21	45	37.6
44	Commercial Bank	De Kalb	152,189	28	38	39	57	27	37.8
45	Bank of Yazoo City	Yazoo City	250,692	63	59	12	19	37	38.0
46	Peoples Bank & Trust Company	North Carrollton	70,759	73	70	1	7	40	38.2
47	First State Bank	Waynesboro	819,678	54	68	4	42	29	39.4
48	BNA Bank	New Albany	506,692	61	53	5	41	44	40.8
49	Bank of Anguilla	Anguilla	152,493	10	44	50	43	58	41.0
50	United Mississippi Bank	Natchez	359,638	19	11	70	61	50	42.2
50	Bank of Holly Springs	Holly Springs	216,845	5	53	54	65	34	42.2



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