

LOCATIONS

BYRAM
5754 Terry Road
(601) 373-2831

CLINTON
767 Clinton Parkway
(601) 924-2200

CRYSTAL SPRINGS
407 East Railroad Avenue
(601) 892-4300

FLORENCE
150 Earl Clark Drive
(601) 845-1333

HAZLEHURST - MAIN OFFICE
101 Caldwell Drive
(601) 894-2831

HAZLEHURST - CALDWELL OFFICE
686 Caldwell Drive
(601) 894-3930

RICHLAND
145 West Harper St.
(601) 939-6160

WESSON
2048 Highway 51 South
(601) 643-5121

www.copiahbank.com

STATEMENT OF CONDITION



COPIAH BANK



COPIAH BANK

"Make Our Bank Your Bank"®

UNAUDITED SELECTED FINANCIAL DATA
FOR THE THREE MONTHS ENDING
JUNE 30, 2016

Total Interest Income	\$ 3,533,605.33
Total Interest Expense	130,928.13
Net Interest Income	3,402,677.20
Other Income	1,093,929.67
Other Expense	3,656,142.72
Operating Income Before Taxes	840,464.15
Income Taxes	235,928.00
Operating Income	604,536.15
Extraordinary Security Gain/Loss	-
Net Income	604,536.15

CONDENSED STATEMENT OF CONDITION
JUNE 30, 2016

Resources

Cash & Due from Banks	\$ 13,584,266.16
Bonds & Investments	33,811,841.41
Total Loans & Discounts	\$ 112,646,243.22
(Excluding Unearned Income)	
Less: Reserve for Possible	
Loan Losses & Other Losses	1,322,000.00
Loans, Net	111,324,243.22
Banking House, Furniture & Fixtures	10,024,922.57
Other Assets	5,865,996.67
TOTAL	\$ 174,611,270.03

Liabilities

Capital Stock	\$ 760,000.00
Surplus & Undivided Profits	17,977,014.65
Deposits	154,917,488.60
Other Liabilities	956,766.78
TOTAL	\$ 174,611,270.03

OFFICERS

<p>GEORGE R. MARX President, Chief Executive Officer & Chairman of the Board</p> <p>JERRY S. FORD Executive Vice President & Chief Information Officer</p> <p>CARL S. BOZEMAN Executive Vice President & Chief Financial Officer</p> <p>JUNE S. BURNEY Executive Vice President & Chief Operations Officer</p> <p>TIMOTHY A. COURTNEY Executive Vice President & Chief Lending Officer</p> <p>CHARLES F. CONERLY Executive Vice President</p> <p>MICHAEL C. GRAHAM Executive Vice President</p> <p>THOMAS C. HARVEY Executive Vice President</p> <p>GERRY W. BROOME Senior Vice President & Compliance Officer</p> <p>JAMES E. MITCHELL Senior Vice President & Security Officer</p>	<p>DANIEL T. WEBB Senior Vice President</p> <p>KANDI YARBROUGH Vice President</p> <p>DEBORAH S. BRINSON Vice President</p> <p>TERESA D. MONTGOMERY Vice President</p> <p>SHERRIE T. SPROUSE Vice President</p> <p>REBECCA B. BARRENTINE Vice President</p> <p>ELAINE T. SMITH Assistant Vice President</p> <p>LACEY HICKS Mortgage Officer</p>
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DIRECTORS

CARL S. BOZEMAN	CAROLYN COVINGTON LOFTIN
ALFORD M. COOLEY	GEORGE R. MARX
ROBERT C. CRAGON	JANE S. ROPER
GUY E. EVANS	VICTOR L. SMITH
JAMES W. HENLEY	JOHN A. SULLIVAN
JEFFERY T. KNIGHT	DONALD R. THOMPSON