



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

FLOWOOD
437 Katherine Drive
(601) 420-9500

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

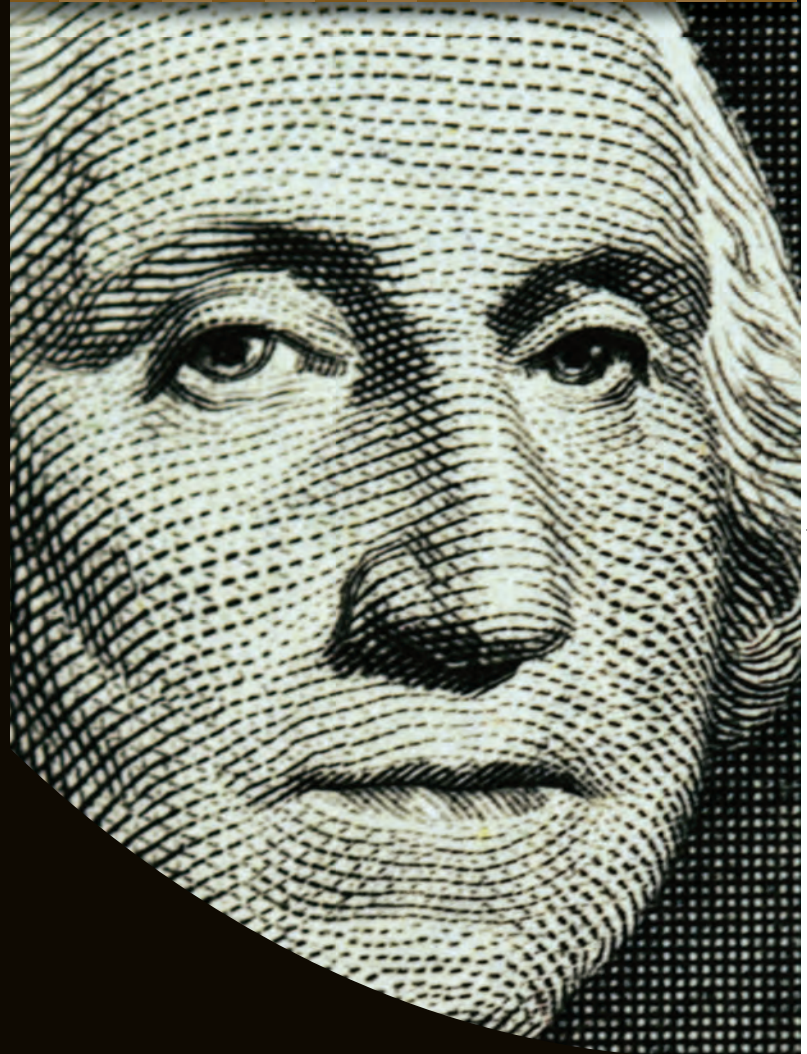
HAZLEHURST - CALDWELL OFFICE
686 Caldwell Drive
(601) 894-3930

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 TWELVE MONTHS ENDING
DECEMBER 31, 2017

Total Interest Income	\$ 9,943,937.56
Total Interest Expense	852,815.48
Net Interest Income	9,091,122.08
Other Income	2,313,271.11
Other Expense	8,967,944.31
Operating Income Before Taxes	2,436,448.88
Income Taxes	1,000,802.71
Operating Income	1,435,646.17
Extraordinary Security Gain/Loss	37,174.19
Net Income	1,472,820.30

CONDENSED STATEMENT OF CONDITION
DECEMBER 31, 2017

Resources

Cash & Due from Banks	\$ 10,714,016.14
Bonds & Investments	31,748,558.92
Total Loans & Discounts	\$ 177,286,656.36
(Excluding Unearned Income)	
Less: Reserve for Possible	
Loan Losses & Other Losses	1,962,000.00
Loans, Net	175,324,656.36
Banking House, Furniture & Fixtures	8,527,435.93
Other Assets	6,246,710.76
TOTAL	\$ 232,561,378.11

Liabilities

Capital Stock	\$ 760,000.00
Surplus & Undivided Profits	19,726,191.50
Deposits	183,074,928.01
Other Liabilities	29,000,258.60
TOTAL	\$ 232,561,378.11

OFFICERS

CARL S. BOZEMAN President & Chief Executive Officer	DANIEL T. WEBB Senior Vice President
REBECCA B. BARRENTINE Senior Vice President & Chief Information Officer	KANDI YARBROUGH Vice President
TIMOTHY A. COURTNEY Executive Vice President & Chief Lending Officer	DEBORAH S. BRINSON Vice President
TERESA D. MONTGOMERY Senior Vice President, Cashier & CFO	SHERRIE T. SPROUSE Vice President
MICHAEL C. GRAHAM Executive Vice President	LINDA V. NOWELL Vice President
THOMAS C. HARVEY Executive Vice President	LACEY HICKS Vice President
GERRY W. BROOME Senior Vice President & Compliance Officer	JANET FOSTER Vice President
JAMES E. MITCHELL Senior Vice President & Security Officer	ELAINE T. SMITH Assistant Vice President
CHARLES F. CONERLY Executive Vice President	CAROLINA SMITH Branch Officer

DIRECTORS

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