

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
1050 Parkway Boulevard
(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



"Make Our Bank Your Bank"®

MEMBER FDIC

UNAUDITED SELECTED FINANCIAL DATA FOR THE TWELVE MONTHS ENDING DECEMBER 31, 2024

Total Interest Income	\$ 15,293,549.61
Total Interest Expense	4,092,569.37
Net Interest Income	11,200,980.24
Other Income	2,268,450.48
Other Expense	9,171,385.01
Operating Income Before Taxes	4,298,045.71
Income Taxes	908,802.00
Operating Income	3,389,243.71
Extraordinary Security Gain/Loss	-
Net Income	3,389,243.71

CONDENSED STATEMENT OF CONDITION DECEMBER 31, 2024

Assets

Cash & Due from Banks	\$ 39,123,391.45
Bonds & Investments	95,728,048.11
Total Loans & Discounts	\$ 168,275,655.81
(Excluding Unearned Income)	
Less: Reserve for Possible	
Loan Losses & Other Losses	2,772,000.00
Loans, Net	165,503,655.81
Banking House, Furniture & Fixtures	8,565,125.95
Other Assets	7,050,313.04
Total Assets	\$ 315,970,534.36

Liabilities & Shareholders' Equity

Deposits	\$ 281,861,672.28
Other Liabilities	174,308.65
Total Liabilities	282,035,980.93
Capital Stock	760,000.00
Surplus & Undivided Profits	33,174,553.43
Total Shareholders' Equity	33,934,553.43
Total Liabilities	\$ 315,970,534.36
& Shareholders' Equity	

Book Value Per Share: \$ 84.41
Earnings Per Share: \$ 8.43
Number of Shares: 402,027.00

OFFICERS

Carl S. Bozeman
*President &
Chief Executive Officer*

Rebecca B. Barrentine
*Executive Vice President &
Chief Information Officer*

Timothy A. Courtney
*Executive Vice President &
Chief Lending Officer*

Teresa D. Montgomery
*Senior Vice President,
Cashier & CFO*

Michael C. Graham
Executive Vice President

Gerry W. Broome
*Senior Vice President &
Compliance Officer*

James E. Mitchell
*Senior Vice President &
Security Officer*

Daniel T. Webb
Senior Vice President

Kandi Yarbrough
Vice President

Sherrie T. Sprouse
Vice President

Linda V. Nowell
Senior Vice President

Derrell C. Granger, Jr.
Vice President

Elaine T. Smith
Assistant Vice President

Gerri Lynn Porter
Branch Officer

Brittany W. Burch
Branch Officer

Janice M. Whitfield
Branch Officer

Bryce Chapman
Branch Officer

DIRECTORS

Carl S. Bozeman

Alford M. Cooley

Price D. Henley

Jeffrey T. Knight

John W. Huntington

Carolyn Covington Loftin

George R. Marx

Kevin R. Myers

Victor L. Smith

Donald R. Thompson

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