

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, 2022

Total Interest Income	\$ 11,201,404.90
Total Interest Expense	1,324,070.65
Net Interest Income	9,877,334.25
Other Income	2,139,158.33
Other Expense	8,758,089.12
Operating Income Before Taxes	3,258,403.46
Income Taxes	651,116.00
Operating Income	2,607,287.46
Extraordinary Security Gain/Loss	
Net Income	2,607,287.46

CONDENSED STATEMENT OF CONDITION
DECEMBER 31, 2022

Resources

Cash & Due from Banks	\$ 10,372,545.82
Bonds & Investments	78,452,903.39
Total Loans & Discounts	\$ 206,717,398.21
(Excluding Unearned Income)	
Less: Reserve for Possible Loan Losses & Other Losses	2,522,000.00
Loans, Net	204,195,398.21
Banking House, Furniture & Fixtures	7,748,379.42
Other Assets	9,419,692.84
TOTAL	\$ 310,188,919.68

Liabilities

Capital Stock	\$ 760,000.00
Surplus & Undivided Profits	26,697,098.07
Deposits	268,109,198.43
Other Liabilities	14,622,623.18
TOTAL	\$ 310,188,919.68

Book Value Per Share: \$ 73.29

Earnings per Share. \$ 6.49

OFFICERS

CARL S. BOZEMAN President & Chief Executive Officer	KANDI YARBROUGH Vice President
REBECCA B. BARRENTINE Senior Vice President & Chief Information Officer	SHERRIE T. SPROUSE Vice President
TIMOTHY A. COURTNEY Executive Vice President & Chief Lending Officer	LINDA V. NOWELL Senior Vice President
TERESA D. MONTGOMERY Senior Vice President, Cashier & CFO	BEN PEAVEY Vice President
MICHAEL C. GRAHAM Executive Vice President	DERREL C. GRANGER, JR. Vice President
GERRY W. BROOME Senior Vice President & Compliance Officer	ELAINE T. SMITH Assistant Vice President
JAMES E. MITCHELL Senior Vice President & Security Officer	GERRI LYNN PORTER Branch Officer
DANIEL T. WEBB Senior Vice President	

DIRECTORS

CARL S. BOZEMAN	CAROLYN COVINGTON LOFTIN
ALFORD M. COOLEY	GEORGE R. MARX
ROBERT C. CRAGON	VICTOR L. SMITH
JEFFERY T. KNIGHT	DONALD R. THOMPSON