

MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION

P. O. BOX 31, HAZLEHURST, MISSISSIPPI 39083

MEMBER FDIC

NATIONAL ASSOCIATION

COPIAH BANK



Statement of Condition



COPIAH BANK

SINCE 1891 NATIONAL ASSOCIATION

MEMBER FDIC

Established October 26, 1891

Hazlehurst	Crystal Springs
Downtown	601-892-4300
601-894-2831	Florence
Caldwell	601-845-1333
601-894-3930	Terry
Byram	601-878-0040
601-373-2831	Wesson
	601-643-5121
email: copiahbk@copiahbank.com	
Website: www.copiahbank.com	

OFFICERS

GEORGE R. MARX
President and
Chief Executive Officer
GERRY W. BROOME
Senior Vice President
ALFORD M. COOLEY
Executive Vice President and
Chief Financial Officer
TIM COURTNEY
Senior Vice President
JAMES E. MITCHELL
Vice President
LAWANNA SANDIFER
Branch Officer
BARBARA LACK
Mortgage Officer
KANDI BELL
Assistant Vice President and
Branch Manager

JERRY S. FORD
Executive Vice President and
Chief Operating Officer
JUNE S. BURNEY
Senior Vice President and
Cashier
MICHAEL C. GRAHAM
Senior Vice President
C. SCOTT KING
Senior Vice President
MONTIEL D. MCLEMORE
Vice President and
Auditor
MINNIE B. WOOTEN
Vice President
BRANDON HERD
Assistant Vice President
ELAINE SMITH
Operations Officer
LACEY HICKS
Mortgage Officer

DIRECTORS

CARL S. BOZEMAN, JR.	T. A. HUNTINGTON, JR.
ALFORD M. COOLEY	JEFFERY T. KNIGHT
JOHN E. COVINGTON	GEORGE R. MARX
BLYTHE B. CRAGON	WARREN L. ROPER
HARRIS B. HENLEY	VICTOR L. SMITH
HERMAN TILLMAN, JR.	

UNAUDITED SELECTED FINANCIAL DATA
For the Twelve Months Ending December 31, 2007

	2007	2006
Total Interest Income	\$8,901,442.63	\$7,696,050.85
Total Interest Expense	3,307,475.93	2,376,669.07
Net Interest Income	5,593,966.70	5,319,381.78
Other Income	1,526,292.92	1,419,707.89
Other Expense	5,077,428.53	4,722,395.78
Income Before Taxes	2,042,831.09	2,016,693.89
Income Taxes	596,200.00	593,000.00
After Tax Income	1,446,631.09	1,423,693.89

CONDENSED STATEMENT OF CONDITION
DECEMBER 31, 2007

RESOURCES		LIABILITIES	
Cash and Due from Banks	\$ 6,542,968.44	Capital Stock	\$ 760,000.00
Bonds and Investments	25,550,939.22		
Total Loans and Discounts (Excluding Unearned Income)	\$89,003,607.07	Surplus and Undivided Profits	9,596,750.17
Less: Reserve for Possible Loan Losses & Other Losses	865,000.00 12,000.00	Deposits	108,754,161.73
Loans, Net	88,126,607.07	Other Liabilities	8,839,393.07
Banking House, Furniture and Fixtures	4,291,839.19		
Other Assets	3,437,951.05		
	TOTAL		TOTAL
	\$127,950,304.97		\$127,950,304.97

MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION