



Parent Company of Jackson County Bank and Subsidiaries

	For the nine months ending September 30,		For the year ending December 31,	
	2021	2020	2020	2019
Per Share Performance				
Net income (annualized)	\$6.80	\$4.96	\$5.12	\$4.08
Dividends	0.65	0.48	1.40	1.25
Book value	51.05	47.36	47.80	42.98
Balance Sheet (000's)				
Total assets	\$743,292	\$679,900	\$706,613	\$591,510
Total loans held for sale	5,790	4,214	10,607	387
Total loans	485,385	492,218	503,636	437,110
Total deposits	605,186	545,067	572,429	462,145
Total equity	69,282	64,278	64,874	58,334
Profitability				
Net interest margin (FTE)	2.89 %	3.06 %	3.04 %	3.28 %
Return on average assets	1.26	1.04	1.05	0.94
Return on average equity	13.73	10.93	11.16	9.86
Net interest income (000's)	\$15,394	\$14,071	\$19,415	\$17,985
Net income (000's)	6,898	5,040	6,955	5,534
Asset Quality				
Net charge-offs / average loans	-0.04 %	0.00 %	0.00 %	0.07 %
Provision / average loans	0.05	0.40	0.38	0.10
Allowance / non-performing loans at period end	202.38	170.23	138.55	132.84
Non-performing assets / assets at period end	0.40	0.45	0.58	0.52
Capital Strength - Bank				
Tangible equity / assets at period end	9.35 %	9.54 %	9.28 %	10.10 %
Common equity Tier 1 Risk-based Capital Ratio	12.32	11.89	11.53	11.98
Total Risk-based Capital Ratio	13.47	12.97	12.64	12.83