



Parent Company of Jackson County Bank and Subsidiaries

	For the year ending December 31,	
	2019	2018
Per Share Performance		
Net income (annualized)	\$4.08	\$3.18
Dividends	1.25	1.00
Book value	42.98	38.85
Balance Sheet (000's)		
Total assets	\$591,510	\$569,673
Total loans held for sale	387	704
Total loans	437,110	420,926
Total deposits	462,145	442,328
Total equity	58,334	52,719
Profitability		
Net interest margin (FTE)	3.28 %	3.28 %
Return on average assets	0.94	0.80
Return on average equity	9.86	8.50
Net interest income (000's)	\$17,985	\$16,578
Net income (000's)	5,534	4,319
Asset Quality		
Net charge-offs / average loans	0.07 %	-0.01 %
Provision / average loans	0.10	0.13
Allowance / non-performing loans at period end	132.84	95.31
Non-performing assets / assets at period end	0.52	0.72
Capital Strength - Bank		
Tangible equity / assets at period end	10.10 %	9.65 %
Common equity Tier 1 Risk-based Capital Ratio	11.98	11.53
Total Risk-based Capital Ratio	12.83	12.37