



Parent Company of Jackson County Bank and Subsidiaries

	For the three months ending March 31,		For the year ending December 31,	
	2019	2018	2018	2017
Per Share Performance				
Net income (annualized)	\$3.95	\$3.47	\$3.18	\$2.42
Dividends	0.00	0.00	1.00	0.94
Book value	40.45	36.97	38.85	36.65
Balance Sheet (000's)				
Total assets	\$587,625	\$537,132	\$569,673	\$513,629
Total loans held for sale	120	260	704	54
Total loans	421,623	377,989	420,926	367,824
Total deposits	466,039	437,188	442,328	415,699
Total equity	54,900	50,170	52,719	49,744
Profitability				
Net interest margin (FTE)	3.33 %	3.27 %	3.28 %	3.05 %
Return on average assets	0.93	0.89	0.80	0.64
Return on average equity	9.97	9.45	8.50	6.61
Net interest income (000's)	\$4,423	\$3,977	\$16,578	\$14,213
Net income (000's)	1,321	1,161	4,319	3,287
Asset Quality				
Net charge-offs / average loans	0.14 %	-0.06 %	-0.01 %	0.02 %
Provision / average loans	0.12	0.03	0.13	0.14
Allowance / non-performing loans at period end	110.61	84.68	95.31	70.58
Non-performing assets / assets at period end	0.60	0.88	0.72	1.03
Capital Strength - Bank				
Tangible equity / assets at period end	9.71 %	9.03 %	9.65 %	9.38 %
Common equity Tier 1 Risk-based Capital Ratio	11.72	12.15	11.53	12.25
Total Risk-based Capital Ratio	12.55	12.95	12.37	13.06

Note: Where applicable, prior period information has been adjusted for the 3-for-1 stock split declared April 18, 2016; distributed April 29, 2016