



Parent Company of Jackson County Bank and Subsidiaries

	For the three months ending March 31,		For the year ending December 31,	
	2021	2020	2020	2019
<b>Per Share Performance</b>				
Net income (annualized)	\$7.09	\$4.83	\$5.12	\$4.08
Dividends	0.00	0.00	1.40	1.25
Book value	48.64	44.88	47.80	42.98
<b>Balance Sheet (000's)</b>				
Total assets	\$732,004	\$613,898	\$706,613	\$591,510
Total loans held for sale	5,432	2,077	10,607	387
Total loans	502,957	451,662	503,636	437,110
Total deposits	595,292	476,725	572,429	462,145
Total equity	66,005	60,901	64,874	58,334
<b>Profitability</b>				
Net interest margin (FTE)	2.89 %	3.28 %	3.04 %	3.28 %
Return on average assets	1.34	1.08	1.05	0.94
Return on average equity	14.68	10.96	11.16	9.86
Net interest income (000's)	\$5,222	\$4,622	\$19,415	\$17,985
Net income (000's)	2,372	1,630	6,955	5,534
<b>Asset Quality</b>				
Net charge-offs / average loans	0.00 %	0.00 %	0.00 %	0.07 %
Provision / average loans	0.16	0.16	0.38	0.10
Allowance / non-performing loans at period end	150.83	136.67	138.55	132.84
Non-performing assets / assets at period end	0.53	0.48	0.58	0.52
<b>Capital Strength - Bank</b>				
Tangible equity / assets at period end	9.10 %	10.14 %	9.28 %	10.10 %
Common equity Tier 1 Risk-based Capital Ratio	12.11	11.92	11.53	11.98
Total Risk-based Capital Ratio	13.27	12.77	12.64	12.83