

Parent Company of Jackson County Bank and Subsidiaries

	For the nine months ending September 30,		For the year ending December 31,	
	2017	2016	2016	2015
Per Share Performance				
Net income (annualized)	\$2.92	\$2.49	\$2.47	\$2.40
Dividends	0.44	0.43	0.93	0.93
Book value	37.40	36.19	35.20	34.35
Balance Sheet (000's)				
Total assets	\$515,364	\$501,897	\$497,775	\$494,909
Total loans held for sale	427	214	797	654
Total loans	359,430	320,853	332,297	308,748
Total deposits	412,605	364,414	372,645	373,087
Total equity	50,756	49,119	47,776	46,622
Profitability				
Net interest margin (FTE)	3.04 %	2.84 %	2.87 %	2.82 %
Return on average assets	0.77	0.66	0.66	0.67
Return on average equity	8.00	7.03	6.98	7.14
Net interest income (000's)	\$10,508	\$9,513	\$12,873	\$11,822
Net income (000's)	2,961	2,530	3,356	3,260
Asset Quality				
Net charge-offs / average loans	0.01 %	0.08 %	0.06 %	0.00 %
Provision / average loans	0.12	0.13	0.13	0.03
Allowance / non-performing loans at period end	67.36	47.83	50.59	38.90
Non-performing assets / assets at period end	1.04	1.80	1.83	2.15
Capital Strength - Bank				
Tangible equity / assets at period end	9.57 %	9.61 %	9.38 %	9.34 %
Common equity Tier 1 Risk-based Capital Ratio	13.54	14.06	13.86	14.42
Total Risk-based Capital Ratio	14.39	14.86	14.66	15.23

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