



Parent Company of Jackson County Bank and Subsidiaries

	For the Six months ending June 30,		For the year ending December 31,	
	2018	2017	2017	2016
Per Share Performance				
Net income (annualized)	\$3.42	\$3.19	\$2.42	\$2.37
Dividends	0.45	0.44	0.94	0.93
Book value	37.31	36.80	36.65	34.79
Balance Sheet (000's)				
Total assets	\$539,930	\$517,514	\$513,629	\$497,213
Total loans held for sale	420	643	54	797
Total loans	385,236	347,519	367,824	331,735
Total deposits	426,939	413,694	415,699	372,645
Total equity	50,629	49,942	49,744	47,214
Profitability				
Net interest margin (FTE)	3.29 %	3.03 %	3.05 %	2.84 %
Return on average assets	0.88	0.85	0.64	0.63
Return on average equity	9.26	8.82	6.61	6.69
Net interest income (000's)	\$8,089	\$6,897	\$14,213	\$12,729
Net income (000's)	2,299	2,146	3,287	3,212
Asset Quality				
Net charge-offs / average loans	-0.03 %	0.01 %	0.02 %	0.06 %
Provision / average loans	0.05	0.16	0.14	0.13
Allowance / non-performing loans at period end	92.56	57.96	70.58	50.59
Non-performing assets / assets at period end	0.81	1.35	1.03	1.82
Capital Strength - Bank				
Tangible equity / assets at period end	9.68 %	9.38 %	9.38 %	9.38 %
Common equity Tier 1 Risk-based Capital Ratio	11.81	13.62	12.25	13.86
Total Risk-based Capital Ratio	12.61	14.47	13.06	14.66

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