



Parent Company of Jackson County Bank and Subsidiaries

	For the six months ending June 30,		For the year ending December 31,	
	2021	2020	2020	2019
Per Share Performance				
Net income (annualized)	\$6.98	\$4.63	\$5.12	\$4.08
Dividends	0.65	0.48	1.40	1.25
Book value	49.83	45.90	47.80	42.98
Balance Sheet (000's)				
Total assets	\$733,669	\$686,034	\$706,613	\$591,510
Total loans held for sale	4,524	12,033	10,607	387
Total loans	509,096	488,103	503,636	437,110
Total deposits	597,300	549,018	572,429	462,145
Total equity	67,629	62,298	64,874	58,334
Profitability				
Net interest margin (FTE)	2.93 %	3.13 %	3.04 %	3.28 %
Return on average assets	1.31	0.99	1.05	0.94
Return on average equity	14.28	10.37	11.16	9.86
Net interest income (000's)	\$10,383	\$9,350	\$19,415	\$17,985
Net income (000's)	4,696	3,127	6,955	5,534
Asset Quality				
Net charge-offs / average loans	-0.06 %	0.00 %	0.00 %	0.07 %
Provision / average loans	0.08	0.30	0.38	0.10
Allowance / non-performing loans at period end	231.77	143.45	138.55	132.84
Non-performing assets / assets at period end	0.35	0.46	0.58	0.52
Capital Strength - Bank				
Tangible equity / assets at period end	9.27 %	9.18 %	9.28 %	10.10 %
Common equity Tier 1 Risk-based Capital Ratio	11.71	11.64	11.53	11.98
Total Risk-based Capital Ratio	12.84	12.58	12.64	12.83