



Parent Company of Jackson County Bank and Subsidiaries

	For the nine months ending September 30,		For the year ending December 31,	
	2020	2019	2019	2018
Per Share Performance				
Net income (annualized)	\$4.96	\$4.23	\$4.08	\$3.18
Dividends	0.48	0.46	1.25	1.00
Book value	47.36	43.08	42.98	38.85
Balance Sheet (000's)				
Total assets	\$679,900	\$596,237	\$591,510	\$569,673
Total loans held for sale	4,214	1,136	387	704
Total loans	492,218	434,302	437,110	420,926
Total deposits	545,067	461,026	462,145	442,328
Total equity	64,278	58,462	58,334	52,719
Profitability				
Net interest margin (FTE)	3.06 %	3.30 %	3.28 %	3.28 %
Return on average assets	1.04	0.98	0.94	0.80
Return on average equity	10.93	10.36	9.86	8.50
Net interest income (000's)	\$14,071	\$13,464	\$17,985	\$16,578
Net income (000's)	5,040	4,297	5,534	4,319
Asset Quality				
Net charge-offs / average loans	0.00 %	0.05 %	0.07 %	-0.01 %
Provision / average loans	0.40	0.09	0.10	0.13
Allowance / non-performing loans at period end	170.23	125.20	132.84	95.31
Non-performing assets / assets at period end	0.45	0.55	0.52	0.72
Capital Strength - Bank				
Tangible equity / assets at period end	9.54 %	10.14 %	10.10 %	9.65 %
Common equity Tier 1 Risk-based Capital Ratio	11.90	12.10	11.98	11.53
Total Risk-based Capital Ratio	12.97	12.96	12.83	12.37