

Bank of Crockett

MEMBER FDIC

	Year-End 2018	Year-End 2017	Year-End 2016	Year-End 2016	Year-End 2014	Year-End 2013	Year-End 2012	Year-End 2011
Balance Sheet (000s)								
Loans	\$ 53,712	\$ 51,119	\$ 42,136	\$ 40,993	\$ 38,768	\$ 41,709	\$ 37,994	\$ 39,293
Loan Loss Reserve	\$ 891	\$ 898	\$ 597	\$ 600	\$ 589	\$ 1,054	\$ 1,059	\$ 967
Net Loans	\$ 52,821	\$ 50,221	\$ 41,539	\$ 40,393	\$ 38,179	\$ 40,655	\$ 36,935	\$ 38,326
Investments	\$ 100,600	\$ 102,970	\$ 96,927	\$ 93,524	\$ 87,098	\$ 86,950	\$ 83,825	\$ 88,092
Total Assets	\$ 169,195	\$ 167,282	\$ 155,326	\$ 148,111	\$ 141,232	\$ 145,053	\$ 139,073	\$ 143,187
Deposits	\$ 151,943	\$ 149,976	\$ 138,503	\$ 130,024	\$ 122,299	\$ 128,178	\$ 121,494	\$ 124,797
Total Capital	\$ 16,706	\$ 16,719	\$ 16,036	\$ 16,542	\$ 16,302	\$ 14,746	\$ 15,543	\$ 15,298
Income Statement*								
Net Interest Income	\$ 4,868	\$ 4,680	\$ 4,224	\$ 4,123	\$ 3,970	\$ 3,647	\$ 3,800	\$ 4,532
Provision For Loan Losses	\$ -	\$ 300	\$ -	\$ -	\$ -	\$ -	\$ 120	\$ 50
Noninterest Income	\$ 594	\$ 981	\$ 491	\$ 460	\$ 597	\$ 572	\$ 578	\$ 520
Noninterest Expense	\$ 2,857	\$ 2,653	\$ 2,547	\$ 2,593	\$ 2,755	\$ 2,669	\$ 2,705	\$ 2,555
Net Income Before Taxes	\$ 2,606	\$ 2,764	\$ 2,175	\$ 1,990	\$ 1,828	\$ 1,551	\$ 1,649	\$ 2,447
Provision for Taxes	\$ 407	\$ 429	\$ 424	\$ 323	\$ 243	\$ 180	\$ 222	\$ 809
Net Income After Taxes	\$ 2,199	\$ 2,335	\$ 1,751	\$ 1,667	\$ 1,585	\$ 1,371	\$ 1,427	\$ 1,638
Ratios								
Tier 1 Leverage Capital Ratio	10.48%	10.00%	10.42%	10.57%	10.61%	10.14%	10.29%	9.59%
ROAA	1.38%	1.48%	1.23%	1.21%	1.14%	1.01%	1.06%	1.27%
ROE	13.16%	13.97%	10.92%	10.08%	9.72%	9.30%	9.18%	10.71%
Net Interest Margin	3.47%	3.55%	3.60%	3.69%	3.56%	3.34%	3.53%	3.88%
Loans/Deposits	35.35%	34.08%	30.42%	31.53%	31.70%	32.54%	31.27%	31.49%
Noncurrent Loans/Gross Loans	0.40%	0.28%	0.82%	0.54%	0.63%	0.65%	3.00%	3.02%
Loan Loss Reserves/Total Loans	1.66%	1.76%	1.42%	1.46%	1.52%	2.53%	2.79%	2.46%
Net Charge-offs/Avg Loans	0.01%	0.00%	0.01%	-0.03%	1.15%	0.01%	0.07%	0.06%

* Income information from 2011 is presented with tax equivalent yields; from 2012 forward numbers are actual.