



Income Statement Comparison Consolidated

	QTD Actual Mar 2016	QTD Actual Mar 2015	\$ Change	% Change
Interest Income				
Interest and fees on Loans	1,404,166	1,308,976	95,190	7.3
Interest on deposits with banks	66,156	50,070	16,086	32.1
Investment Securities - Taxable	114,620	95,553	19,067	20
Investment Securities - Tax-exempt	127,830	95,202	32,628	34.3
Total Interest Income	1,712,772	1,549,801	162,971	10.5
Interest Expense				
Interest bearing demand deposits	4,227	3,569	658	18.4
Savings and Money Market Deposits	21,652	21,101	551	2.6
Time Deposits - Retail	9,890	8,981	909	10.1
Total Interest Expense on Deposits	35,769	33,651	2,118	6.3
FHLB Advances	9,051	7,595	1,456	19.2
Interest on other borrowings	122	59	63	107.5
Total Interest Expense	44,942	41,305	3,637	8.8
Net Interest Income	1,667,830	1,508,496	159,334	10.6
Net In. Inc. After Prov. for Loan Losses	1,667,830	1,508,496	159,334	10.6
Non Interest Income				
Service charges and fees	30,075	30,978	-902	-2.9
Securities gains (losses), net	5,629	0	5,629	0
Other noninterest income	54,164	91,262	-37,098	-40.7
Total Non Interest Income	89,868	122,240	-32,372	-26.5
Non Interest Expense				
Salaries and employee benefits	716,343	652,105	64,238	9.9
Occupancy	121,090	82,356	38,734	47
Other noninterest expense	362,784	343,251	19,533	5.7
Total Non Interest Expense	1,200,217	1,077,712	122,505	11.4
Income Before Taxes	557,481	553,024	4,457	0.8
Income taxes	191,000	196,000	-5,000	-2.6
Net Income	366,481	357,024	9,457	2.6