



Income Statement Comparison Consolidated

	QTD Actual Jun 2016	QTD Actual Jun 2015	\$ Change	% Change
Interest Income				
Interest on Loans	1,444,466	1,333,053	111,413	8.40%
Interest on deposits with banks	71,923	55,051	16,872	30.6%
Investment Securities - Taxable	114,303	119,317	-5,014	-4.2%
Investment Securities - Tax-exempt	121,687	95,403	26,284	27.6%
Total Interest Income	1,752,379	1,602,824	149,555	9.3%
Interest Expense				
Interest bearing demand deposits	4,708	3,561	1,147	32.2%
Savings and Money Market Deposits	21,245	19,801	1,443	7.3%
Time Deposits - Retail	9,479	9,313	166	1.8%
Total Interest Expense on Deposits	35,432	32,675	2,757	8.4%
FHLB Advances	9,318	8,538	780	9.1%
Interest on other borrowings	42	68	-25	-37.2%
Total Interest Expense	44,792	41,281	3,511	8.5%
Net Interest Income	1,707,587	1,561,543	146,043	9.4%
Provision for loan losses	2,000	0	2,000	0.0%
Net In. Inc. After Prov. for Loan Losses	1,705,587	1,561,543	144,043	9.2%
Non Interest Income				
Service charges and fees	30,154	31,348	-1,194	-3.8%
Other noninterest income	68,714	88,598	-19,884	-22.4%
Total Non Interest Income	98,868	119,946	-21,077	-17.6%
Non Interest Expense				
Salaries and employee benefits	716,128	617,411	98,717	16.0%
Occupancy	126,135	87,103	39,032	44.8%
Other noninterest expense	400,322	359,381	40,941	11.4%
Total Non Interest Expense	1,242,584	1,063,894	178,690	16.8%
Income Before Taxes	561,871	617,595	-55,724	-9.0%
Income taxes	104,000	225,000	-121,000	-53.8%
Net Income	457,871	392,595	65,276	16.6%