



Income Statement Comparison Consolidated

	YTD Actual Jun 2016	YTD Actual Jun 2015	\$ Change	% Change
Interest Income				
Interest on Loans	2,848,632	2,642,029	206,603	7.8%
Interest on deposits with banks	138,078	105,122	32,956	31.4%
Investment Securities - Taxable	228,923	214,871	14,052	6.5%
Investment Securities - Tax-exempt	249,518	190,605	58,913	30.9%
Total Interest Income	3,465,151	3,152,627	312,524	9.9%
Interest Expense				
Interest bearing demand deposits	8,935	7,130	1,805	25.3%
Savings and Money Market Deposits	42,896	40,903	1,993	4.9%
Time Deposits - Retail	19,369	18,294	1,075	5.9%
Total Interest Expense on Deposits	71,200	66,327	4,873	7.3%
FHLB Advances	18,369	16,133	2,236	13.9%
Interest on other borrowings	165	127	38	30.2%
Total Interest Expense	89,734	82,587	7,147	8.7%
Net Interest Income	3,375,417	3,070,041	305,377	9.9%
Provision for loan losses	2,000	0	2,000	0.0%
Net In. Inc. After Prov. for Loan Losses	3,373,417	3,070,041	303,377	9.9%
Non Interest Income				
Service charges and fees	60,230	62,326	-2,096	-3.4%
Securities gains (losses), net	5,629	0	5,629	0.0%
Other noninterest income	122,878	179,860	-56,982	-31.7%
Total Non Interest Income	188,737	242,186	-53,448	-22.1%
Non Interest Expense				
Salaries and employee benefits	1,432,471	1,269,516	162,955	12.8%
Occupancy	247,225	169,458	77,767	45.9%
Other noninterest expense	763,106	702,632	60,474	8.6%
Total Non Interest Expense	2,442,801	2,141,606	301,196	14.1%
Income Before Taxes	1,119,353	1,170,620	-51,267	-4.4%
Income taxes	295,000	421,000	-126,000	-29.9%
Net Income	824,353	749,620	74,733	10.0%