



## Income Statement Comparison Consolidated

	QTD Actual Sep 2016	QTD Actual Sep 2015	\$ Change	% Change
<b>Interest Income</b>				
Interest and Fees on Loans	1,509,513	1,352,970	156,543	11.6
Interest on deposits with banks	70,029	62,985	7,043	11.2
Investment Securities - Taxable	89,704	114,488	-24,784	-21.6
Investment Securities - Tax-exempt	129,609	106,172	23,437	22.1
Total Interest Income	1,798,855	1,636,615	162,240	9.9
<b>Interest Expense</b>				
Interest bearing demand deposits	4,756	3,950	806	20.4
Savings and Money Market Deposits	21,820	21,977	-157	-0.7
Time Deposits - Retail	9,700	9,838	-138	-1.4
Total Interest Expense on Deposits	36,276	35,765	511	1.4
FHLB Advances	11,089	9,175	1,914	20.9
Interest on other borrowings	73	68	5	8.7
Total Interest Expense	47,438	45,008	2,430	5.4
<b>Net Interest Income</b>	<b>1,751,416</b>	<b>1,591,608</b>	<b>159,809</b>	<b>10</b>
Provision for loan losses	10,000	0	10,000	0
<b>Net In. Inc. After Prov. for Loan Losses</b>	<b>1,741,416</b>	<b>1,591,608</b>	<b>149,809</b>	<b>9.4</b>
<b>Non Interest Income</b>				
Service charges and fees	32,266	36,754	-4,488	-12.2
Other noninterest income	124,511	71,937	52,574	73.1
Total Non Interest Income	156,777	108,691	48,086	44.2
<b>Non Interest Expense</b>				
Salaries and employee benefits	623,996	574,948	49,048	8.5
Occupancy	129,223	90,174	39,049	43.3
Other noninterest expense	417,090	340,815	76,275	22.4
Total Non Interest Expense	1,170,309	1,005,937	164,372	16.3
<b>Income Before Taxes</b>	<b>727,885</b>	<b>694,362</b>	<b>33,523</b>	<b>4.8</b>
Income taxes	249,000	251,000	-2,000	-0.8
<b>Net Income</b>	<b>478,885</b>	<b>443,362</b>	<b>35,523</b>	<b>8.0</b>

