



Income Statement Comparison Consolidated

	YTD Actual Sep 2016	YTD Actual Sep 2015	\$ Change	% Change
Interest Income				
Interest on Loans	4,358,145	3,994,998	363,147	9.1
Interest on deposits with banks	208,107	168,107	40,000	23.8
Investment Securities - Taxable	318,628	329,359	-10,731	-3.3
Investment Securities - Tax-exempt	379,127	296,777	82,350	27.7
Total Interest Income	5,264,007	4,789,241	474,766	9.9
Interest Expense				
Interest bearing demand deposits	13,691	11,080	2,612	23.6
Savings and Money Market Deposits	64,716	62,880	1,836	2.9
Time Deposits - Retail	29,070	28,132	938	3.3
Total Interest Expense on Deposits	107,477	102,092	5,385	5.3
FHLB Advances	29,458	25,307	4,150	16.4
Interest on other borrowings	238	194	44	22.7
Total Interest Expense	137,173	127,593	9,580	7.5
Net Interest Income	5,126,834	4,661,648	465,185	10
Provision for loan losses	12,000	0	12,000	0
Net In. Inc. After Prov. for Loan Losses	5,114,834	4,661,648	453,185	9.7
Non Interest Income				
Service charges and fees	92,495	99,080	-6,584	-6.6
Securities gains (losses), net	5,629	0	5,629	0
Other noninterest income	247,389	251,797	-4,408	-1.8
Total Non Interest Income	345,514	350,877	-5,363	-1.5
Non Interest Expense				
Salaries and employee benefits	2,056,466	1,844,463	212,003	11.5
Occupancy	376,448	259,632	116,816	45
Other noninterest expense	1,180,196	1,043,447	136,749	13.1
Total Non Interest Expense	3,613,110	3,147,543	465,567	14.8
Income Before Taxes	1,847,238	1,864,982	-17,744	-1
Income taxes	544,000	672,000	-128,000	-19
Net Income	1,303,238	1,192,982	110,256	9.2

