



## Income Statement Comparison Consolidated

	QTD Actual Dec 2016	QTD Actual Dec 2015	\$ Change	% Change
<b>Interest Income</b>				
Interest on Loans	1,533,235	1,357,282	175,953	13.0
Interest on deposits with banks	78,811	70,998	7,813	11.0
Investment Securities - Taxable	121,717	117,032	4,685	4.0
Investment Securities - Tax-exempt	136,658	125,522	11,136	8.9
<b>Total Interest Income</b>	<b>1,870,421</b>	<b>1,670,834</b>	<b>199,587</b>	<b>11.9</b>
<b>Interest Expense</b>				
Interest bearing demand deposits	4,215	3,922	293	7.5
Savings and Money Market Deposits	22,919	22,503	416	1.8
Time Deposits - Retail	14,609	9,624	4,985	51.8
<b>Total Interest Expense on Deposits</b>	<b>41,743</b>	<b>36,049</b>	<b>5,694</b>	<b>15.8</b>
FHLB Advances	14,353	9,175	5,178	56.4
Interest on other borrowings	82	72	10	14.6
Trust Preferred Securities	0	0	0	0
<b>Total Interest Expense</b>	<b>56,178</b>	<b>45,296</b>	<b>10,882</b>	<b>24</b>
<b>Net Interest Income</b>	<b>1,814,243</b>	<b>1,625,538</b>	<b>188,705</b>	<b>11.6</b>
Provision for loan losses	10,000	1,000	9,000	900
<b>Net In. Inc. After Prov. for Loan Losses</b>	<b>1,804,243</b>	<b>1,624,538</b>	<b>179,705</b>	<b>11.1</b>
<b>Non Interest Income</b>				
Service charges and fees	31,358	32,996	-1,638	-5
Other noninterest income	122,426	59,711	62,715	105
<b>Total Non Interest Income</b>	<b>153,784</b>	<b>92,707</b>	<b>61,077</b>	<b>65.9</b>
<b>Non Interest Expense</b>				
Salaries and employee benefits	1,100,190	632,953	467,237	73.8
Occupancy	141,237	109,917	31,320	28.5
Other noninterest expense	416,088	453,029	-36,941	-8.2
<b>Total Non Interest Expense</b>	<b>1,657,515</b>	<b>1,195,899</b>	<b>461,616</b>	<b>38.6</b>
<b>Income Before Taxes</b>	<b>300,514</b>	<b>521,347</b>	<b>-220,834</b>	<b>-42.4</b>
Income taxes	82,000	175,000	-93,000	-53.1
<b>Net Income</b>	<b>218,512</b>	<b>346,346</b>	<b>-127,834</b>	<b>-36.9</b>