



Income Statement Comparison Consolidated

	YTD Actual Dec 2016	YTD Actual Dec 2015	\$ Change	% Change
Interest Income				
Interest on Loans	5,891,380	5,352,282	539,098	10.1
Interest on deposits with banks	286,919	239,105	47,814	20
Investment Securities - Taxable	440,345	446,390	-6,045	-1.4
Investment Securities - Tax-exempt	515,785	422,299	93,486	22.1
Total Interest Income	7,134,429	6,460,076	674,353	10.4
Interest Expense				
Interest bearing demand deposits	17,906	15,002	2,904	19.4
Savings and Money Market Deposits	87,635	85,383	2,252	2.6
Time Deposits - Retail	43,678	37,756	5,922	15.7
Total Interest Expense on Deposits	149,219	138,141	11,078	8
FHLB Advances	43,811	34,482	9,329	27.1
Interest on other borrowings	320	266	54	20.5
Total Interest Expense	193,350	172,889	20,461	11.8
Net Interest Income	6,941,079	6,287,188	653,890	10.4
Provision for loan losses	22,000	1,000	21,000	2100
Net In. Inc. After Prov. for Loan Losses	6,919,079	6,286,188	632,890	10.1
Non Interest Income				
Service charges and fees	123,853	132,076	-8,223	-6.2
Securities gains (losses), net	5,629	0	5,629	0
Other noninterest income	369,816	311,508	58,308	18.7
Total Non Interest Income	499,298	443,584	55,714	12.6
Non Interest Expense				
Salaries and employee benefits	3,156,656	2,477,417	679,239	27.4
Occupancy	517,685	369,549	148,136	40.1
Other noninterest expense	1,596,284	1,496,476	99,808	6.7
Total Non Interest Expense	5,270,625	4,343,442	927,183	21.3
Income Before Taxes	2,147,752	2,386,330	-238,578	-10
Income taxes	626,000	847,000	-221,000	-26.1
Net Income	1,521,752	1,539,330	-17,578	-1.1