



Income Statement Comparison Consolidated

	YTD Actual Mar 2017	YTD Actual Mar 2016	\$ Change	% Change
Interest Income				
Interest on Loans	1,513,939	1,404,166	109,773	7.8
Interest on deposits with banks	109,580	66,156	43,424	65.6
Investment Securities - Taxable	108,428	114,620	-6,192	-5.4
Investment Securities - Tax-exempt	143,472	127,830	15,642	12.2
Total Interest Income	1,875,419	1,712,772	162,647	9.5
Interest Expense				
Interest bearing demand deposits	4,373	4,227	146	3.5
Savings and Money Market Deposits	23,801	21,652	2,149	9.9
Time Deposits - Retail	19,964	9,890	10,074	101.9
Total Interest Expense on Deposits	48,138	35,769	12,369	34.6
FHLB Advances	14,023	9,051	4,972	54.9
Interest on other borrowings	85	122	-38	-30.7
Total Interest Expense	62,246	44,942	17,304	38.5
Net Interest Income	1,813,174	1,667,831	145,343	8.7
Provision for loan losses	28,251	0	28,251	0
Net In. Inc. After Prov. for Loan Losses	1,784,923	1,667,831	117,092	7
Non Interest Income				
Service charges and fees	32,435	30,075	2,359	7.8
Securities gains (losses), net	0	5,629	-5,629	-100
Other noninterest income	47,867	54,164	-6,296	-11.6
Total Non Interest Income	80,302	89,869	-9,567	-10.6
Non Interest Expense				
Salaries and employee benefits	760,953	716,343	44,610	6.2
Occupancy	131,231	121,090	10,141	8.4
Other noninterest expense	434,854	362,784	72,070	19.9
Total Non Interest Expense	1,327,038	1,200,217	126,821	10.6
Income Before Taxes	538,187	557,482	-19,296	-3.5
Income taxes	174,000	191,000	-17,000	-8.9
Net Income	364,187	366,482	-2,296	-0.6