



## Income Statement Comparison

Consolidated

	QTD Actual Jun 2017	QTD Actual Jun 2016	\$ Change	% Change
<b>Interest Income</b>				
Interest on Loans	1,602,878	1,444,466	158,412	11.0%
Interest on deposits with banks	112,861	71,923	40,938	56.9%
Investment Securities - Taxable	105,585	114,303	-8,718	-7.6%
Investment Securities - Tax-exempt	141,257	121,687	19,569	16.1%
Total Interest Income	1,962,582	1,752,379	210,202	12.0%
<b>Interest Expense</b>				
Interest bearing demand deposits	4,717	4,708	8	0.2%
Savings and Money Market Deposits	24,792	21,245	3,548	16.7%
Time Deposits - Retail	25,917	9,479	16,438	173.4%
Total Interest Expense on Deposits	55,426	35,432	19,994	56.4%
FHLB Advances	18,075	9,318	8,757	94.0%
Interest on other borrowings	64	42	22	52.4%
Total Interest Expense	73,565	44,792	28,772	64.2%
Net Interest Income	1,889,017	1,707,587	181,430	10.6%
Provision for loan losses	0	2,000	-2,000	-100.0%
Net In. Inc. After Prov. for Loan Losses	1,889,017	1,705,587	183,430	10.8%
<b>Non Interest Income</b>				
Service charges and fees	36,608	30,154	6,454	21.4%
Other noninterest income	53,740	68,714	-14,974	-21.8%
Total Non Interest Income	90,348	98,868	-8,521	-8.6%
<b>Non Interest Expense</b>				
Salaries and employee benefits	694,593	716,128	-21,535	-3.0%
Occupancy	128,753	126,135	2,618	2.1%
Other noninterest expense	429,307	400,322	28,985	7.2%
Total Non Interest Expense	1,252,653	1,242,584	10,069	0.8%
Income Before Taxes	726,712	561,871	164,841	29.3%
Income taxes	257,000	104,000	153,000	147.1%
Net Income	469,712	457,871	11,841	2.6%