



## Income Statement Comparison

Consolidated

	YTD Actual Jun 2017	YTD Actual Jun 2016	\$ Change	% Change
<b>Interest Income</b>				
Interest and Fees on Loans	3,116,817	2,848,632	268,185	8.6%
Interest on deposits with banks	222,441	138,078	84,363	37.9%
Investment Securities - Taxable	214,014	228,923	-14,909	-7.0%
Investment Securities - Tax-exempt	284,729	249,518	35,211	12.4%
Total Interest Income	3,838,001	3,465,152	372,849	9.7%
<b>Interest Expense</b>				
Interest bearing demand deposits	9,089	8,935	154	1.7%
Savings and Money Market Deposits	48,593	42,896	5,697	11.7%
Time Deposits - Retail	45,881	19,369	26,512	57.8%
Total Interest Expense on Deposits	103,564	71,201	32,363	31.2%
FHLB Advances	32,098	18,369	13,729	42.8%
Interest on other borrowings	149	165	-16	-10.7%
Total Interest Expense	135,810	89,734	46,076	33.9%
Net Interest Income	3,702,190	3,375,417	326,773	8.8%
Provision for loan losses	28,251	2,000	26,251	92.9%
Net In. Inc. After Prov. for Loan Losses	3,673,939	3,373,417	300,522	8.2%
<b>Non Interest Income</b>				
Service charges and fees	69,043	60,230	8,813	12.8%
Securities gains (losses), net	0	5,629	-5,629	
Other noninterest income	101,607	122,878	-21,271	-20.9%
Total Non Interest Income	170,650	188,737	-18,087	-10.6%
<b>Non Interest Expense</b>				
Salaries and employee benefits	1,455,546	1,432,471	23,076	1.6%
Occupancy	259,984	247,225	12,759	4.9%
Other noninterest expense	864,161	763,106	101,055	11.7%
Total Non Interest Expense	2,579,691	2,442,801	136,890	5.3%
Income Before Taxes	1,264,898	1,119,353	145,545	11.5%
Income taxes	431,000	295,000	136,000	31.6%
Net Income	833,898	824,353	9,545	1.1%