



Income Statement Comparison

Consolidated

	QTD Actual Mar 2017	QTD 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	-31.1%
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	
Net In. Inc. After Prov. for Loan Losses	1,784,923	1,667,831	117,092	7.0%
Non Interest Income				
Service charges and fees	32,435	30,075	2,359	7.8%
Securities gains (losses), net	0	5,629	-5,629	-100.0%
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%