



Income Statement Comparison Consolidated

	QTD Actual Sep 2017	QTD Actual Sep 2016	\$ Change	% Change
Interest Income				
Interest on Loans	1,686,182	1,509,513	176,669	11.7
Interest on deposits with banks	120,998	70,029	50,969	72.8
Investment Securities - Taxable	115,705	89,704	26,000	29
Investment Securities - Tax-exempt	139,687	129,609	10,078	7.8
Total Interest Income	2,062,572	1,798,855	263,717	14.7
Interest Expense				
Interest bearing demand deposits	5,108	4,756	352	7.4
Savings and Money Market Deposits	25,203	21,820	3,383	15.5
Time Deposits - Retail	31,795	9,700	22,095	227.8
Total Interest Expense on Deposits	62,106	36,276	25,830	71.2
FHLB Advances	22,590	11,089	11,501	103.7
Interest on other borrowings	59	73	-14	-19.1
Total Interest Expense	84,756	47,439	37,317	78.7
Net Interest Income	1,977,816	1,751,416	226,400	12.9
Provision for loan losses	9,400	10,000	-600	-6
Net In. Inc. After Prov. for Loan Losses	1,968,416	1,741,416	227,000	13
Non Interest Income				
Service charges and fees	36,912	32,266	4,646	14.4
Securities gains (losses), net	8,523	0	8,523	0
Other noninterest income	157,872	124,511	33,361	26.8
Total Non Interest Income	203,307	156,777	46,530	29.7
Non Interest Expense				
Salaries and employee benefits	706,414	623,996	82,418	13.2
Occupancy	136,221	129,223	6,998	5.4
Other noninterest expense	432,518	417,090	15,428	3.7
Total Non Interest Expense	1,275,153	1,170,309	104,844	9
Income Before Taxes	896,571	727,885	168,686	23.2
Income taxes	329,000	249,000	80,000	32.1
Net Income	567,571	478,885	88,686	18.5

