



## Income Statement Comparison Consolidated

	YTD Actual Sep 2017	YTD Actual Sep 2016	\$ Change	% Change
<b>Interest Income</b>				
Interest on Loans	4,802,999	4,358,145	444,854	10.2
Interest on deposits with banks	343,439	208,107	135,332	65
Investment Securities - Taxable	329,719	318,628	11,091	3.5
Investment Securities - Tax-exempt	424,415	379,127	45,289	11.9
Total Interest Income	5,900,573	5,264,007	636,566	12.1
<b>Interest Expense</b>				
Interest bearing demand deposits	14,198	13,691	506	3.7
Savings and Money Market Deposits	73,796	64,716	9,080	14
Time Deposits - Retail	77,676	29,070	48,607	167.2
Total Interest Expense on Deposits	165,670	107,477	58,193	54.1
FHLB Advances	54,688	29,458	25,230	85.6
Interest on other borrowings	208	238	-30	-12.6
Total Interest Expense	220,566	137,173	83,393	60.8
Net Interest Income	5,680,007	5,126,834	553,173	10.8
Provision for loan losses	37,651	12,000	25,651	213.8
Net In. Inc. After Prov. for Loan Losses	5,642,356	5,114,834	527,522	10.3
<b>Non Interest Income</b>				
Service charges and fees	105,955	92,495	13,459	14.6
Securities gains (losses), net	8,523	5,629	2,893	51.4
Other noninterest income	259,479	247,389	12,090	4.9
Total Non Interest Income	373,957	345,514	28,443	8.2
<b>Non Interest Expense</b>				
Salaries and employee benefits	2,161,960	2,056,466	105,494	5.1
Occupancy	396,205	376,448	19,757	5.2
Other noninterest expense	1,296,679	1,180,196	116,483	9.9
Total Non Interest Expense	3,854,844	3,613,110	241,734	6.7
Income Before Taxes	2,161,469	1,847,238	314,231	17
Income taxes	760,000	544,000	216,000	39.7
Net Income	1,401,469	1,303,238	98,231	7.5