



Income Statement Comparison

Consolidated

	QTD Actual Dec 2017	QTD Actual Dec 2016	\$ Change	% Change
Interest Income				
Interest on Loans	1,795,653	1,533,235	262,418	17.1
Interest on deposits with banks	95,195	78,811	16,383	20.8
Investment Securities - Taxable	142,534	121,717	20,816	17.1
Investment Securities - Tax-exempt	154,815	136,658	18,156	13.3
Total Interest Income	2,188,197	1,870,421	317,774	17
Interest Expense				
Interest bearing demand deposits	5,478	4,215	1,263	30
Savings and Money Market Deposits	25,777	22,919	2,858	12.5
Time Deposits - Retail	34,723	14,609	20,114	137.7
Total Interest Expense on Deposits	65,977	41,742	24,235	58.1
FHLB Advances	24,709	14,353	10,356	72.2
Interest on other borrowings	30	82	-52	-63.6
Total Interest Expense	90,717	56,178	34,539	61.5
Net Interest Income	2,097,480	1,814,245	283,235	15.6
Provision for loan losses	31,500	10,000	21,500	215
Net In. Inc. After Prov. for Loan Losses	2,065,980	1,804,245	261,735	14.5
Non Interest Income				
Service charges and fees	40,581	31,358	9,223	29.4
Securities gains (losses), net	4,990	0	4,990	0
Other noninterest income	88,651	122,426	-33,775	-27.6
Total Non Interest Income	134,222	153,784	-19,562	-12.7
Non Interest Expense				
Salaries and employee benefits	712,491	1,100,190	-387,699	-35.2
Occupancy	136,291	141,237	-4,947	-3.5
Other noninterest expense	415,583	416,088	-505	-0.1
Total Non Interest Expense	1,264,364	1,657,516	-393,151	-23.7
Income Before Taxes	935,838	300,514	635,324	211.4
Income taxes	513,850	82,000	431,850	526.6
Net Income	421,988	218,514	203,474	93.1