



## Income Statement Comparison

Consolidated

	YTD Actual Jun 2018	YTD Actual Jun 2017	\$ Change	% Change
<b>Interest Income</b>				
Interest and Fees on Loans	3,782,552	3,116,817	665,735	21.4
Interest on federal funds sold	82,209	90,054	-7,845	-8.7
Interest on deposits with banks	82,461	132,387	-49,926	-37.7
Investment Securities - Taxable	357,451	214,014	143,437	67
Investment Securities - Tax-exempt	252,616	284,729	-32,113	-11.3
Total Interest Income	4,557,289	3,838,001	719,288	18.7
<b>Interest Expense</b>				
Interest bearing demand deposits	12,357	9,089	3,268	36
Savings and Money Market Deposits	49,783	48,593	1,190	2.4
Time Deposits - Retail	82,111	45,881	36,230	79
Total Interest Expense on Deposits	144,251	103,564	40,688	39.3
FHLB Advances	69,053	32,098	36,955	115.1
Interest on other borrowings	51	149	-98	-65.7
Total Interest Expense	213,356	135,810	77,545	57.1
Net Interest Income	4,343,934	3,702,190	641,743	17.3
Provision for loan losses	83,256	28,251	55,005	194.7
Net In. Inc. After Prov. for Loan Losses	4,260,678	3,673,939	586,738	16
<b>Non Interest Income</b>				
Service charges and fees	86,381	69,043	17,338	25.1
Securities gains (losses), net	43,226	0	43,226	0
Other noninterest income	146,183	101,607	44,576	43.9
Total Non Interest Income	275,790	170,650	105,140	61.6
<b>Non Interest Expense</b>				
Salaries and employee benefits	1,709,789	1,455,546	254,243	17.5
Occupancy	354,023	259,984	94,039	36.2
Other noninterest expense	905,921	864,161	41,760	4.8
Total Non Interest Expense	2,969,734	2,579,691	390,043	15.1
Income Before Taxes	1,566,734	1,264,898	301,836	23.9
Income taxes	422,000	431,000	-9,000	-2.1
Net Income	1,144,734	833,898	310,836	37.3