



Income Statement Comparison Consolidated

	QTD Actual Sep 2018	QTD Actual Sep 2017	\$ Change	% Change
Interest Income				
Interest and fees on Loans	1,989,221	1,686,182	303,039	18
Interest on federal funds sold	121,882	54,685	67,197	122.9
Interest on deposits with banks	54,501	66,313	-11,812	-17.8
Investment Securities - Taxable	186,011	115,705	70,306	60.8
Investment Securities - Tax-exempt	115,955	139,687	-23,732	-17
Total Interest Income	2,467,570	2,062,572	404,998	19.6
Interest Expense				
Interest bearing demand deposits	6,722	5,108	1,614	31.6
Savings and Money Market Deposits	29,222	25,203	4,019	15.9
Time Deposits - Retail	53,290	31,795	21,495	67.6
Total Interest Expense on Deposits	89,234	62,106	27,128	43.7
FHLB Advances	46,869	22,590	24,279	107.5
Interest on other borrowings	43	59	-16	-27.7
Total Interest Expense	136,146	84,756	51,390	60.6
Net Interest Income	2,331,424	1,977,816	353,608	17.9
Provision for loan losses	41,628	9,400	32,228	342.9
Net In. Inc. After Prov. for Loan Losses	2,289,796	1,968,416	321,380	16.3
Non Interest Income				
Service charges and fees	42,906	36,912	5,994	16.2
Securities gains (losses), net	0	8,523	-8,523	-100
Other noninterest income	95,199	157,872	-62,673	-39.7
Total Non Interest Income	138,106	203,307	-65,202	-32.1
Non Interest Expense				
Salaries and employee benefits	906,457	706,414	200,043	28.3
Occupancy	172,101	136,221	35,880	26.3
Other noninterest expense	477,851	432,518	45,333	10.5
Total Non Interest Expense	1,556,409	1,275,153	281,257	22.1
Income Before Taxes	871,493	896,571	-25,078	-2.8
Income taxes	240,000	329,000	-89,000	-27.1
Net Income	631,493	567,571	63,922	11.3