



Income Statement Comparison Consolidated

	YTD Actual Sep 2018	YTD Actual Sep 2017	\$ Change	% Change
Interest Income				
Interest and fees on Loans	5,771,774	4,802,999	968,775	20.2
Interest on federal funds sold	204,091	144,739	59,352	41
Interest on deposits with banks	136,962	198,700	-61,738	-31.1
Investment Securities - Taxable	543,462	329,719	213,743	64.8
Investment Securities - Tax-exempt	368,571	424,415	-55,845	-13.2
Total Interest Income	7,024,859	5,900,573	1,124,287	19.1
Interest Expense				
Interest bearing demand deposits	19,079	14,198	4,882	34.4
Savings and Money Market Deposits	79,005	73,796	5,209	7.1
Time Deposits - Retail	135,401	77,676	57,725	74.3
Total Interest Expense on Deposits	233,486	165,670	67,816	40.9
FHLB Advances	115,922	54,688	61,234	112
Interest on other borrowings	94	208	-114	-54.9
Total Interest Expense	349,502	220,566	128,936	58.5
Net Interest Income	6,675,358	5,680,007	995,351	17.5
Provision for loan losses	124,884	37,651	87,233	231.7
Net In. Inc. After Prov. for Loan Losses	6,550,474	5,642,356	908,118	16.1
Non Interest Income				
Service charges and fees	129,288	105,955	23,333	22
Securities gains (losses), net	43,226	8,523	34,703	407.2
Other noninterest income	241,382	259,479	-18,097	-7
Total Non Interest Income	413,896	373,957	39,939	10.7
Non Interest Expense				
Salaries and employee benefits	2,616,246	2,161,960	454,287	21
Occupancy	526,124	396,205	129,919	32.8
Other noninterest expense	1,383,772	1,296,679	87,093	6.7
Total Non Interest Expense	4,526,143	3,854,844	671,299	17.4
Income Before Taxes	2,438,227	2,161,469	276,758	12.8
Income taxes	662,000	760,000	-98,000	-12.9
Net Income	1,776,227	1,401,469	374,758	26.7

