



## Income Statement Comparison Consolidated

	QTD Actual Dec 2018	QTD Actual Dec 2017	\$ Change	% Change
<b>Interest Income</b>				
Interest and fees on Loans	2,006,974	1,795,653	211,321	11.8
Interest on federal funds sold	180,297	39,185	141,112	360.1
Interest on deposits with banks	87,377	56,010	31,367	56
Investment Securities - Taxable	246,992	142,534	104,458	73.3
Investment Securities - Tax-exempt	124,095	154,815	-30,720	-19.8
Total Interest Income	2,645,735	2,188,197	457,538	20.9
<b>Interest Expense</b>				
Interest bearing demand deposits	13,162	5,478	7,684	140.3
Savings and Money Market Deposits	43,329	25,777	17,552	68.1
Time Deposits - Retail	70,194	34,723	35,471	102.2
Total Interest Expense on Deposits	126,685	65,977	60,707	92
FHLB Advances	52,149	24,709	27,440	111.1
Interest on other borrowings	-758	30	-788	-2634.4
Total Interest Expense	178,076	90,717	87,359	96.3
<b>Net Interest Income</b>	<b>2,467,659</b>	<b>2,097,480</b>	<b>370,179</b>	<b>17.6</b>
Provision for loan losses	13,876	31,500	-17,624	-55.9
<b>Net In. Inc. After Prov. for Loan Losses</b>	<b>2,453,783</b>	<b>2,065,980</b>	<b>387,803</b>	<b>18.8</b>
<b>Non Interest Income</b>				
Service charges and fees	42,641	40,581	2,060	5.1
Securities gains (losses), net	0	4,990	-4,990	-100
Other noninterest income	60,523	88,651	-28,128	-31.7
Total Non Interest Income	103,164	134,222	-31,058	-23.1
<b>Non Interest Expense</b>				
Salaries and employee benefits	891,872	712,491	179,381	25.2
Occupancy	185,799	136,291	49,509	36.3
Other noninterest expense	550,623	415,583	135,040	32.5
Total Non Interest Expense	1,628,294	1,264,364	363,929	28.8
<b>Income Before Taxes</b>	<b>928,653</b>	<b>935,838</b>	<b>-7,184</b>	<b>-0.8</b>
Income taxes	254,000	513,850	-259,850	-50.6
<b>Net Income</b>	<b>674,653</b>	<b>421,988</b>	<b>252,666</b>	<b>60.2</b>

