



Income Statement Compare Consolidated

	QTD Actual Mar 2019	QTD Actual Mar 2018	\$ Change	% Change
Interest Income				
Interest and Fees on Loans	2,017,559	1,832,591	184,968	10.1
Interest on federal funds sold	286,985	26,919	260,066	966.1
Interest on deposits with banks	132,778	45,671	87,107	190.7
Investment Securities - Taxable	376,304	168,784	207,520	123
Investment Securities - Tax-exempt	125,312	139,904	-14,592	-10.4
Total Interest Income	2,938,938	2,213,869	725,069	32.8
Interest Expense				
Interest bearing demand deposits	35,148	6,096	29,052	476.5
Savings and Money Market Deposits	156,726	23,642	133,085	562.9
Time Deposits - Retail	95,216	37,925	57,291	151.1
Total Interest Expense on Deposits	287,090	67,663	219,427	324.3
FHLB Advances	53,887	29,017	24,870	85.7
Interest on other borrowings	0	24	-24	-100
Total Interest Expense	340,978	96,703	244,274	252.6
Net Interest Income	2,597,961	2,117,166	480,795	22.7
Provision for loan losses	46,725	41,628	5,097	12.2
Net In. Inc. After Prov. for Loan Losses	2,551,236	2,075,538	475,698	22.9
Non Interest Income				
Service charges and fees	37,600	45,668	-8,068	-17.7
Securities gains (losses), net	4	43,226	-43,222	-100
Other noninterest income	87,637	91,106	-3,469	-3.8
Total Non Interest Income	125,240	179,999	-54,759	-30.4
Non Interest Expense				
Salaries and employee benefits	972,904	875,366	97,537	11.1
Occupancy	182,150	187,110	-4,960	-2.7
Other noninterest expense	586,537	442,339	144,198	32.6
Total Non Interest Expense	1,741,590	1,504,815	236,776	15.7
Income Before Taxes	934,885	750,722	184,163	24.5
Income taxes	254,000	197,000	57,000	28.9
Net Income	680,885	553,722	127,163	23