



**Income Statement Compare
Consolidated**

	QTD Actual Jun 2019	QTD Actual Jun 2018	\$ Change	% Change
Interest Income				
Interest and Fees on Loans	2,138,253	1,949,961	188,292	9.7
Interest on federal funds sold	397,671	55,291	342,380	619.2
Interest on deposits with banks	168,301	36,790	131,511	357.5
Investment Securities - Taxable	376,345	188,667	187,678	99.5
Investment Securities - Tax-exempt	138,870	112,712	26,158	23.2
Total Interest Income	3,219,441	2,343,421	876,020	37.4
Interest Expense				
Interest bearing demand deposits	48,693	6,261	42,432	677.7
Savings and Money Market Deposits	237,762	26,141	211,621	809.5
Time Deposits - Retail	104,317	44,186	60,131	136.1
Total Interest Expense on Deposits	390,772	76,588	314,184	410.2
FHLB Advances	50,938	40,036	10,902	27.2
Interest on other borrowings	0	27	-27	-100.0
Total Interest Expense	441,710	116,652	325,058	278.7
Net Interest Income	2,777,730	2,226,768	550,962	24.7
Provision for loan losses	46,725	41,628	5,097	12.2
Net In. Inc. After Prov. for Loan Losses	2,731,005	2,185,140	545,865	25.0
Non Interest Income				
Service charges and fees	43,614	40,714	2,900	7.1
Other noninterest income	204,199	55,078	149,121	270.7
Total Non Interest Income	247,813	95,791	152,022	158.7
Non Interest Expense				
Salaries and employee benefits	960,723	834,423	126,300	15.1
Occupancy	173,869	166,913	6,956	4.2
Other noninterest expense	732,151	463,583	268,568	57.9
Total Non Interest Expense	1,866,743	1,464,919	401,824	27.4
Income Before Taxes	1,112,075	816,012	296,063	36.3
Income taxes	302,000	225,000	77,000	34.2
Net Income	810,075	591,012	219,063	37.1

