



**Income Statement Compare  
Consolidated**

	YTD Actual Jun 2019	YTD Actual Jun 2018	\$ Change	% Change
<b>Interest Income</b>				
Interest and Fees on Loans	4,155,812	3,782,552	373,260	9.9
Interest on federal funds sold	684,656	82,209	602,447	732.8
Interest on deposits with banks	301,080	82,461	218,619	265.1
Investment Securities - Taxable	752,649	357,451	395,198	110.6
Investment Securities - Tax-exempt	264,182	252,616	11,566	4.6
Total Interest Income	6,158,379	4,557,289	1,601,090	35.1
<b>Interest Expense</b>				
Interest bearing demand deposits	83,841	12,357	71,484	578.5
Savings and Money Market Deposits	394,488	49,783	344,705	692.4
Time Deposits - Retail	199,534	82,111	117,422	143.0
Total Interest Expense on Deposits	677,863	144,251	533,611	369.9
FHLB Advances	104,825	69,053	35,772	51.8
Interest on other borrowings	0	51	-51	-100.0
Total Interest Expense	782,688	213,356	569,332	266.8
<b>Net Interest Income</b>	<b>5,375,691</b>	<b>4,343,934</b>	<b>1,031,758</b>	<b>23.8</b>
Provision for loan losses	93,450	83,256	10,194	12.2
<b>Net In. Inc. After Prov. for Loan Losses</b>	<b>5,282,241</b>	<b>4,260,678</b>	<b>1,021,564</b>	<b>24.0</b>
<b>Non Interest Income</b>				
Service charges and fees	81,214	86,381	-5,168	-6.0
Securities gains (losses), net	4	43,226	-43,222	-100.0
Other noninterest income	291,836	146,183	145,653	99.6
Total Non Interest Income	373,053	275,790	97,263	35.3
<b>Non Interest Expense</b>				
Salaries and employee benefits	1,933,627	1,709,789	223,837	13.1
Occupancy	356,019	354,023	1,996	0.6
Other noninterest expense	1,318,688	905,921	412,766	45.6
Total Non Interest Expense	3,608,334	2,969,734	638,600	21.5
<b>Income Before Taxes</b>	<b>2,046,960</b>	<b>1,566,734</b>	<b>480,231</b>	<b>30.7</b>
Income taxes	556,000	422,000	134,000	31.8
<b>Net Income</b>	<b>1,490,960</b>	<b>1,144,734</b>	<b>346,231</b>	<b>30.2</b>

