



**Income Statement Compare - Unaudited
Consolidated**

	QTD Actual Dec 2019	QTD Actual Dec 2018	\$ Change	% Change
Interest Income				
Interest on Loans	2,346,266	2,054,540	291,727	14.2
Fees on Loans	-49,717	-47,566	-2,151	-4.5
Interest on federal funds sold	94,825	180,297	-85,472	-47.4
Interest on deposits with banks	210,704	87,377	123,326	141.1
Investment Securities - Taxable	589,386	246,992	342,393	138.6
Investment Securities - Tax-exempt	35,196	124,095	-88,899	-71.6
Total Interest Income	3,226,660	2,645,735	580,925	22
Interest Expense				
Interest bearing demand deposits	31,881	13,162	18,719	142.2
Savings and Money Market Deposits	184,692	43,329	141,364	326.3
Time Deposits - Retail	100,654	70,194	30,460	43.4
Total Interest Expense on Deposits	317,228	126,685	190,543	150.4
FHLB Advances	68,473	52,149	16,324	31.3
Interest on other borrowings	545	-758	1,303	171.9
Total Interest Expense	386,245	178,076	208,169	116.9
Net Interest Income	2,840,414	2,467,659	372,756	15.1
Provision for loan losses	85,575	13,876	71,699	516.7
Net In. Inc. After Prov. for Loan Losses	2,754,839	2,453,783	301,057	12.3
Non Interest Income				
Service charges and fees	41,596	42,641	-1,044	-2.4
Other noninterest income	198,997	60,523	138,474	228.8
Total Non Interest Income	240,593	103,164	137,429	133.2
Non Interest Expense				
Salaries and employee benefits	1,113,247	891,872	221,375	24.8
Occupancy	191,465	185,799	5,666	3
Other noninterest expense	617,974	550,623	67,351	12.2
Total Non Interest Expense	1,922,686	1,628,294	294,392	18.1
Income Before Taxes	1,072,747	928,653	144,094	15.5
Income taxes	269,000	254,000	15,000	5.9
Net Income	803,747	674,653	129,094	19.1