



Income Statement Compare

Consolidated (Unaudited)

| | QTD Actual Sep 2021 | QTD Actual Sep 2020 | \$ Change | % Change |
|---|---------------------------|---------------------------|----------------|-------------|
| Interest Income | | | | |
| Interest on Loans | 2,584,908 | 2,650,360 | (65,453) | (2.5) |
| Fees on Loans | 639,045 | 320,381 | 318,665 | 99.5 |
| Interest on federal funds sold | 20,134 | 433 | 19,701 | 4,551.8 |
| Interest on deposits with banks | 69,095 | 132,394 | (63,299) | (47.8) |
| Investment Securities - Taxable | 552,868 | 473,473 | 79,395 | 16.8 |
| Investment Securities - Tax-exempt | 24,094 | 11,299 | 12,795 | 113.2 |
| Total Interest Income | 3,890,144 | 3,588,340 | 301,805 | 8.4 |
| Interest Expense | | | | |
| Interest bearing demand deposits | 11,545 | 15,347 | (3,801) | (24.8) |
| Savings and Money Market Deposits | 81,991 | 96,672 | (14,681) | (15.2) |
| Time Deposits - Retail | 26,115 | 54,987 | (28,872) | (52.5) |
| Total Interest Expense on Deposits | 119,651 | 167,005 | (47,354) | (28.4) |
| FHLB Advances and other borrowings | 2,602 | 11,066 | (8,463) | (76.5) |
| Total Interest Expense | 122,253 | 178,071 | (55,818) | (31.3) |
| Net Interest Income | 3,767,891 | 3,410,269 | 357,622 | 10.5 |
| Provision for loan losses | 69,024 | 232,089 | (163,065) | (70.3) |
| Net In. Inc. After Prov. for Loan Losses | 3,698,867 | 3,178,180 | 520,687 | 16.4 |
| Non Interest Income | | | | |
| Service charges and fees | 48,871 | 39,230 | 9,641 | 24.6 |
| Other noninterest income | 344,081 | 207,533 | 136,548 | 65.8 |
| Total Non Interest Income | 392,952 | 246,762 | 146,189 | 59.2 |
| Non Interest Expense | | | | |
| Salaries and employee benefits | 1,230,620 | 1,200,378 | 30,242 | 2.5 |
| Occupancy | 215,934 | 207,752 | 8,182 | 3.9 |
| Other noninterest expense | 740,396 | 625,738 | 114,658 | 18.3 |
| Total Non Interest Expense | 2,186,949 | 2,033,868 | 153,081 | 7.5 |
| Income Before Taxes | 1,904,870 | 1,391,074 | 513,795 | 36.9 |
| Income taxes | 577,000 | 412,000 | 165,000 | 40.0 |
| Net Income | 1,327,870 | 979,074 | 348,795 | 35.6 |