



## Income Statement Compare

Consolidated (Unaudited)

	QTD Actual Jun 2021	QTD Actual Jun 2020	\$ Change	% Change
<b>Interest Income</b>				
Interest on Loans	2,644,077	2,602,600	41,478	1.6
Fees on Loans	529,355	196,359	332,996	169.6
Interest on federal funds sold	4,871	247	4,623	1869.5
Interest on deposits with banks	71,481	158,222	-86,740	-54.8
Investment Securities - Taxable	526,917	552,551	-25,634	-4.6
Investment Securities - Tax-exempt	20,578	11,503	9,075	78.9
Total Interest Income	3,797,280	3,521,482	275,798	7.8
<b>Interest Expense</b>				
Interest bearing demand deposits	11,230	14,231	-3,001	-21.1
Savings and Money Market Deposits	70,346	93,317	-22,972	-24.6
Time Deposits - Retail	32,368	67,505	-35,137	-52.1
Total Interest Expense on Deposits	113,944	175,054	-61,110	-34.9
FHLB Advances and other borrowings	4,020	30,123	-26,103	-86.7
Total Interest Expense	117,963	205,177	-87,213	-42.5
<b>Net Interest Income</b>	<b>3,679,317</b>	<b>3,316,306</b>	<b>363,011</b>	<b>10.9</b>
Provision for loan losses	207,072	338,802	-131,730	-38.9
<b>Net In. Inc. After Prov. for Loan Losses</b>	<b>3,472,245</b>	<b>2,977,503</b>	<b>494,741</b>	<b>16.6</b>
<b>Non Interest Income</b>				
Service charges and fees	43,937	36,275	7,662	21.1
Other noninterest income	310,445	304,436	6,009	2
Total Non Interest Income	354,383	340,711	13,671	4
<b>Non Interest Expense</b>				
Salaries and employee benefits	1,091,964	1,053,328	38,636	3.7
Occupancy	200,745	200,193	551	0.3
Other noninterest expense	634,664	650,448	-15,785	-2.4
Total Non Interest Expense	1,927,373	1,903,970	23,403	1.2
<b>Income Before Taxes</b>	<b>1,899,255</b>	<b>1,414,245</b>	<b>485,010</b>	<b>34.3</b>
Income taxes	582,000	426,000	156,000	36.6
<b>Net Income</b>	<b>1,317,255</b>	<b>988,245</b>	<b>329,010</b>	<b>33.3</b>