



Income Statement

Consolidated

	QTD Actual Mar 2014	QTD Actual Mar 2013	\$ Change	% Change
Interest Income				
Interest and fees on Loans	1,242,321	1,124,527	117,794	10.5
Interest on deposits with banks	29,609	35,984	-6,375	-17.7
Investment Securities - Taxable	68,101	51,961	16,140	31.1
Investment Securities - Tax-exempt	109,015	31,156	77,859	249.9
Total Interest Income	1,449,046	1,243,628	205,418	16.5
Interest Expense				
Interest bearing demand deposits	3,152	4,544	-1,392	-30.6
Savings and Money Market Deposits	22,121	24,027	-1,906	-7.9
Time Deposits - Retail	10,767	15,068	-4,301	-28.5
Total Interest Expense on Deposits	36,040	43,639	-7,599	-17.4
Interest on other borrowings	37	49	-12	-24.4
Total Interest Expense	36,077	43,688	-7,611	-17.4
Net Interest Income	1,412,969	1,199,940	213,029	17.8
Non Interest Income				
Service charges and fees	27,744	22,499	5,244	23.3
Other noninterest income	49,325	150,209	-100,885	-67.2
Total Non Interest Income	77,068	172,709	-95,640	-55.4
Non Interest Expense				
Salaries and employee benefits	665,335	573,932	91,402	15.9
Occupancy	83,402	80,515	2,886	3.6
Other noninterest expense	264,465	273,714	-9,249	-3.4
Total Non Interest Expense	1,013,202	928,162	85,040	9.2
Income Before Taxes	476,835	444,487	32,349	7.3
Income taxes	158,000	164,000	-6,000	-3.7
Net Income	318,835	280,487	38,349	13.7

