



Consolidated

Balance Sheet Compare (in Thousands)

	Actual Jun 2024
Assets	
Cash and due from banks	6,506,186
Interest bearing deposits with banks	84,450,773
Investment Securities - Taxable	18,204,359
Loans, net of unearned income	483,411,380
Less: Allowance for Credit Losses	-6,881,200
Premises and equipment, net	1,553,376
Accrued interest receivable	1,946,291
Other assets	4,611,849
Total Assets	593,803,015
Liabilities	
Non-Interest Bearing DDA	170,274,541
Interest Bearing DDA	6,774,129
Savings and Money Market Deposits	328,349,204
Time Deposits - Retail	2,808,683
Time Deposits - Wholesale	10,023,566
Total Deposits	518,230,123
Accrued expenses and other liabilities	4,874,151
Other Borrowings	26,647,942
Total Liabilities	549,752,216
Equity	
Common stock	35,047,845
Capital surplus	3,282,138
Retained earnings	4,958,144
Accumulated other comprehensive income (loss)	-404,904
Net Income	1,167,575
Total Equity	44,050,799
Total Liabilities & Equity	593,803,015



Consolidated

Income Statement Compare

	YTD Actual Jun 2024
Interest Income	
Interest on Loans	14,347,839
Fees on Loans	223,241
Interest on deposits with banks	2,828,041
Investment Securities - Taxable	319,767
Total Interest Income	17,718,887
Interest Expense	
Interest bearing demand deposits	73,401
Savings and Money Market Deposits	6,306,072
Time Deposits - Retail	32,752
Time Deposits - Wholesale	125,169
Total Interest Expense on Deposits	6,537,394
Interest on other borrowings	790,106
Total Interest Expense	7,327,500
Net Interest Income	10,391,388
Provision for Credit Losses	901,000
Net In. Inc. After Prov. for Credit Losses	9,490,388
Non Interest Income	
Service charges and fees	109,417
Other noninterest income	431,722
Total Non Interest Income	541,139
Non Interest Expense	
Salaries and employee benefits	5,421,629
Occupancy	399,218
Other noninterest expense	2,522,847
Total Non Interest Expense	8,343,695
Income Before Taxes	1,687,832
Income taxes	520,257
Net Income	1,167,575