

Any Bank

Income Statement -Detail

Oklahoma City, OK

Feb - 2018 Created from Trial Budget

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Monthly 2018	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Cash & Due From	0	0	0	0	0	0	0	0	0	0	0	0	0
DUE FROM TIME	0	0	0	0	0	0	0	0	0	0	0	0	0
FED FUNDS SOLD	17,714	16,038	18,877	19,373	21,222	21,722	23,739	25,074	25,578	27,859	28,364	30,833	33,752
Fed. Funds Sold	17,714	16,038	18,877	19,373	21,222	21,722	23,739	25,074	25,578	27,859	28,364	30,833	33,752
US TREASURY SEC'S	23,745	22,803	25,455	24,836	25,872	25,240	26,290	26,498	25,845	26,916	26,249	27,333	46,548
US AGENCY ISSUES	50,010	50,837	51,681	52,531	53,389	54,253	55,125	56,003	56,889	57,781	58,681	59,587	100,847
MUNICIPAL SEC'S	41,770	38,102	42,885	42,184	44,302	43,567	45,743	46,472	45,684	47,947	47,122	49,445	79,872
OTHER SECURITIES	341	125	140	136	142	139	144	146	142	148	144	150	466
FED RES STOCK	1,033	941	1,051	1,025	1,068	1,042	1,085	1,094	1,067	1,111	1,083	1,128	1,974
Total Securities	116,899	112,808	121,212	120,712	124,773	124,241	128,387	130,213	129,627	133,903	133,279	137,643	229,707
COMMERCIAL LOANS	153,729	139,987	156,267	152,465	158,828	154,944	161,390	162,671	158,663	165,233	161,142	167,794	293,716
REAL ESTATE LOANS	110,377	101,785	114,561	112,690	118,348	116,385	122,196	124,144	122,038	128,084	125,882	132,087	212,162
WAREHOUSED MTG LOANS	892	801	894	872	908	886	923	930	907	945	922	960	1,693
COMM REALESTATE	223,280	204,740	230,439	226,676	238,056	234,107	245,797	249,714	245,479	257,641	253,211	265,692	428,020
INSTALLMENT LOANS	44,313	40,694	45,802	45,054	47,316	46,531	48,855	49,633	48,792	51,209	50,328	52,809	85,007
PARTICIPATION LOANS	27,603	25,194	28,185	27,559	28,771	28,128	29,361	29,657	28,989	30,254	29,567	30,854	52,797
Total Loans	560,194	513,201	576,148	565,316	592,227	580,981	608,522	616,749	604,868	633,366	621,052	650,196	1,073,395
REAL ESTATE FEES	0	0	0	0	0	0	0	0	0	0	0	0	0
COMM LOAN FEES	3,811	3,842	3,874	3,905	3,937	3,969	4,001	4,032	4,064	4,096	4,128	4,159	7,652
Total Loan Fees	3,811	3,842	3,874	3,905	3,937	3,969	4,001	4,032	4,064	4,096	4,128	4,159	7,652
Other Assets	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Interest Income	698,618	645,889	720,111	709,306	742,159	730,913	764,649	776,068	764,137	799,224	786,823	822,831	1,344,506
Total Interest Income (Tax Adj.)	698,618	645,889	720,111	709,306	742,159	730,913	764,649	776,068	764,137	799,224	786,823	822,831	1,344,506
INTEREST CHECKING	8,332	7,686	8,672	8,550	8,997	8,864	9,322	9,485	9,336	9,810	9,650	10,135	16,018
INVESTACCOUNT	6,362	5,884	6,568	6,408	6,676	6,512	6,783	6,837	6,669	6,945	6,773	7,053	12,246
REGULAR SAVINGS	689	541	604	590	614	599	624	629	614	639	623	649	1,230
CD'S	34,656	31,757	35,597	34,875	36,480	35,734	37,372	37,822	37,039	38,728	37,921	39,645	66,413
ST & POL SUBS	2	1	1	1	1	1	2	2	1	2	2	2	3
TT&L	31	28	31	30	32	31	32	32	32	33	32	33	59
HI-YIELD ADVANTAGE	33,072	29,788	33,390	32,712	34,218	33,518	35,055	35,477	34,743	36,327	35,570	37,187	62,860
Total Deposits	83,144	75,685	84,863	83,166	87,018	85,259	89,190	90,284	88,434	92,484	90,571	94,704	158,829

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FHLB ADVANCE	10,684	9,611	10,729	10,468	10,904	10,638	11,080	11,168	10,893	11,344	11,063	11,520	20,295
FED FUNDS PURCHASED	420	747	1,586	1,578	1,675	2,412	2,553	2,613	3,376	3,564	3,523	4,573	1,167
Borrowed Funds	11,104	10,358	12,315	12,046	12,579	13,050	13,633	13,781	14,269	14,908	14,586	16,093	21,462
Other Liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Interest Expense	94,248	86,043	97,178	95,212	99,597	98,309	102,823	104,065	102,703	107,392	105,157	110,797	180,291
Net Interest Income	604,370	559,846	622,933	614,094	642,562	632,604	661,826	672,003	661,434	691,832	681,666	712,034	1,164,215
Net Interest Income (Tax Adj.)	604,370	559,846	622,933	614,094	642,562	632,604	661,826	672,003	661,434	691,832	681,666	712,034	1,164,215
WAREHOUSE M.L. FEES	11,875	11,900	11,900	11,900	11,900	11,900	11,900	11,900	11,900	11,900	11,900	11,900	23,775
SERVICE CHARGES	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	30,000
NSF CHECK CHARGES	26,085	25,900	25,900	25,900	25,900	25,900	25,900	25,900	25,900	25,900	25,900	25,900	51,985
STOP PAY	500	500	500	500	500	500	500	500	500	500	500	500	1,000
CUST CK PRINTING	1,580	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	3,180
CREDIT CARD INCOME	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600	3,600	7,200
NGT & SAFE DEPOSIT	5,200	5,200	5,200	5,200	5,200	5,200	5,200	5,200	5,200	5,200	5,200	5,200	10,400
NON DEPOSIT PRODUCT	6,877	6,900	6,900	6,900	6,900	6,900	6,900	6,900	6,900	6,900	6,900	6,900	13,777
COLL & EXCHANGE FEES	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	7,800
CFM FEE INCOME	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER OPER INCOME	600	600	600	600	600	600	600	600	600	600	600	600	1,200
CR LIFE & LET OF CR	700	700	700	700	700	700	700	700	700	700	700	700	1,400
NII (Non-Interest Income)	75,917	75,800	75,800	75,800	75,800	75,800	75,800	75,800	75,800	75,800	75,800	75,800	151,717
BAD DEBT EXPENSE	2,450	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	4,950
INTERNET BANKING	400	400	400	400	400	400	400	400	400	400	400	400	800
PROV FOR LOAN LOSSES	(30,000)	(30,250)	(30,500)	(30,750)	(31,000)	(31,250)	(31,500)	(31,750)	(32,000)	(32,250)	(32,500)	(32,750)	(60,250)
Prov. for Loan & Lease Losses	(30,000)	(30,250)	(30,500)	(30,750)	(31,000)	(31,250)	(31,500)	(31,750)	(32,000)	(32,250)	(32,500)	(32,750)	(60,250)
INCENTIVE PAY	22,500	23,109	23,717	24,326	24,935	25,543	26,152	26,761	27,370	27,978	28,587	29,196	45,609
OVERTIME	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	12,000
DIRECTOR FEES	5,408	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	10,808
CONTRACT SERVICES	2,305	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	4,605
INSURANCE	5,900	5,900	5,900	5,900	5,900	5,900	5,900	5,900	5,900	5,900	5,900	5,900	11,800
PAYROLL TAXES	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	24,000
EDUCATION	4,300	4,300	4,300	4,300	4,300	4,300	4,300	4,300	4,300	4,300	4,300	4,300	8,600
OTHER BENEFITS	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	14,000

Monthly 2018	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
SALARIES	175,000	175,652	176,304	176,957	177,609	178,261	178,913	179,565	180,217	180,870	181,522	182,174	350,652
Salaries & Benefits	240,413	241,661	242,922	244,183	245,443	246,704	247,965	249,226	250,487	251,748	253,009	254,270	482,074
BUILDING DEPR	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	7,300	14,600
INSURANCE/BLDG	400	400	400	400	400	400	400	400	400	400	400	400	800
REP/MAINT/SERVICE	1,805	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	1,900	3,705
TAXES	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	2,200	4,400
UTILITIES	4,300	4,300	4,300	4,300	4,300	4,300	4,300	4,300	4,300	4,300	4,300	4,300	8,600
RENT/EQUIP	0	0	0	0	0	0	0	0	0	0	0	0	0
DEPR/EQUIP	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	10,600
INS/EQUIP	300	300	300	300	300	300	300	300	300	300	300	300	600
REP/MAINT/EQUIP	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	2,800	5,600
ADVERTISING	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	5,300	10,600
CHAR CONTRIBUTIONS	700	700	700	700	700	700	700	700	700	700	700	700	1,400
COM/CIVIC ORG	200	200	200	200	200	200	200	200	200	200	200	200	400
BUS DEV/MEETINGS	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	2,600
SOCIAL DUES	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	2,000
CUSTOMER ENTERTAIN	300	300	300	300	300	300	300	300	300	300	300	300	600
PUBLIC RELATIONS	200	200	200	200	200	200	200	200	200	200	200	200	400
PROMO ITEMS	500	500	500	500	500	500	500	500	500	500	500	500	1,000
TRAVEL	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	6,400
CREDIT REPORT	500	500	500	500	500	500	500	500	500	500	500	500	1,000
RE LOAN COSTS	7,105	7,100	7,100	7,100	7,100	7,100	7,100	7,100	7,100	7,100	7,100	7,100	14,205
FILING FEES	300	300	300	300	300	300	300	300	300	300	300	300	600
WAREHOUSE ML OPER EX	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	4,800
OTHER LOAN EXP	200	200	200	200	200	200	200	200	200	200	200	200	400
ACCOUNT NOT USED	0	0	0	0	0	0	0	0	0	0	0	0	0
ACCOUNT NOT USED	0	0	0	0	0	0	0	0	0	0	0	0	0
ACCOUNT NOT USED	0	0	0	0	0	0	0	0	0	0	0	0	0
ACCOUNT NOT USED	0	0	0	0	0	0	0	0	0	0	0	0	0
DP/MAINT,SVC CONTRT	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	3,100	6,200
DP/SUPPLIES	0	0	0	0	0	0	0	0	0	0	0	0	0
DATA PROC DEPR	9,100	9,100	9,100	9,100	9,100	9,100	9,100	9,100	9,100	9,100	9,100	9,100	18,200
TRANSFUND EXPENSE	4,100	4,100	4,100	4,100	4,100	4,100	4,100	4,100	4,100	4,100	4,100	4,100	8,200
BANK EXAM EXP	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	9,400
FDIC ASSESSMENTS	0	0	0	0	0	0	0	0	0	0	0	0	0
INSURANCE	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	2,600
NON DEPOSIT PROD EXP	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	2,900	5,800
TAXES/LIC	2,001	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	2,100	4,101
PROF ORGANIZATIONS	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	3,200
LEGAL PROF SERVICES	4,005	4,100	4,100	4,100	4,100	4,100	4,100	4,100	4,100	4,100	4,100	4,100	8,105
MESSENGER SERVICE	500	500	500	500	500	500	500	500	500	500	500	500	1,000

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POSTAGE	6,678	6,700	6,700	6,700	6,700	6,700	6,700	6,700	6,700	6,700	6,700	6,700	13,378
TELEPHONE	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	2,400	4,800
PRINT & SUPPLIES	6,600	6,600	6,600	6,600	6,600	6,600	6,600	6,600	6,600	6,600	6,600	6,600	13,200
CUST CHECK PRINTING	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	3,200
SUBSCRIPTIONS	300	300	300	300	300	300	300	300	300	300	300	300	600
NET LOSSES	600	600	600	600	600	600	600	600	600	600	600	600	1,200
OTHER	3,300	3,300	3,300	3,300	3,300	3,300	3,300	3,300	3,300	3,300	3,300	3,300	6,600
ORE	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	5,100	10,200
Other Non-Interest Expense	107,494	107,800	107,800	107,800	107,800	107,800	107,800	107,800	107,800	107,800	107,800	107,800	215,294
NIE (Non-Interest Expense)	320,757	322,111	323,122	324,133	325,143	326,154	327,165	328,176	329,187	330,198	331,209	332,220	642,868
Net Operating Income	359,530	313,535	375,611	365,762	393,219	382,249	410,460	419,627	408,047	437,434	426,257	455,615	673,064
State/Franchise Taxes	26,831	23,233	27,978	27,241	29,350	28,524	30,692	31,407	30,535	32,795	31,956	34,212	50,064
Federal Taxes	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Security Transactions	0	0	0	0	0	0	0	0	0	0	0	0	0
(+):Extraordinary Items	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Income	332,699	290,302	347,633	338,521	363,869	353,725	379,768	388,220	377,512	404,639	394,301	421,403	623,000