SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 8-K CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(D) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): July 25, 2005

NBT BANCORP INC.

(Exact name of registrant as specified in its charter)

DELAWARE0-1470316-1268674--------------------(State or other
jurisdiction
of incorporation)(Commission
File Number)(IRS Employer
Identification No.)

52 SOUTH BROAD STREET, NORWICH, NEW YORK 13815

(Address of principal executive offices)

Registrant's telephone number, including area code: (607) 337-2265

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

[] Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

[] Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

[] Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

[] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

ITEM 2.02 Results of Operations and Financial Condition

On July 25, 2005, NBT Bancorp Inc. issued a press release describing its results of operations for the six months and quarter ending June 30, 2005 as well as announcing a quarterly dividend of \$0.19 per share to be paid on September 15, 2005 to shareholders of record on September 1, 2005. That press release is furnished as Exhibit 99.1 hereto.

ITEM 9.01 Financial Statements and Exhibits

{c} The following is being furnished herewith:

Exhibit No. Exhibit Description 99.1 Press release text of NBT Bancorp Inc. dated July 25, 2005

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

NBT BANCORP INC.

(Registrant)

/s/ Michael J. Chewens

Michael J. Chewens

Senior Executive Vice President, Chief Financial Officer and Corporate Secretary

Date: July 26, 2005

Exhibit 99.1 FOR IMMEDIATE RELEASE <u>ATTENTION: FINANCIAL AND BUSINESS EDITORS</u>

Contact: Daryl R. Forsythe, CEO Michael J. Chewens, CFO NBT Bancorp Inc. 52 South Broad Street Norwich, NY 13815 607-337-6416

NBT BANCORP ANNOUNCES QUARTERLY EARNINGS OF \$13.1 MILLION; DECLARES CASH DIVIDEND

NORWICH, NY (July 25, 2005) - NBT Bancorp Inc. (NBT) (NASDAQ: NBTB) reported today that net income for the quarter ended June 30, 2005, was \$13.1 million, or \$0.40 per diluted share, up 5% on a per share basis from \$12.6 million, or \$0.38 per diluted share for the same period a year ago. Return on average assets and return on average equity were 1.22% and 16.21%, respectively, for the quarter ended June 30, 2005, compared with 1.24% and 16.05%, respectively, for the same period in 2004. The increase in net income for the quarter ended June 30, 2005, was primarily the result of a \$2.6 million increase in net interest income that was partially offset by a \$2.8 million increase in noninterest expense.

Net income for the six months ended June 30, 2005, was \$25.9 million, or \$0.79 per diluted share, up 5% on a per share basis compared with \$24.9 million or \$0.75 per diluted share for the first six months of 2004. Return on average assets and return on average equity were 1.23% and 15.99%, respectively, for the six months ended June 30, 2005, compared with 1.24% and 15.89%, respectively, for the same period in 2004. The increase in net income for the six months ended June 30, 2005, was primarily the result of a \$4.4 million increase in net interest income and a \$1.3 million increase in noninterest income that was partially offset by an increase in noninterest expense of \$4.5 million.

NBT Chairman and CEO Daryl R. Forsythe stated, "We are pleased to report another solid quarter for the Company. Earnings and loan growth continued their positive trends. The combination of exceptional customer service and commercial lending expertise that we provide has attracted and retained a loyal customer base in the markets we serve. In addition, NBT's expansion efforts into the Albany, Binghamton and northeastern Pennsylvania markets have delivered solid results in the areas of loan and deposit growth as well as noninterest income growth."

Loan and Lease Quality and Provision for Loan and Lease Losses

Nonperforming loans at June 30, 2005 were \$13.5 million or 0.45% of total loans and leases compared with \$13.8 million or 0.50% of total loans and leases at June 30, 2004 and \$16.2 million or 0.56% of total loans and leases at December 31, 2004. The Company's allowance for loan and lease losses was 1.55% of loans and leases at June 30, 2005 compared with 1.58% at June 30, 2004, and 1.57% at December 31, 2004. The ratio of the allowance for loan and lease losses to nonperforming loans was 344.01% at June 30, 2005 compared with 315.52% at June 30, 2004, and 277.75% at December 31, 2004. Annualized net charge-offs to average loans and leases for the six months ended June 30, 2005, were 0.18%, compared with the 0.28% annualized ratio for the six months ended June 30, 2004 of 0.27%. The improvement in credit quality during the second quarter of 2005 was driven mainly by the sale of approximately \$5.0 million in nonperforming loans.

For the quarter and six months ended June 30, 2005, the provision for loan and lease losses totaled \$2.3 million and \$4.1 million, respectively, compared with the \$2.4 million and \$4.6 million for the same periods in 2004. The slight decrease in the provision for loan and lease losses for the quarter and six months ended June 30, 2005, when compared with the same periods in 2004, was due primarily to improved credit quality and above-mentioned lower charge-offs offset somewhat by strong loan growth, as loans and leases were up 9% at June 30, 2005, when compared with the same periods.

Net interest income was up 7% to \$39.3 million for the quarter ended June 30, 2005, compared to \$36.7 million for the same period a year ago. The increase in net interest income was attributable to 6% growth in average earning assets as well as a modest increase in the Company's net interest margin, which was 4.02% for the quarter ended June 30, 2005, up from the 3.99% for the same period in 2004. Net interest income for the six months ended June 30, 2005, increased 6%, to \$78.1 million from \$73.8 million in the same period for 2004. The increase in net interest income was attributable to 6% growth in average earning assets for the period as well as a modest increase in the Company's net interest margin, which was 4.06% for the six months ended June 30, 2005, up slightly from the 4.04% for the same period in 2004. The improvement in net interest margin for the quarter and the six months ended June 30, 2005, compared to the same periods in 2004 resulted primarily from earning assets repricing up faster than interest-bearing liabilities. NBT President Martin A. Dietrich commented, "Effective management of our balance sheet has enabled NBT to maintain a stable net interest margin over the past several quarters during this period of short-term rising rates."

Noninterest Income

Noninterest income for the quarter ended June 30, 2005 was \$11.1 million, up \$1.1 million or 11% from \$10.0 million for the same period in 2004. Retirement plan administration fees were \$1.2 million. This is a new service from the acquisition of EPIC Advisors, Inc. in January 2005. Other income increased \$0.5 million from increases in consumer and commercial banking fees and title search revenue. Offsetting these increases was a \$1.0 million decrease in broker/dealer and insurance revenue from the sale of the Company's broker/dealer subsidiary M. Griffith Inc. in March 2005.

Noninterest income for the six months ended June 30, 2005 was \$21.8 million, up \$1.3 million or 7% from \$20.4 million for the same period in 2004. Retirement plan administration fees totaled \$2.0 million, from the previously mentioned acquisition of EPIC Advisors, Inc. in January 2005. ATM and debit card fees increased \$0.3 million compared with the same period a year ago, due to growth from transaction deposit accounts, which has led to an increase in the Company's debit card base. Offsetting these increases was a \$1.4 million decrease in broker/dealer and insurance revenue from the previously mentioned sale of the Company's broker/dealer subsidiary M. Griffith Inc. in March 2005.

Noninterest Expense

Noninterest expense for the quarter ended June 30, 2005 was \$28.7 million, up from \$25.9 million for the same period in 2004. Salaries and employee benefits for the quarter ended June 30, 2005, increased \$2.3 million over the same period in 2004, mainly from higher salaries from merit increases and higher incentive compensation costs. Other operating expense for the quarter ended June 30, 2005, increased \$0.5 million compared with the same period in 2004, primarily from increases in insurance costs and loan underwriting expenses.

Noninterest expense for the six months ended June 30, 2005 was \$57.6 million, up \$4.5 million from \$53.1 million for the same period in 2004. The increase in noninterest expense was driven by increases in salaries and employee benefits, occupancy and equipment expense. Salaries and employee benefits increased \$3.4 million, mainly from increases in salary expense and employee benefit expense, reflecting merit increases as well as higher pension and incentive compensation costs. Occupancy expense increased \$0.3 million from branch expansion in the Albany, Binghamton and northeastern Pennsylvania markets. Equipment expense increased \$0.4 million, principally from ATM and technology upgrades.

Balance Sheet

Total assets were \$4.4 billion at June 30, 2005 up \$0.3 billion from \$4.1 billion at June 30, 2004. Loans and leases increased \$0.2 billion or 9% from \$2.8 billion at June 30, 2004 to \$3.0 billion at June 30, 2005. Loan growth was fueled by solid production from consumer and commercial loan products. Total deposits were \$3.2 billion at June 30, 2005 up 5% from the same period at June 30, 2004. Stockholders' equity was \$330.7 million representing total equity to total assets of 7.55% at June 30, 2005 compared with \$307.7 million or a total equity to total asset ratio of 7.46% at June 30, 2004. Under previously announced stock repurchase plans, the Company acquired 671,543 shares of its common stock at an average price of \$22.84 per share totaling \$15.3 million for the six months ended June 30, 2005.

Dividend Declared

The NBT Board of Directors declared a third-quarter cash dividend of \$0.19 per share at a meeting held today. The dividend will be paid on September 15, 2005 to shareholders of record as of September 1, 2005.

Corporate Overview

NBT is a financial services holding company headquartered in Norwich, NY, with total assets of \$4.4 billion at June 30, 2005. The Company primarily operates through NBT Bank, N.A., a full-service community bank with two divisions and through a financial services company. NBT Bank, N.A. has 114 locations, including 74 NBT Bank offices in upstate New York and 40 Pennstar Bank offices in northeastern Pennsylvania. EPIC Advisors, Inc., based in Rochester, NY, is a full-service 401(k) plan recordkeeping firm. In June 2005, NBT announced that it had agreed to acquire CNB Bancorp, Inc. (CNB), with total assets of approximately \$400 million, which is headquartered in Gloversville, NY. The merger is expected to close in the fourth quarter of 2005 pending regulatory and CNB shareholder approval. More information about NBT and its divisions can be found on the Internet at <u>www.nbtbancorp.com</u>, <u>www.nbtbank.com</u>, <u>www.nbtbank.com</u>, <u>www.nbtbank.com</u>, and <u>www.epic1st.com</u>.

Forward-Looking Statements

This news release contains forward-looking statements. These forward-looking statements involve risks and uncertainties and are based on the beliefs and assumptions of the management of NBT Bancorp and its subsidiaries and on the information available to management at the time that these statements were made. There are a number of factors, many of which are beyond NBT's control, that could cause actual conditions, events or results to differ significantly from those described in the forward-looking statements. Factors that may cause actual results to differ materially from those contemplated by such forward-looking statements include, among others, the following possibilities: (1) competitive pressures among depository and other financial institutions may increase significantly; (2) revenues may be lower than expected; (3) changes in the interest rate environment may reduce interest margins; (4) general economic conditions, either nationally or regionally, may be less favorable than expected, resulting in, among other things, a deterioration in credit quality and/or a reduced demand for credit; (5) legislative or regulatory changes, including changes in accounting standards and tax laws, may adversely affect the businesses in which NBT is engaged; (6) competitors may have greater financial resources and develop products that enable such competitors to compete more successfully than NBT; and (7) adverse changes may occur in the securities markets or with respect to inflation. Forward-looking statements speak only as of the date they are made. Except as required by law, NBT does not undertake to update forward-looking statements to reflect subsequent circumstances or events.

NBT Bancorp Inc. SELECTED FINANCIAL HIGHLIGHTS (unaudited)

Net Percent Change 2005 2004 Change (dollars in thousands, except share and per share data) Three Months Ended June 30, \$ 560 4% Net Income 13,128 \$ 12,568 \$ **Diluted Earnings Per Share** \$ 0.40 \$ 0.38 \$ 0.02 5% Weighted Average Diluted Common Shares Outstanding 32,583,600 33,084,126 (500,526) -2% Return on Average Assets 1.22% 1.24% -0.02% -2% Return on Average Equity 16.21% 16.05% 0.16% 1% Net Interest Margin 4.02% 3.99% 0.03% 1% Six Months Ended June 30, Net Income \$ 25,917 \$ 24,939 \$ 978 4% \$ **Diluted Earnings Per Share** 0.79 0.75 0.04 5% \$ \$ Weighted Average Diluted Common Shares Outstanding 32,779,403 33,128,783 (349,380) -1% Return on Average Assets 1.23% 1.24% -0.01% -1% Return on Average Equity 15.99% 15.89% 0.10% 1% Net Interest Margin 4.06% 4.04% 0.02% 0%

Asset Quality	June 30,			December 31,			June	30,
	2	2005			2004			04
Nonaccrual Loans	\$	13,041	\$		14,991	\$		13,240
90 Days Past Due and Still Accruing	\$	450	\$		1,186	\$		541
Total Nonperforming Loans	\$	13,491	\$		16,177	\$		13,781
Other Real Estate Owned (OREO)	\$	395	\$		428	\$		365
Total Nonperforming Loans and OREO	\$	13,886	\$		16,605	\$		14,146
Total Nonperforming Assets	\$	13,886	\$		16,605	\$		14,198
Allowance for Loan and Lease Losses	\$	46,411	\$		44,932	\$		43,482
Year-to-Date (YTD) Net Charge-Offs	\$	2,637	\$		7,334	\$		3,720
Allowance to Loans and Leases		1.55%	6		1.57%	,)		1.58%
Total Nonperforming Loans to Loans and Leases		0.45%	6		0.56%	,)		0.50%
Total Nonperforming Assets to Assets		0.32%	6		0.39%	,)		0.34%
Allowance to Nonperforming Loans		344.01%	6		277.75%	,)		315.52%
Annualized Net Charge-Offs to								
YTD Average Loans and Leases		0.18%	6		0.27%			0.28%
						_		
Capital								
Equity to Assets		7.55%	6		7.89%	ò		7.46%
Book Value Per Share	\$	10.22	\$		10.11	\$		9.43
Tangible Book Value Per Share	\$	8.62	\$		8.66	\$		7.91
Tier 1 Leverage Ratio		6.91%	6		7.13%	ò		6.90%
Tier 1 Capital Ratio		9.23%	6		9.78%	ò		9.74%
Total Risk-Based Capital Ratio		10.48%	6		11.04%			11.00%
Quarterly Common Stock Price	2	005	_	200)4	_	20	03
Quarter End	High	Low		High	Low		High	Low
March 31	\$25.66	\$21.48	_	\$23.00	\$21.21	_	\$18.60	\$16.75
June 30	\$24.15	\$20.10		23.18	19.92		19.94	17.37
September 30				24.34	21.02		21.76	19.24
December 31	_			26.84	21.94		22.78	19.50

NBT Bancorp Inc. SELECTED FINANCIAL HIGHLIGHTS (unaudited)

		Net	Percent
2005	2004	Change	Change
	(dollars in		

Earning Assets \$ 4,087,964 \$ 3,860,751 \$ 227,213 69 Total Assets \$ 4,381,364 \$ 4,125,374 \$ 255,990 69 Deposits \$ 3,0749 \$ 307,675 \$ 23,0749 \$ 77 Stockholders' Equity \$ 307,675 \$ 23,0749 \$ 307,675 \$ 23,0749 77 Average Balances Quarter Ended June 30, \$ 2,093,631 \$ 2,698,654 \$ 244,977 99 Securities AFS (excluding unrealized gains or losses) \$ 955,166 \$ 974,046 (\$18,800) -29 Regulatory Equity Investment \$ 36,617 \$ 33,301 \$ 3,316 100 Short-Term Interest Bearing Accounts \$ 6,6411 \$ 7,282 (\$871) -129 Total Assets \$ 4,300,206 \$ 4,307,3144 \$ 233,860 69 Interest Bearing Deposits \$ 2,657,197 \$ 2,555,590 \$ 101,607 449					ousands, except re and per share data)				
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101AL A33E13 \$ \$ 4,212,304 \$ 4,125,374				¢		¢		¢	
	101AL A33E13			Þ	4,301,304	\$	4,212,304	Þ	4,123,3/4

LIABILITIES AND STOCKHOLDERS' EQUITY

Deposits:				
Demand (noninterest bearing)	\$	569,046	\$ 520,218	\$ 490,573
Savings, NOW, and money market		1,386,720	1,435,561	1,494,278
Time	_	1,222,293	 1,118,059	 1,055,758
Total deposits		3,178,059	 3,073,838	 3,040,609
Short-term borrowings		384,171	338,823	349,144
Long-term debt		419,377	394,523	369,567
Trust preferred debentures		18,720	18,720	18,720
Other liabilities		50,288	54,167	 39,659
Total liabilities		4,050,615	3,880,071	3,817,699
Total stockholders' equity		330,749	 332,233	 307,675
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$	4,381,364	\$ 4,212,304	\$ 4,125,374

NBT Bancorp Inc. and Subsidiaries Consolidated Statements of Income (unaudited)	Three months ended June 30, 2005			2004		months ended June 30, 2005		2004
(in thousands, except per share data								
Interest, fee and dividend income:								
Loans and leases	\$	46,260	\$	39,635	\$	90,204	\$	79,529
Securities available for sale		10,226		10,313		20,473		21,082
Securities held to maturity		831		755		1,634		1,552
Other		549		235		1,016		502
Total interest, fee and dividend income		57,866		50,938		113,327		102,665
Interest expense:								
Deposits		12,018		9,674		22,738		19,719
Short-term borrowings		2,207		794		4,068		1,587
Long-term debt		4,032		3,627		7,840		7,242
Trust preferred debentures		285		163		543		343
Total interest expense		18,542		14,258		35,189		28,891
Net interest income		39,324		36,680		78,138		73,774
Provision for loan and lease losses		2,320		2,428		4,116		4,552
Net interest income after provision for loan and lease losses		37,004		34,252		74,022		69,222
Noninterest income:								
Trust		1,251		1,142		2,503		2,249
Service charges on deposit accounts		4,311		4,090		8,240		8,127
ATM and debit card fees		1,544		1,396		2,944		2,654
Broker/dealer and insurance revenue		736		1,783		2,088		3,514
Net securities gains		51		29		47		38
Bank owned life insurance income		333		409		666		794
Retirement plan administration fees		1,156		-		2,019		-
Other		1,673		1,140		3,259		3,056
Total noninterest income		11,055		9,989		21,766		20,432
Noninterest expense:								
Salaries and employee benefits		14,848		12,542		30,071		26,655
Office supplies and postage		1,121		1,143		2,271		2,174
Occupancy		2,550		2,446		5,338		5,044
Equipment		1,931		1,781		4,027		3,634
Professional fees and outside services		1,381		1,424		3,056		3,056
Data processing and communications		2,530		2,852		5,188		5,544
Amortization of intangible assets		142		71		260		142
Loan collection and other real estate owned		208		99		609		471
Other operating		3,985		3,505		6,757		6,345
Total noninterest expense		28,696		25,863		57,577		53,065
Income before income taxes		19,363		18,378		38,211		36,589
Income taxes		6,235		5,810		12,294		11,650
Net income	\$	13,128	\$	12,568	\$	25,917	\$	24,939
Earnings Per Share:	-	,0	<u>-</u>	, 0	-		<u> </u>	,: 30
Basic	\$	0.41	\$	0.38	\$	0.80	\$	0.76
Diluted	\$	0.40	\$	0.38	\$	0.79	\$	0.75
	*		*	0.50	*	0.75		0., 0

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Orthonsards, except per share data) Interest, fee and dividend income: S 46,260 \$ 43,944 \$ 42,983 \$ 41,283 \$ 39,635 Securities half to maxinity 831 803 761 731 755 Other 549 467 279 295 235 Total interest, fee and dividend income 57,866 55,461 54,421 53,093 50,939 Interest expense: 207 1,461 1,070 10,299 9,743 9,674 Stort-term borrowings 2,207 1,461 1,307 1192 794 Long-term deb 4,032 3,008 3,919 3,861 3,627 Total interest expense 285 28 235 245 163 Not interest income 39,324 38,814 38,661 38,052 36,660 Provision for loan and lease losses 37,004 37,018 35,911 35,739 34,252 Number est income after provision for loan and lease losses 37,018 33,333	Quarterly Consolidated Statements of Income (unaudited)	2005		2005	200	4	2004		2004
Laas S 46,260 S 43,944 S 42,983 S 41,283 S 39,635 Securities available for sale 10,226 10,247 10,398 10,734 10,313 Other 549 467 279 295 235 Total interest, fee and dividend income 57,866 55,461 10,299 9,743 9,674 Short-term borrowings 2,207 1,861 1,307 1,192 794 Long-term deb 4,032 3,808 3,919 3,861 3,625 Total interest expense 285 228 233 245 1663 Total interest expense 2,820 1,766 15,041 14,258 Net interest income 39,324 38,814 38,661 38,052 36,603 Provision for loan and lease losses 37,004 37,018 35,911 35,739 34,252 Num debits insuance fees 1,251 1,252 1,174 1,182 1,142 Service charges on deposit accounts	(in thousands, except per share data)	 							
Securities available for sale 10,226 10,247 10,398 10,784 10,313 Securities held to maturity 831 803 761 731 755 Total interest, fee and dividend income 57,866 55,461 54,421 53,093 50,938 Interest expense: - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -	Interest, fee and dividend income:								
Securities held to maturity B31 B03 761 731 755 Other 549 467 279 235 235 Total interest, fee and divided income 57.666 55.461 54.421 53.093 50.938 Interest expense: 2001 10.720 10.299 9.743 9.674 Short-term borrowings 2.007 1.861 1.307 1.122 794 Long-term deb 4.032 3.808 3.919 3.661 3.627 Trust preferred debatures 285 258 223 245 1630 Net interest income 39.324 38.814 38.661 38.052 35.600 Provision for loan and lease losses 2.320 1.796 2.750 2.313 2.428 Net interest income after provision for loan and lease losses 3.704 3.7018 3.5,733 3.4252 Noniterest income 1.251 1.252 1.174 1.142 1.425 Service charges on deposit accounts 4.311 3.929 4.144	Loans	\$ 46,260	\$	43,944	\$ 4	2,983	\$ 41,283	3 5	39,635
Other 549 467 279 295 235 Total interest, fee and dividend income 57,866 554,61 54,421 53,093 50,938 Interest expense: 2 12,018 10,720 10,299 9,743 9,674 Short-term borrowings 2,207 1,861 1,307 1,192 794 Long-term debt 4,032 3,808 3,919 3,861 3,627 Total interest expense 18,542 16,647 15,760 15,041 14,238 Net interest income 39,324 38,814 38,661 38,052 36,660 Provision for loan and lease losses 2,320 1,796 2,750 2,313 2,428 Noninterest income 1,251 1,252 1,174 1,142 1,142 Service charges on deposit accounts 4,311 3,293 3,4184 4,509 Active agries on deposit accounts 1,154 1,400 1,402 1,474 1,308 Broke dealer and insurance frees 1,543 1,403	Securities available for sale	10,226		10,247	1	0,398	10,784	1	10,313
Total interest, fee and dividend income 57,866 55,461 54,421 53,093 50,938 Interest expense:	Securities held to maturity	831		803		761	731	L	755
Interest expense: 12,018 10,720 10,299 9,743 9,674 Deposits 2,207 1,861 1,307 1,192 794 Long-term debt 4,032 3,808 3,919 3,861 3,627 Trust preferred debentures 285 235 245 163 Total interest expense 18,542 16,647 15,760 15,041 14,258 Net interest income 39,324 38,014 36,661 38,052 36,680 Provision for loan and lease losses 2,200 1,796 2,750 2,313 2,428 Net interest income 1,251 1,252 1,174 1,142 1,142 Trust 1,251 1,252 1,174 1,182 1,142 Service charges on deposit accounts 4,311 3,292 4,184 4,159 4,000 ATM and debit card fees 1,544 1,400 1,402 1,474 1,396 Brokerdelaer and insurance fees 1,556 863 - - - <t< td=""><td>Other</td><td> 549</td><td></td><td>467</td><td></td><td>279</td><td>295</td><td>5</td><td>235</td></t<>	Other	 549		467		279	295	5	235
Deposits 12.018 10.720 10.299 9.743 9.674 Short-term borrowings 2,207 1,861 1,307 1,192 794 Long-term debt 4,032 3,008 3,919 3,861 3,627 Trust preferred debentures 285 258 235 245 16.63 Net interest income 39.324 38,814 38,661 38,052 36,661 Provision for loan and lease losses 2,320 1,796 2,750 2,313 2,428 Net interest income after provision for loan and lease losses 37,004 37,018 35,911 35,739 34,252 Trust 1,251 1,252 1,174 1,182 1,142 Service charges on deposit accounts 4,311 3,429 4,144 1,396 Broker/dealer and insurance fees 1,544 1,400 1,402 1,474 Service charges on deposit accounts 1,156 863 - - Broker/dealer and insurance fees 1,156 863 - - <t< td=""><td>Total interest, fee and dividend income</td><td> 57,866</td><td></td><td>55,461</td><td>5</td><td>4,421</td><td>53,093</td><td>3</td><td>50,938</td></t<>	Total interest, fee and dividend income	 57,866		55,461	5	4,421	53,093	3	50,938
Shor-term borrowings 2,207 1,861 1,307 1,192 794 Long-term debt 4,032 3,088 3,919 3,861 3,627 Trust prefered debentures 285 258 233 245 163 Total interest expense 18,542 16,647 15,760 15,041 14,258 Net interest income 39,324 38,814 38,661 38,052 36,680 Provision for loan and lease losses 2,320 1,796 2,750 2,313 2,428 Net interest income after provision for loan and lease losses 37,004 37,016 35,911 35,739 34,252 Nomitterest income 1,521 1,252 1,174 1,182 1,142 Service charges on deposit accounts 4,311 3,292 4,184 4,190 1,402 1,474 1,366 Broker/dealer and insurance fees 1,544 1,400 1,402 1,474 1,366 1,573 1,463 3,483 4099 Retirement plan administratin fees 1,155 1,41 <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	-								
Long-term debt 4,032 3,808 3,919 3,861 3,627 Trust preferred debentures 285 288 235 245 1633 Total interest expense 18,542 16,647 15,760 15,041 14,258 Net interest income 39,324 38,814 38,661 38,052 36,680 Provision for loan and lease losses 2,320 1,796 2,750 2,313 2,428 Noninterest income after provision for loan and lease losses 37,004 37,018 35,731 34,252 Noninterest income 1,251 1,252 1,174 1,182 1,142 Service charges on deposit accounts 4,311 3,2929 4,184 4,159 4,030 ATM and debit card fees 736 1,352 1,572 1,696 1,783 Net securities gains (losses) 51 (4) 160 18 299 Bank owned life insurance income 3133 333 3345 348 409 Moniterest tagains (losses) 1,165 1663	Deposits	12,018		10,720	1	0,299	9,743	3	9,674
Thist preferred debentures 285 258 235 245 163 Total interest expense 18.542 16.647 15.760 15.041 14.258 Net interest income 39,324 38.814 38.661 38,052 36,680 Provision for loan and lease losses 2,320 1,796 2,750 2,313 2,428 Net interest income after provision for loan and lease losses 37,004 37,018 35,911 35,739 34,252 Noniterest income 1,251 1,252 1,174 1,182 4,142 Service charges on deposit accounts 4,311 3,929 4,184 4,159 4,000 ATM and debit card fees 1,544 1,400 1,402 1,474 1,383 Proker/dealer and insurance fees 736 1,332 1,572 1,696 1,783 Net securities gains (losses) 51 (4) 160 18 29 Bank owned life insurance income 1,165 16,63 - - - Other 1,165	Short-term borrowings	2,207		1,861		1,307	1,192	2	794
Total interest expense 18,542 16,647 15,760 15,041 14,258 Net interest income 39,324 38,814 38,661 38,052 36,660 Provision for loan and lease losses 2,320 1,796 2,750 2,313 2,428 Net interest income after provision for loan and lease losses 37,004 37,018 35,911 35,739 34,252 Noninterest income: 1,251 1,252 1,174 1,182 1,142 Service charges on deposit accounts 4,311 3,929 4,184 4,159 4,090 ATM and debit card fees 1,544 1,400 1,402 1,474 1,396 Broker/dealer and insurance fees 736 1,352 1,572 1,696 1,783 Net securities gains (losses) 51 (4) 160 18 29 Bank owned life insurance income 133 333 345 348 409 Notiterest expense: 1,673 1,566 1,503 1,240 1,140 Oftice supplies and postage	Long-term debt	4,032		3,808		3,919	3,861	L	3,627
Net interest income 39,324 38,814 38,661 38,052 36,660 Provision for loan and lease losses 2,320 1,796 2,750 2,313 2,428 Net interest income after provision for loan and lease losses 37,004 37,018 35,911 35,739 34,252 Noninterest income: 1,251 1,252 1,174 1,182 1,142 Service charges on deposit accounts 4,311 3,929 4,184 4,159 4,090 ATM and debit card fees 1,544 1,400 1,402 1,474 1,386 Broker/dealer and insurance fees 736 1,352 1,572 1,696 1,783 Net securities gains (losses) 51 (4) 160 18 29 Bank owned life insurance income 1,156 863 - - - Other 1,673 1,586 1,503 1,240 1,140 Occupancy 2,550 2,788 2,416 2,445 2,446 Equipment 1,931 2,056 <t< td=""><td>Trust preferred debentures</td><td> 285</td><td>_</td><td>258</td><td></td><td>235</td><td>245</td><td>5</td><td>163</td></t<>	Trust preferred debentures	 285	_	258		235	245	5	163
Provision for loan and lease losses 2,320 1,796 2,750 2,313 2,428 Net interest income after provision for loan and lease losses 37,004 37,018 35,911 35,739 34,252 Noninterest income after provision for loan and lease losses 37,004 37,018 35,911 35,739 34,252 Noninterest income after provision for loan and lease losses 4,311 3,929 4,184 4,159 4,000 ATM and debit card fees 1,544 1,400 1,402 1,474 1,396 Broker/dealer and insurance fees 736 1,352 1,572 1,696 1,783 Net securities gains (losses) 51 (4) 160 18 29 Bank owned life insurance income 333 333 333 345 348 4009 Retirement plan administration fees 1,156 863 - - - - - - - - - - - - - - - - - - - -	Total interest expense	 18,542	_	16,647	1	5,760	15,041	L _	14,258
Net interest income after provision for loan and lease losses 37,004 37,018 35,911 35,739 34,252 Noninterest income: 1,251 1,252 1,174 1,182 1,142 Service charges on deposit accounts 4,311 3,929 4,184 4,159 4,090 ATM and debit card fees 1,544 1,400 1,402 1,474 1,396 Broker/dealer and insurance fees 736 1,352 1,572 1,696 1,783 Net securities gains (losses) 51 (4) 160 18 29 Bank owned life insurance income 333 333 345 348 409 Retirement plan administration fees 1,156 863 - - - Other 1,673 1,586 1,503 1,240 1,140 Total noninterest income 11,055 10,711 10,344 1,413 Office supplies and postage 1,121 1,150 1,118 1,167 1,414 Quaprocessing and communications 2,530 2,788	Net interest income	39,324		38,814	3	8,661	38,052	2	36,680
Noninterest income: 1,251 1,252 1,174 1,182 1,142 Service charges on deposit accounts 4,311 3,929 4,184 4,159 4,090 ATM and debit card fees 1,544 1,400 1,402 1,474 1,396 Broker/dealer and insurance fees 736 1,352 1,572 1,606 1,783 Net securities gains (losses) 51 (4) 160 18 29 Bank owned life insurance income 333 333 345 348 409 Other 1,673 1,586 1,503 1,240 1,140 Other 11,055 10,711 10,340 10,117 9,989 Noninterest expense: 11,055 10,711 10,344 10,117 9,989 Cocupancy 2,550 2,788 2,416 2,445 2,446 Equipment 1,931 2,096 1,998 1,941 1,781 Professional fees and outside services 1,381 1,675 1,583 1,536 1,	Provision for loan and lease losses	 2,320		1,796		2,750	2,313	3	2,428
Trust1,2511,2521,1741,1821,142Service charges on deposit accounts4,3113,9294,1844,1594,090ATM and debit card fees1,5441,4001,4021,4741,396Broker/dealer and insurance fees7361,3521,5721,6961,783Net securities gains (losses)51(4)1601829Bank owned life insurance income333333345348409Retirement plan administration fees1,156863Other1,6731,5861,5031,2401,140Total noninterest income11,05510,71110,34010,1179,989Noniterest expense:1,1671,1181,1671,143Cocupancy2,5502,7882,4462,4462,446Equipment1,9312,0961,9981,9411,781Professional fees and outside services1,3811,6751,5831,5361,424Data processing and communications2,5302,6582,7402,6882,852Amortization of intangible assets14211871717171Other operating3,9852,7723,0373,7733,505Total noninterest expense28,69628,88129,4072,7362,5863Income taxes6,2356,0594,3335,9345,810Income taxes19,36318,84816,84418,851<	Net interest income after provision for loan and lease losses	37,004		37,018	3	5,911	35,739)	34,252
Service charges on deposit accounts4,3113,9294,1844,1594,000ATM and debit card fees1,5441,4001,4021,4741,396Broker/dealer and insurance fees7361,3521,5721,6961,783Net securities gains (losses)51(4)1601829Bank owned life insurance income333333345348409Retirement plan administration fees1,156863Other1,6731,5861,5031,2401,140Total noninterest income11,05510,71110,34010,1179,989Salaries and employee benefits14,84815,22314,06313,34512,546Office supplies and postage1,1211,1501,1181,1671,143Occupancy2,5502,7882,4162,4452,446Equipment1,9312,0961,9981,9411,781Professional fees and outside services1,3411,6751,5831,5361,424Data processing and communications2,5302,6582,7402,6882,852Amortization of intangible assets142118717171Loan collection and other real estate owned20840143133999Goodwill impairment1,950Other operating3,9652,7723,0373,7733,505Total noninterest expense28,696 <td>Noninterest income:</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Noninterest income:								
ATM and debit card fees1,5441,4001,4021,4741,396Broker/dealer and insurance fees7361,3521,5721,6961,783Net securities gains (losses)51(4)1601829Bank owned life insurance income333333345348409Bank owned life insurance income333333345348409Retirement plan administration fees1,156863Other1,6731,5861,5031,2401,140Total noninterest income11,05510,71110,34010,1179,989Noninterest expense:11,1501,1181,1671,143Office supplies and postage1,1211,1501,1181,1671,143Occupancy2,5502,7882,4162,4452,446Equipment1,9312,0961,9981,9411,781Professional fees and outside services1,3811,6751,5831,5231,424Data processing and communications2,5302,6582,7402,6882,852Godwill impairment1,950Other operating3,84528,8652,7723,0373,7733,505Total noninterest expense28,69628,8812,940727,30525,863Income taxes19,36318,84816,84418,55118,378Income taxes19,36318,84816,844	Trust	1,251		1,252		1,174	1,182	2	1,142
Broker/dealer and insurance fees7361,3521,5721,6961,783Net securities gains (losses)51(4)1601829Bank owned life insurance income333333345348409Retirement plan administration fees1,165863Other1,6731,5861,5031,2401,140Total noninterest income11,05510,71110,34010,1179,989Noninterest expense:11,1211,1501,1181,1671,143Office supplies and postage1,1211,1501,1181,1671,143Octopancy2,5502,7882,4162,4452,446Equipment1,3311,6751,5831,5361,424Data processing and communications2,5302,6582,7402,6882,852Amortization of intangible assets142118717171Loan collection and other real estate owned20840143133999Godwill impairment1,950Other operating3,9852,7723,0373,7733,505Total noninterest expense19,36318,84816,84418,55118,378Income before income taxes19,36318,84816,84418,55118,378Income before income taxes93,6526,0594,3535,9345,810Noticeme\$13,128\$12,491 <td< td=""><td>Service charges on deposit accounts</td><td>4,311</td><td></td><td>3,929</td><td></td><td>4,184</td><td>4,159</td><td>)</td><td>4,090</td></td<>	Service charges on deposit accounts	4,311		3,929		4,184	4,159)	4,090
Net securities gains (losses)51(4)1601829Bank owned life insurance income3333333345348409Retirement plan administration fees1,156863Other1,6731,5861,5031,2401,140Total noninterest income11,05510,71110,34010,1179,989Noninterest expense:Salaries and employee benefits14,84815,22314,06313,34512,542Office supplies and postage1,1211,1501,1181,1671,143Occupancy2,5502,7882,4162,4452,446Equipment1,9312,0961,9981,9411,781Professional fees and outside services1,3811,6751,5831,5361,424Data processing and communications2,5302,6582,7402,6882,852Amoritzation of intangible assets142118717171Loan collection and other real estate owned20840143133999Godwill impairment1,950Other operating3,9852,7723,0373,7733,505Total noninterest expense28,69628,88129,40727,30525,863Income taxes19,36318,84816,84418,55118,378Income taxes6,2356,0594,3535,9345,810<	ATM and debit card fees	1,544		1,400		1,402	1,474	1	1,396
Bank owned life insurance income333333345348409Retirement plan administration fees $1,156$ 863 Other $1,673$ $1,586$ $1,503$ $1,240$ $1,140$ Total noninterest income $11,055$ $10,711$ $10,340$ $10,117$ $9,989$ Noninterest expense: $11,055$ $10,711$ $10,340$ $13,345$ $12,542$ Salaries and employee benefits $14,848$ $15,223$ $14,063$ $13,345$ $12,542$ Office supplies and postage $1,121$ $1,150$ $1,118$ $1,167$ $1,143$ Occupancy $2,550$ $2,788$ $2,416$ $2,445$ $2,446$ Equipment $1,931$ $2,096$ $1,998$ $1,941$ $1,781$ Professional fees and outside services $1,381$ $1,675$ $1,583$ $1,536$ $1,424$ Data processing and communications $2,530$ $2,658$ $2,740$ $2,688$ $2,852$ Amotrization of intangible assets 142 118 71 71 71 Loan collection and other real estate owned 208 401 431 339 99 Godwill impairment $ 1,950$ $ -$ Other operating $3,985$ $2,772$ $3,037$ $3,773$ $3,505$ Total noninterest expense $28,696$ $28,881$ $29,407$ $27,305$ $25,863$ Income taxes $19,363$ $18,848$ $16,844$ $18,551$ $18,378$ Income tax	Broker/dealer and insurance fees	736		1,352		1,572	1,696	5	1,783
Retirement plan administration fees $1,156$ 863 $ -$ Other $1,673$ $1,586$ $1,503$ $1,240$ $1,140$ Total noninterest income $11,055$ $10,711$ $10,340$ $10,117$ $9,989$ Noninterest expense: $11,055$ $10,711$ $10,340$ $10,117$ $9,989$ Salaries and employee benefits $14,848$ $15,223$ $14,063$ $13,345$ $12,542$ Office supplies and postage $1,121$ $1,150$ $1,118$ $1,167$ $1,143$ Occupancy $2,550$ $2,788$ $2,416$ $2,445$ $2,446$ Equipment $1,931$ $2,096$ $1,998$ $1,941$ $1,781$ Professional fees and outside services $1,381$ $1,675$ $1,583$ $1,628$ $2,852$ Amortization of intangible assets 142 118 71 71 711 Loan collection and other real estate owned 208 401 431 339 999 Godwill impairment $ 1,950$ $ -$ Total noninterest expense $28,696$ $28,881$ $29,407$ $27,305$ $25,863$ Income before income taxes $19,363$ $18,848$ $16,844$ $18,551$ $18,378$ Income taxes $6,235$ $6,059$ $4,353$ $5,934$ $5,810$ Net income $$13,128$ $$12,678$ $$12,617$ $$12,568$	Net securities gains (losses)	51		(4))	160	18	3	29
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	Bank owned life insurance income	333		333		345	348	3	409
Total noninterest income11,05510,71110,34010,1179,989Noninterest expense:14,84815,22314,06313,34512,542Office supplies and postage1,1211,1501,1181,1671,143Occupancy2,5502,7882,4162,4452,446Equipment1,9312,0961,9981,9411,781Professional fees and outside services1,3811,6751,5831,5361,424Data processing and communications2,5302,6582,7402,6882,852Amortization of intangible assets142118717171Loan collection and other real estate owned20840143133999Godwill impairment1,950Other operating3,9852,7723,0373,7733,505Total noninterest expense28,69628,88129,40727,30525,863Income before income taxes19,36318,84816,84418,55118,378Income taxes6,2356,0594,3535,9345,810Net income\$13,128\$12,789\$12,617\$12,568	Retirement plan administration fees	1,156		863		-		-	-
Noninterest expense: 14,848 15,223 14,063 13,345 12,542 Office supplies and postage 1,121 1,150 1,118 1,167 1,143 Occupancy 2,550 2,788 2,416 2,445 2,446 Equipment 1,931 2,096 1,998 1,941 1,781 Professional fees and outside services 1,381 1,675 1,583 1,536 1,424 Data processing and communications 2,530 2,658 2,740 2,688 2,852 Amortization of intangible assets 142 118 71 71 71 Loan collection and other real estate owned 208 401 431 339 99 Godwill impairment - - 1,950 - - - Other operating 3,985 2,772 3,037 3,773 3,505 Total noninterest expense 28,696 28,881 29,407 27,305 25,863 Income taxes 6,235 6,059 4,353	Other	 1,673		1,586		1,503	1,240)	1,140
Salaries and employee benefits $14,848$ $15,223$ $14,063$ $13,345$ $12,542$ Office supplies and postage $1,121$ $1,150$ $1,118$ $1,167$ $1,143$ Occupancy $2,550$ $2,788$ $2,416$ $2,445$ $2,446$ Equipment $1,931$ $2,096$ $1,998$ $1,941$ $1,781$ Professional fees and outside services $1,381$ $1,675$ $1,583$ $1,536$ $1,424$ Data processing and communications $2,530$ $2,658$ $2,740$ $2,688$ $2,852$ Amortization of intangible assets 142 118 71 71 71 Loan collection and other real estate owned 208 401 431 339 999 Goodwill impairment $ 1,950$ $ -$ Other operating $3,985$ $2,772$ $3,037$ $3,773$ $3,505$ Total noninterest expense $28,696$ $28,881$ $29,407$ $27,305$ $25,863$ Income before income taxes $19,363$ $18,848$ $16,844$ $18,551$ $18,378$ Income taxes $6,235$ $6,059$ $4,353$ $5,934$ $5,810$ Net income $$13,128$ $$12,789$ $$12,491$ $$12,617$ $$12,568$	Total noninterest income	 11,055	_	10,711	1	0,340	10,117	7	9,989
Office supplies and postage 1,121 1,150 1,118 1,167 1,143 Occupancy 2,550 2,788 2,416 2,445 2,446 Equipment 1,931 2,096 1,998 1,941 1,781 Professional fees and outside services 1,381 1,675 1,583 1,536 1,424 Data processing and communications 2,530 2,658 2,740 2,688 2,852 Amortization of intangible assets 142 118 71 71 71 Loan collection and other real estate owned 208 401 431 339 99 Goodwill impairment - - 1,950 - - Other operating 3,985 2,772 3,037 3,773 3,505 Total noninterest expense 28,696 28,881 29,407 27,305 25,863 Income before income taxes 19,363 18,848 16,844 18,551 18,378 Income taxes 6,235 6,059 4,353 5,934 5,810 Net income \$ 13,128 12,478 12,	Noninterest expense:								
Occupancy $2,550$ $2,788$ $2,416$ $2,445$ $2,446$ Equipment $1,931$ $2,096$ $1,998$ $1,941$ $1,781$ Professional fees and outside services $1,381$ $1,675$ $1,583$ $1,536$ $1,424$ Data processing and communications $2,530$ $2,658$ $2,740$ $2,688$ $2,852$ Amortization of intangible assets 142 118 71 71 71 Loan collection and other real estate owned 208 401 431 339 99 Goodwill impairment $$ $ 1,950$ $$ Other operating $3,985$ $2,772$ $3,037$ $3,773$ $3,505$ Total noninterest expense $28,696$ $28,881$ $29,407$ $27,305$ $25,863$ Income before income taxes $19,363$ $18,848$ $16,844$ $18,551$ $18,378$ Income taxes $6,235$ $6,059$ $4,353$ $5,934$ $5,810$ Net income $$13,128$ $$12,789$ $$12,491$ $$12,407$ $$$12,617$ $$$12,568$	Salaries and employee benefits	14,848		15,223	1	4,063	13,345	5	12,542
Equipment $1,931$ $2,096$ $1,998$ $1,941$ $1,781$ Professional fees and outside services $1,381$ $1,675$ $1,583$ $1,536$ $1,424$ Data processing and communications $2,530$ $2,658$ $2,740$ $2,688$ $2,852$ Amortization of intangible assets 142 118 71 71 71 Loan collection and other real estate owned 208 401 431 339 99 Goodwill impairment $ 1,950$ $ -$ Other operating $3,985$ $2,772$ $3,037$ $3,773$ $3,505$ Total noninterest expense $28,696$ $28,881$ $29,407$ $27,305$ $25,863$ Income taxes $6,235$ $6,059$ $4,353$ $5,934$ $5,810$ Net income $$13,128$ $$12,789$ $$12,491$ $$12,617$ $$12,568$	Office supplies and postage	1,121		1,150		1,118	1,167	7	1,143
Professional fees and outside services1,3811,6751,5831,5361,424Data processing and communications2,5302,6582,7402,6882,852Amortization of intangible assets142118717171Loan collection and other real estate owned20840143133999Goodwill impairment1,950Other operating3,9852,7723,0373,7733,505Total noninterest expense28,69628,88129,40727,30525,863Income before income taxes19,36318,84816,84418,55118,378Income taxes6,2356,0594,3535,9345,810Net income\$ 13,128\$ 12,789\$ 12,491\$ 12,617\$ 12,568	Occupancy	2,550		2,788		2,416	2,445	5	2,446
Data processing and communications2,5302,6582,7402,6882,852Amortization of intangible assets142118717171Loan collection and other real estate owned20840143133999Goodwill impairment1,950Other operating3,9852,7723,0373,7733,505Total noninterest expense28,69628,88129,40727,30525,863Income before income taxes19,36318,84816,84418,55118,378Income taxes6,2356,0594,3535,9345,810Net income\$13,128\$12,789\$12,491\$12,617\$12,568	Equipment	1,931		2,096		1,998	1,941	L	1,781
Amortization of intangible assets 142 118 71 71 71 Loan collection and other real estate owned 208 401 431 339 99 Goodwill impairment - - 1,950 - - Other operating 3,985 2,772 3,037 3,773 3,505 Total noninterest expense 28,696 28,881 29,407 27,305 25,863 Income before income taxes 19,363 18,848 16,844 18,551 18,378 Income taxes 6,235 6,059 4,353 5,934 5,810 Net income \$ 13,128 12,789 \$ 12,491 \$ 12,617 \$ 12,568	Professional fees and outside services	1,381		1,675		1,583	1,536	5	1,424
Loan collection and other real estate owned 208 401 431 339 99 Goodwill impairment - - 1,950 - - Other operating 3,985 2,772 3,037 3,773 3,505 Total noninterest expense 28,696 28,881 29,407 27,305 25,863 Income before income taxes 19,363 18,848 16,844 18,551 18,378 Income taxes 6,235 6,059 4,353 5,934 5,810 Net income \$ 13,128 \$ 12,789 \$ 12,491 \$ 12,568		2,530		2,658		2,740	2,688	3	2,852
Goodwill impairment - 1,950 - - Other operating 3,985 2,772 3,037 3,773 3,505 Total noninterest expense 28,696 28,881 29,407 27,305 25,863 Income before income taxes 19,363 18,848 16,844 18,551 18,378 Income taxes 6,235 6,059 4,353 5,934 5,810 Net income \$ 13,128 12,789 12,491 \$ 12,617 \$ 12,568	Amortization of intangible assets			118		71			
Other operating3,9852,7723,0373,7733,505Total noninterest expense28,69628,88129,40727,30525,863Income before income taxes19,36318,84816,84418,55118,378Income taxes6,2356,0594,3535,9345,810Net income\$ 13,12812,789\$ 12,491\$ 12,617\$ 12,568	Loan collection and other real estate owned	208		401		431	339)	99
Total noninterest expense28,69628,88129,40727,30525,863Income before income taxes19,36318,84816,84418,55118,378Income taxes6,2356,0594,3535,9345,810Net income\$ 13,128\$ 12,789\$ 12,491\$ 12,617\$ 12,568	1	-		-				-	-
Income before income taxes19,36318,84816,84418,55118,378Income taxes6,2356,0594,3535,9345,810Net income\$ 13,128\$ 12,789\$ 12,491\$ 12,617\$ 12,568	Other operating	 3,985	_	2,772		3,037	3,773	3	3,505
Income taxes 6,235 6,059 4,353 5,934 5,810 Net income \$13,128 \$12,789 \$12,491 \$12,491 \$12,617 \$12,568	Total noninterest expense	 28,696		28,881	2	9,407	27,305	5	25,863
Net income \$ 13,128 \$ 12,789 \$ 12,491 \$ 12,617 \$ 12,568	Income before income taxes	19,363		18,848	1	6,844	18,551	L	18,378
	Income taxes	 6,235		6,059		4,353	5,934	1	5,810
Earnings per share:	Net income	\$ 13,128	\$	12,789	\$ 1	2,491	\$ 12,617	7 5	12,568
	Earnings per share:								
Basic \$ 0.41 \$ 0.39 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38	Basic	\$ 0.41	\$	0.39	\$	0.38	\$ 0.38	3 5	0.38
Diluted \$ 0.40 \$ 0.39 \$ 0.38 \$ 0.38 \$ 0.38 \$ 0.38	Diluted	\$ 0.40	\$	0.39	\$	0.38	\$ 0.38	3 5	0.38