



INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

STATEMENT OF CONDITION Third Quarter 2014

Assets	Sep 30, 2014
Cash on hand and due from banks	
Cash and Cash Items.....	\$6,044,154
Due from Banks.....	88,544,320
	<u>94,588,474</u>
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	13,414,108
U.S. Gov't Notes & Municipals - at amortized cost ...	118,423,205
Asset Backed Securities - available for sale.....	42,442,783
Asset Backed Securities - at amortized cost.....	49,831,814
Corporate Stocks - available for sale.....	170,719,102
	<u>394,831,012</u>
Federal Funds.....	3,583,009
Loans on Real Estate.....	1,088,146,407
Commercial Loans	288,279,884
Consumer Loans.....	4,514,718
Allowance for Loan Loss.....	-7,025,323
Bank Building & Equipment.....	31,909,151
Other Real Estate Owned.....	350,000
Accrued Interest Receivable.....	5,092,058
Federal Home Loan Bank Stock.....	7,010,200
Goodwill.....	9,934,989
Other Assets.....	70,709,787
	<u>70,709,787</u>
TOTAL ASSETS.....	<u><u>\$1,991,924,366</u></u>
Liabilities and Surplus	
Liabilities	
Deposits	\$1,666,648,248
Borrowings.....	57,808,757
Reserve for Deferred Taxes.....	2,377,771
Other Liabilities.....	33,831,528
	<u>1,760,666,304</u>
Surplus	
Retained Earnings.....	224,018,780
Accumulated Other Comprehensive Income.....	7,239,282
	<u>231,258,062</u>
TOTAL LIABILITIES & SURPLUS.....	<u><u>\$1,991,924,366</u></u>

The financial statements of the bank are subject to examination by the FDIC, Office of the Commissioner of Banks and independent certified public accountants whose examinations and audit dates may differ from the September 30th date as reported above.