



# INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

## STATEMENT OF CONDITION Fourth Quarter 2014

Assets	Dec 31, 2014
Cash on hand and due from banks	
Cash and Cash Items.....	\$5,877,495
Due from Banks.....	96,495,569
	<u>102,373,064</u>
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	13,487,066
U.S. Gov't Notes & Municipals - at amortized cost ...	118,347,686
Asset Backed Securities - available for sale.....	40,927,819
Asset Backed Securities - at amortized cost.....	47,234,246
Corporate Stocks - available for sale.....	190,633,739
	<u>410,630,556</u>
Federal Funds.....	3,168,085
Loans on Real Estate.....	1,100,739,555
Commercial Loans .....	295,747,593
Consumer Loans.....	3,934,439
Allowance for Loan Loss.....	-7,326,427
Bank Building & Equipment.....	32,738,227
Other Real Estate Owned.....	350,000
Accrued Interest Receivable.....	4,752,005
Federal Home Loan Bank Stock.....	7,010,200
Goodwill.....	9,228,510
Other Assets.....	71,141,541
	<u>71,141,541</u>
TOTAL ASSETS.....	<u><u>\$2,034,487,348</u></u>
<b>Liabilities and Surplus</b>	
Liabilities	
Deposits .....	\$1,727,518,491
Borrowings.....	27,756,650
Reserve for Deferred Taxes.....	5,006,622
Other Liabilities.....	33,718,523
	<u>1,794,000,286</u>
Surplus	
Retained Earnings.....	229,304,550
Accumulated Other Comprehensive Income.....	11,182,512
	<u>240,487,062</u>
TOTAL LIABILITIES & SURPLUS.....	<u><u>\$2,034,487,348</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 December 31st date as reported above.