



INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

STATEMENT OF CONDITION First Quarter 2016

Assets	Mar 31, 2016
Cash on hand and due from banks	
Cash and Cash Items.....	\$5,579,441
Due from Banks.....	67,019,923
	<u>72,599,364</u>
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	11,367,269
U.S. Gov't Notes & Municipals - at amortized cost ...	125,104,349
Asset Backed Securities - available for sale.....	46,903,363
Asset Backed Securities - at amortized cost.....	34,726,083
Corporate Stocks - available for sale.....	230,918,049
	<u>449,019,113</u>
Federal Funds.....	2,324,445
Loans on Real Estate.....	1,539,455,669
Commercial Loans	422,353,325
Consumer Loans.....	3,389,059
Allowance for Loan Loss.....	-8,604,510
Bank Building & Equipment.....	33,644,399
Other Real Estate Owned.....	150,000
Accrued Interest Receivable.....	6,467,276
Federal Home Loan Bank Stock.....	12,798,400
Goodwill.....	9,434,574
Other Assets.....	84,792,754
	<u>84,792,754</u>
TOTAL ASSETS.....	<u><u>\$2,627,823,868</u></u>
Liabilities and Surplus	
Liabilities	
Deposits	\$2,144,350,143
Borrowings.....	185,522,025
Reserve for Deferred Taxes.....	146,870
Other Liabilities.....	36,811,444
	<u>2,366,830,482</u>
Surplus	
Retained Earnings.....	257,353,644
Accumulated Other Comprehensive Income.....	3,639,742
	<u>260,993,386</u>
TOTAL LIABILITIES & SURPLUS.....	<u><u>\$2,627,823,868</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 March 31st date as reported above.