



INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

STATEMENT OF CONDITION Second Quarter 2016

Assets	Jun 30, 2016
Cash on hand and due from banks	
Cash and Cash Items.....	\$5,910,683
Due from Banks.....	85,598,184
	<u>91,508,867</u>
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	5,840,181
U.S. Gov't Notes & Municipals - at amortized cost ...	125,014,041
Asset Backed Securities - available for sale.....	49,562,733
Asset Backed Securities - at amortized cost.....	32,429,563
Corporate Stocks - available for sale.....	232,584,080
	<u>445,430,598</u>
Federal Funds.....	2,466,768
Loans on Real Estate.....	1,579,093,614
Commercial Loans	438,821,852
Consumer Loans.....	3,170,923
Allowance for Loan Loss.....	-8,899,033
Bank Building & Equipment.....	34,388,954
Other Real Estate Owned.....	150,000
Accrued Interest Receivable.....	6,523,816
Federal Home Loan Bank Stock.....	14,782,600
Goodwill.....	9,434,574
Other Assets.....	84,702,184
	<u>84,702,184</u>
TOTAL ASSETS.....	<u>\$2,701,575,717</u>
Liabilities and Surplus	
Liabilities	
Deposits	\$2,193,974,195
Borrowings.....	199,499,842
Reserve for Deferred Taxes.....	992,111
Other Liabilities.....	37,925,448
	<u>2,432,391,596</u>
Surplus	
Retained Earnings.....	263,968,424
Accumulated Other Comprehensive Income.....	5,215,697
	<u>269,184,121</u>
TOTAL LIABILITIES & SURPLUS.....	<u>\$2,701,575,717</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 June 30th date as reported above.