



INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

STATEMENT OF CONDITION Third Quarter 2017

Assets	Sep 30, 2017
Cash on hand and due from banks	
Cash and Cash Items.....	\$5,548,474
Due from Banks.....	128,282,373
	<u>133,830,847</u>
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	5,649,887
U.S. Gov't Notes & Municipals - at amortized cost ...	112,809,368
Asset Backed Securities - available for sale.....	89,684,809
Asset Backed Securities - at amortized cost.....	22,385,272
Corporate Stocks - available for sale.....	283,052,229
	<u>513,581,565</u>
Federal Funds.....	2,177,291
Loans on Real Estate.....	1,954,089,025
Commercial Loans	519,908,676
Consumer Loans.....	3,542,567
Allowance for Loan Loss.....	-10,689,267
Bank Building & Equipment.....	37,048,395
Accrued Interest Receivable.....	7,280,884
Federal Home Loan Bank Stock.....	19,328,400
Goodwill.....	9,434,574
Other Assets.....	93,782,681
	<u>93,782,681</u>
TOTAL ASSETS.....	<u><u>\$3,283,315,638</u></u>
Liabilities and Surplus	
Liabilities	
Deposits	\$2,659,887,421
Borrowings.....	274,387,398
Reserve for Deferred Taxes.....	4,293,122
Other Liabilities.....	29,618,365
	<u>2,968,186,306</u>
Surplus	
Retained Earnings.....	304,947,953
Accumulated Other Comprehensive Income.....	10,181,379
	<u>315,129,332</u>
TOTAL LIABILITIES & SURPLUS.....	<u><u>\$3,283,315,638</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.