



INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

STATEMENT OF CONDITION First Quarter 2019

Assets	Mar 31, 2019
Cash on hand and due from banks	
Cash and Cash Items.....	\$5,139,996
Due from Banks.....	69,316,410
	<u>74,456,406</u>
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	10,292,135
U.S. Gov't Notes & Municipals - at amortized cost ...	112,934,073
Asset Backed Securities - available for sale.....	88,896,433
Asset Backed Securities - at amortized cost.....	21,428,711
Corporate Stocks - available for sale.....	282,166,907
	<u>515,718,259</u>
Federal Funds.....	1,645,855
Loans on Real Estate.....	2,118,478,952
Commercial Loans	605,383,505
Consumer Loans.....	13,002,535
Allowance for Loan Loss.....	-12,560,389
Bank Building & Equipment.....	38,344,098
Accrued Interest Receivable.....	9,063,856
Federal Home Loan Bank Stock.....	17,583,200
Goodwill.....	9,434,574
Other Assets.....	110,035,613
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TOTAL ASSETS.....	<u><u>\$3,500,586,464</u></u>
Liabilities and Surplus	
Liabilities	
Deposits	\$2,795,665,580
Borrowings.....	317,249,537
Reserve for Deferred Taxes.....	139,653
Other Liabilities.....	23,760,752
	<u>3,136,815,522</u>
Surplus	
Retained Earnings.....	366,156,160
Accumulated Other Comprehensive Income.....	-2,385,218
	<u>363,770,942</u>
TOTAL LIABILITIES & SURPLUS.....	<u><u>\$3,500,586,464</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.