



# INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

## STATEMENT OF CONDITION First Quarter 2017

Assets	Mar 31, 2017
Cash on hand and due from banks	
Cash and Cash Items.....	\$5,301,565
Due from Banks.....	144,230,096
	<u>149,531,661</u>
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	5,649,161
U.S. Gov't Notes & Municipals - at amortized cost ...	115,017,610
Asset Backed Securities - available for sale.....	61,913,800
Asset Backed Securities - at amortized cost.....	25,598,821
Corporate Stocks - available for sale.....	214,648,180
	<u>422,827,572</u>
Federal Funds.....	2,101,748
Loans on Real Estate.....	1,746,956,121
Commercial Loans .....	481,447,399
Consumer Loans.....	3,057,739
Allowance for Loan Loss.....	-10,158,359
Bank Building & Equipment.....	34,977,887
Accrued Interest Receivable.....	6,251,686
Federal Home Loan Bank Stock.....	16,580,600
Goodwill.....	9,434,574
Other Assets.....	85,850,223
	<u>85,850,223</u>
TOTAL ASSETS.....	<u>\$2,948,858,851</u>
<b>Liabilities and Surplus</b>	
Liabilities	
Deposits .....	\$2,367,904,280
Borrowings.....	237,932,483
Reserve for Deferred Taxes.....	2,531,757
Other Liabilities.....	44,024,843
	<u>2,652,393,363</u>
Surplus	
Retained Earnings.....	289,269,945
Accumulated Other Comprehensive Income.....	7,195,543
	<u>296,465,488</u>
TOTAL LIABILITIES & SURPLUS.....	<u>\$2,948,858,851</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.