



INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

STATEMENT OF CONDITION First Quarter 2018

Assets	Mar 31, 2018
Cash on hand and due from banks	
Cash and Cash Items.....	\$4,824,545
Due from Banks.....	77,725,447
	<u>82,549,992</u>
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	5,231,462
U.S. Gov't Notes & Municipals - at amortized cost ...	120,464,691
Asset Backed Securities - available for sale.....	90,860,618
Asset Backed Securities - at amortized cost.....	27,028,091
Corporate Stocks - available for sale.....	276,753,545
	<u>520,338,407</u>
Federal Funds.....	2,240,540
Loans on Real Estate.....	2,012,861,088
Commercial Loans	526,444,326
Consumer Loans.....	10,285,949
Allowance for Loan Loss.....	-11,405,772
Bank Building & Equipment.....	37,500,489
Accrued Interest Receivable.....	7,362,430
Federal Home Loan Bank Stock.....	18,843,000
Goodwill.....	9,434,574
Other Assets.....	97,609,204
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TOTAL ASSETS.....	<u><u>\$3,314,064,227</u></u>
Liabilities and Surplus	
Liabilities	
Deposits	\$2,685,845,126
Borrowings.....	272,341,663
Reserve for Deferred Taxes.....	276,585
Other Liabilities.....	27,369,895
	<u>2,985,833,269</u>
Surplus	
Retained Earnings.....	321,105,650
Accumulated Other Comprehensive Income.....	7,125,308
	<u>328,230,958</u>
TOTAL LIABILITIES & SURPLUS.....	<u><u>\$3,314,064,227</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.