



INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

STATEMENT OF CONDITION Second Quarter 2014

Assets	Jun 30, 2014
Cash on hand and due from banks	
Cash and Cash Items.....	\$3,050,562
Due from Banks.....	100,513,845
	<u>103,564,407</u>
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	13,390,668
U.S. Gov't Notes & Municipals - at amortized cost ...	118,498,354
Asset Backed Securities - available for sale.....	44,425,916
Asset Backed Securities - at amortized cost.....	52,845,763
Corporate Stocks - available for sale.....	177,869,200
	<u>407,029,901</u>
Federal Funds.....	3,045,945
Loans on Real Estate.....	1,002,389,152
Commercial Loans	186,854,095
Consumer Loans.....	2,661,341
Allowance for Loan Loss.....	-6,725,393
Bank Building & Equipment.....	25,060,605
Other Real Estate Owned.....	628,057
Accrued Interest Receivable.....	4,485,500
Federal Home Loan Bank Stock.....	5,156,100
Other Assets.....	60,689,968
	<u>60,689,968</u>
TOTAL ASSETS.....	<u>\$1,794,839,678</u>
Liabilities and Surplus	
Liabilities	
Deposits	\$1,497,563,251
Borrowings.....	27,459,226
Reserve for Deferred Taxes.....	3,902,540
Other Liabilities.....	34,862,730
	<u>1,563,787,747</u>
Surplus	
Retained Earnings.....	218,945,772
Accumulated Other Comprehensive Income.....	12,106,159
	<u>231,051,931</u>
TOTAL LIABILITIES & SURPLUS.....	<u>\$1,794,839,678</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.