



# INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

## STATEMENT OF CONDITION Second Quarter 2019

<b>Assets</b>	<b>Jun 30, 2019</b>
Cash on hand and due from banks	
Cash and Cash Items.....	\$5,306,542
Due from Banks.....	75,476,228
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	80,782,770
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	10,034,576
U.S. Gov't Notes & Municipals - at amortized cost ...	109,070,056
Asset Backed Securities - available for sale.....	86,358,310
Asset Backed Securities - at amortized cost.....	20,188,976
Corporate Stocks - available for sale.....	293,011,272
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	518,663,190
Federal Funds.....	21,374,383
Loans on Real Estate.....	2,177,281,726
Commercial Loans .....	605,135,937
Consumer Loans.....	12,787,577
Allowance for Loan Loss.....	-12,694,535
Bank Building & Equipment.....	39,813,213
Accrued Interest Receivable.....	9,299,742
Federal Home Loan Bank Stock.....	21,846,800
Goodwill.....	9,434,574
Other Assets.....	112,189,786
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TOTAL ASSETS.....	<u>\$3,595,915,163</u>
<b>Liabilities and Surplus</b>	
Liabilities	
Deposits .....	\$2,763,543,267
Borrowings.....	425,226,581
Reserve for Deferred Taxes.....	1,709,878
Other Liabilities.....	25,692,346
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	3,216,172,072
Surplus	
Retained Earnings.....	379,276,720
Accumulated Other Comprehensive Income.....	466,371
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	379,743,091
TOTAL LIABILITIES & SURPLUS.....	<u>\$3,595,915,163</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.