



# INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

## STATEMENT OF CONDITION Second Quarter 2018

Assets	Jun 30, 2018
Cash on hand and due from banks	
Cash and Cash Items.....	\$4,983,718
Due from Banks.....	87,101,532
	<u>92,085,250</u>
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	5,212,661
U.S. Gov't Notes & Municipals - at amortized cost ...	120,284,802
Asset Backed Securities - available for sale.....	90,241,294
Asset Backed Securities - at amortized cost.....	25,381,379
Corporate Stocks - available for sale.....	266,505,216
	<u>507,625,352</u>
Federal Funds.....	1,637,808
Loans on Real Estate.....	2,087,120,491
Commercial Loans .....	531,899,911
Consumer Loans.....	9,520,080
Allowance for Loan Loss.....	-11,670,334
Bank Building & Equipment.....	37,175,581
Accrued Interest Receivable.....	8,017,321
Federal Home Loan Bank Stock.....	20,758,000
Goodwill.....	9,434,574
Reserve for Deferred Taxes	1,306,504
Other Assets.....	101,145,647
	<u>101,145,647</u>
TOTAL ASSETS.....	<u><u>\$3,396,056,185</u></u>
<b>Liabilities and Surplus</b>	
Liabilities	
Deposits .....	\$2,734,442,365
Borrowings.....	302,318,834
Other Liabilities.....	26,850,921
	<u>3,063,612,120</u>
Surplus	
Retained Earnings.....	330,816,003
Accumulated Other Comprehensive Income.....	1,628,062
	<u>332,444,065</u>
TOTAL LIABILITIES & SURPLUS.....	<u><u>\$3,396,056,185</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 June 30th date as reported above.