



# INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

## STATEMENT OF CONDITION Fourth Quarter 2018

Assets	Dec 31, 2018
Cash on hand and due from banks	
Cash and Cash Items.....	\$5,660,164
Due from Banks.....	68,221,165
	<u>73,881,329</u>
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	10,226,990
U.S. Gov't Notes & Municipals - at amortized cost ...	116,238,666
Asset Backed Securities - available for sale.....	92,438,927
Asset Backed Securities - at amortized cost.....	22,651,866
Corporate Stocks - available for sale.....	253,576,087
	<u>495,132,536</u>
Federal Funds.....	3,786,556
Loans on Real Estate.....	2,113,607,854
Commercial Loans .....	603,521,871
Consumer Loans.....	13,408,072
Allowance for Loan Loss.....	-12,258,357
Bank Building & Equipment.....	37,495,905
Accrued Interest Receivable.....	7,802,341
Federal Home Loan Bank Stock.....	20,191,100
Goodwill.....	9,434,574
Reserve for Deferred Taxes.....	5,459,004
Other Assets.....	99,027,468
	<u>99,027,468</u>
TOTAL ASSETS.....	<u><u>\$3,470,490,253</u></u>
<b>Liabilities and Surplus</b>	
Liabilities	
Deposits .....	\$2,837,022,157
Borrowings.....	272,273,034
Other Liabilities.....	24,878,133
	<u>3,134,173,324</u>
Surplus	
Retained Earnings.....	349,516,633
Accumulated Other Comprehensive Income.....	-13,199,704
	<u>336,316,929</u>
TOTAL LIABILITIES & SURPLUS.....	<u><u>\$3,470,490,253</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 December 31st date as reported above.