



# INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

## STATEMENT OF CONDITION First Quarter 2015

Assets	Mar 31, 2015
Cash on hand and due from banks	
Cash and Cash Items.....	\$5,522,730
Due from Banks.....	144,804,285
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	150,327,015
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	13,534,226
U.S. Gov't Notes & Municipals - at amortized cost ...	118,271,381
Asset Backed Securities - available for sale.....	39,405,752
Asset Backed Securities - at amortized cost.....	44,832,467
Corporate Stocks - available for sale.....	205,715,430
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	421,759,256
Federal Funds.....	3,127,138
Loans on Real Estate.....	1,108,671,850
Commercial Loans .....	294,351,282
Consumer Loans.....	3,704,465
Allowance for Loan Loss.....	-7,626,567
Bank Building & Equipment.....	33,494,167
Other Real Estate Owned.....	350,000
Accrued Interest Receivable.....	5,282,041
Federal Home Loan Bank Stock.....	7,010,200
Goodwill.....	9,438,434
Other Assets.....	73,818,449
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TOTAL ASSETS.....	<u>\$2,103,707,730</u>
Liabilities and Surplus	
Liabilities	
Deposits .....	\$1,796,304,150
Borrowings.....	27,704,226
Reserve for Deferred Taxes.....	1,490,249
Other Liabilities.....	36,336,554
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	1,861,835,179
Surplus	
Retained Earnings.....	236,795,546
Accumulated Other Comprehensive Income.....	5,077,005
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	241,872,551
TOTAL LIABILITIES & SURPLUS.....	<u>\$2,103,707,730</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.