



INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

STATEMENT OF CONDITION Second Quarter 2015

Assets	Jun 30, 2015
Cash on hand and due from banks	
Cash and Cash Items.....	\$5,938,734
Due from Banks.....	54,255,315
	<u>60,194,049</u>
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	13,388,478
U.S. Gov't Notes & Municipals - at amortized cost ...	115,295,480
Asset Backed Securities - available for sale.....	42,189,002
Asset Backed Securities - at amortized cost.....	41,889,491
Corporate Stocks - available for sale.....	214,482,229
	<u>427,244,680</u>
Federal Funds.....	3,711,240
Loans on Real Estate.....	1,255,834,642
Commercial Loans	314,900,392
Consumer Loans.....	3,675,765
Allowance for Loan Loss.....	-7,925,644
Bank Building & Equipment.....	33,531,400
Other Real Estate Owned.....	350,000
Accrued Interest Receivable.....	5,536,397
Federal Home Loan Bank Stock.....	7,010,200
Goodwill.....	9,434,574
Reserve for Deferred Taxes.....	1,528,542
Other Assets.....	78,588,013
	<u>78,588,013</u>
TOTAL ASSETS.....	<u><u>\$2,193,614,250</u></u>
Liabilities and Surplus	
Liabilities	
Deposits	\$1,886,279,280
Borrowings.....	27,651,327
Other Liabilities.....	36,213,852
	<u>1,950,144,459</u>
Surplus	
Retained Earnings.....	243,414,064
Accumulated Other Comprehensive Income.....	55,727
	<u>243,469,791</u>
TOTAL LIABILITIES & SURPLUS.....	<u><u>\$2,193,614,250</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.