



INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

STATEMENT OF CONDITION Third Quarter 2018

Assets	Sep 30, 2018
Cash on hand and due from banks	
Cash and Cash Items.....	\$5,107,117
Due from Banks.....	136,010,039
	<u>141,117,156</u>
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	10,105,174
U.S. Gov't Notes & Municipals - at amortized cost ...	117,419,999
Asset Backed Securities - available for sale.....	84,944,757
Asset Backed Securities - at amortized cost.....	23,908,402
Corporate Stocks - available for sale.....	253,136,957
	<u>489,515,289</u>
Federal Funds.....	7,773,452
Loans on Real Estate.....	2,099,609,754
Commercial Loans	562,937,800
Consumer Loans.....	9,292,601
Allowance for Loan Loss.....	-11,973,489
Bank Building & Equipment.....	37,309,564
Accrued Interest Receivable.....	8,950,959
Federal Home Loan Bank Stock.....	20,957,100
Goodwill.....	9,434,574
Other Assets.....	95,757,590
	<u>95,757,590</u>
TOTAL ASSETS.....	<u><u>\$3,470,682,350</u></u>

Liabilities and Surplus	
Liabilities	
Deposits	\$2,807,977,127
Borrowings.....	292,296,242
Reserve for Deferred Taxes.....	665,908
Other Liabilities.....	20,100,376
	<u>3,121,039,653</u>
Surplus	
Retained Earnings.....	340,986,994
Accumulated Other Comprehensive Income.....	8,655,703
	<u>349,642,697</u>
TOTAL LIABILITIES & SURPLUS.....	<u><u>\$3,470,682,350</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 September 30th date as reported above.