

Savings Bank OF MENDOCINO COUNTY

CONSOLIDATED STATEMENT OF CONDITION

(unaudited, in thousands)

Assets

	December 31, 2014	December 31, 2013
Cash Due from Banks	\$ 12,935	\$ 13,182
Interest Bearing Balances Due From Depository Institutions	27,847	68,022
Investment Securities:		
Securities Available for Sale	336,773	354,215
Securities Held to Maturity	210,461	156,817
Federal Funds Sold	NONE	NONE
Total Loans	363,065	339,195
Allowance for Loan Losses	(11,544)	(11,747)
Net Loans	351,521	327,448
Bank Premises and Equipment	9,509	9,354
Other Assets	25,596	28,734
TOTAL ASSETS	\$ 974,642	\$ 957,772

Liabilities

	December 31, 2014	December 31, 2013
Non-Interest Bearing Deposits	\$ 162,232	\$ 160,924
Interest Bearing Deposits	652,330	639,049
Total Deposits	814,562	799,973
Federal Funds Purchased	NONE	NONE
Other Liabilities	3,220	3,935
TOTAL LIABILITIES	817,782	803,908
Common Stock	2,967	2,967
Surplus	4,524	4,524
Net Undivided Profits	149,369	146,373
TOTAL EQUITY CAPITAL	156,860	153,864
TOTAL LIABILITIES AND CAPITAL	\$ 974,642	\$ 957,772

MEMORANDUM: amounts outstanding as of report date - Standby Letters of Credit \$ 4,202

A Full Service Community Bank
Serving Mendocino County Since 1903



Savings Bank
OF MENDOCINO COUNTY
Member FDIC