

Savings Bank

OF MENDOCINO COUNTY

CONSOLIDATED STATEMENT OF CONDITION AS OF December 31, 2013

Assets (thousands)

	2013	2012
Cash Due from Banks	\$ 13,182	\$ 14,709
Interest Bearing Balances Due from Depository Institutions	68,022	20,877
Investment Securities		
Securities		
Held to Maturity	156,817	103,618
Securities		
Available for Sale	354,215	420,877
Federal Funds Sold	NONE	NONE
Total Loans	339,195	352,494
Allowance for loan losses	(11,747)	(13,681)
Net Loans	327,448	338,813
Bank Premises and Equipment	9,354	9,512
Other Assets	28,734	28,840
TOTAL ASSETS	\$ 957,772	\$ 937,246

Liabilities (thousands)

	2013	2012
Non-Interest Bearing Deposits . \$	160,924	\$ 142,419
Interest Bearing Deposits	639,049	641,147
TOTAL DEPOSITS	799,973	783,566
Federal Funds Purchased	NONE	NONE
Other Liabilities	3,935	3,255
TOTAL LIABILITIES	803,908	786,821
Common Stock	2,967	2,967
Surplus	4,524	4,524
Net Undivided Profits	146,373	142,934
TOTAL EQUITY CAPITAL	153,864	150,425
TOTAL LIABILITIES AND CAPITAL	\$ 957,772	\$ 937,246

MEMORANDUM: amount outstanding as of report date - Standby letters of credit \$ 4,062

S B M C

A Full Service Community Bank
Serving Mendocino County Since 1903
Member Federal Deposit Insurance Corporation