

Savings Bank OF MENDOCINO COUNTY

CONSOLIDATED STATEMENT OF CONDITION

(unaudited, in thousands)

Assets

	Sept 30, 2015	December 31, 2014
Cash Due from Banks	\$ 11,358	\$ 12,935
Interest Bearing Balances Due From Depository Institutions	44,231	27,847
Investment Securities:		
Securities Available for Sale	315,782	336,773
Securities Held to Maturity	215,976	210,461
Federal Funds Sold	NONE	NONE
Total Loans	395,081	363,065
Allowance for Loan Losses	(11,700)	(11,544)
Net Loans	383,381	351,521
Bank Premises and Equipment	9,294	9,509
Other Assets	26,254	25,596
TOTAL ASSETS	\$ 1,006,276	\$ 974,642

Liabilities

	Sept 30, 2015	December 31, 2014
Non-Interest Bearing Deposits	\$ 187,537	\$ 162,232
Interest Bearing Deposits	655,063	652,330
Total Deposits	842,600	814,562
Federal Funds Purchased	NONE	NONE
Other Liabilities	3,593	3,220
TOTAL LIABILITIES	846,193	817,782
Common Stock	2,967	2,967
Surplus	4,524	4,524
Net Undivided Profits	152,592	149,369
TOTAL EQUITY CAPITAL	160,083	156,860
TOTAL LIABILITIES AND CAPITAL	\$ 1,006,276	\$ 974,642

MEMORANDUM: amounts outstanding as of report date - Standby Letters of Credit \$ 5,787

A Full Service Community Bank
Serving Mendocino County Since 1903



Savings Bank
OF MENDOCINO COUNTY
Member FDIC