

# Savings Bank OF MENDOCINO COUNTY

## CONSOLIDATED STATEMENT OF CONDITION

(unaudited, in thousands)

### Assets

	December 31, 2015	December 31, 2014
Cash Due from Banks	\$ 9,808	\$ 12,935
Interest Bearing Balances Due From Depository Institutions	46,584	27,847
Investment Securities:		
Securities Available for Sale	283,864	336,773
Securities Held to Maturity	239,199	210,461
Federal Funds Sold	NONE	NONE
Total Loans	414,576	363,065
Allowance for Loan Losses	(11,778)	(11,544)
Net Loans	402,798	351,521
Bank Premises and Equipment	9,246	9,509
Other Assets	26,882	25,596
<b>TOTAL ASSETS</b>	<b>\$ 1,018,381</b>	<b>\$ 974,642</b>

### Liabilities

	December 31, 2015	December 31, 2014
Non-Interest Bearing Deposits	\$ 199,525	\$ 162,232
Interest Bearing Deposits	655,507	652,330
Total Deposits	855,032	814,562
Federal Funds Purchased	NONE	NONE
Other Liabilities	3,258	3,220
<b>TOTAL LIABILITIES</b>	<b>858,290</b>	<b>817,782</b>
Common Stock	2,967	2,967
Surplus	4,524	4,524
Net Undivided Profits	152,600	149,369
<b>TOTAL EQUITY CAPITAL</b>	<b>160,091</b>	<b>156,860</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>\$ 1,018,381</b>	<b>\$ 974,642</b>

MEMORANDUM: amounts outstanding as of report date - Standby Letters of Credit \$ 5,788

**A Full Service Community Bank**  
*Serving Mendocino County Since 1903*



*Savings Bank*  
OF MENDOCINO COUNTY  
Member FDIC