

# Legend Bancorp, N.A.

## Statement of Condition

	December 31, 2014	December 31, 2013
Cash & Due From Banks	13,393,727	10,931,476
Federal Agency Issues	97,827,710	83,079,890
Obligations of States and Political Subdivisions	81,908,924	85,722,859
Other Securities	4,171,659	2,169,073
Federal Reserve Bank Stock/FHLB Stock	1,540,222	2,439,122
Federal Funds Sold	0	0
Interest Bearing in other banks	505,363	0
Loans	383,537,402	367,677,806
Reserve for Bad Debts	(6,073,223)	(6,046,665)
Fixed Assets	10,487,968	9,940,288
Accrued Interest Income	4,081,970	4,231,148
Other Assets	30,217,579	30,212,166
<b>TOTAL ASSETS</b>	<b>\$621,599,301</b>	<b>\$590,357,164</b>
Dividends Payable	0	0
Accrued Expenses Payable	1,081,308	1,350,022
Other Liabilities	15,488,740	18,078,436
Subordinated Debentures	14,660,000	17,660,000
Demand Deposits - Non-Interest Bearing	153,726,591	123,641,669
Interest Bearing Deposits	366,428,957	369,437,073
<b>TOTAL LIABILITIES</b>	<b>\$551,385,596</b>	<b>\$530,167,201</b>
Capital Stock	987,016	987,016
Surplus	8,948,615	8,948,615
Retained Earnings	60,400,150	53,505,921
(Less: Treasury Stock)	(2,215,412)	(2,215,412)
Net Unrealized Gains (Losses) on Available For Sale Securities	2,093,336	(1,036,177)
<b>TOTAL CAPITAL</b>	<b>\$70,213,705</b>	<b>\$60,189,963</b>