

# MIDDLESEX SAVINGS BANK

## BALANCE SHEET AS OF NOVEMBER 30, 2010

### ASSETS

Cash and Due From Banks	\$ 49,422,450
Federal Funds Sold	80,631,076
Investments:	
US Gov't. Agencies & Treasuries	334,506,110
Corporate Bonds	125,253,725
Hybrid Capital Securities	62,454,700
Mortgage-Backed Securities	1,059,334,150
Common Stock	1,275,300
FHLB Stock	24,744,900
Mutual Funds	4,873,091
Mezzanine Investment Funds	1,744,278
DIF Liquidity Fund	86,046
Other Investments	10,000
Securities Pending	25,000,000
Total Investments	<u>1,639,282,300</u>
Loans:	
Residential Mortgage Loans	976,253,495
Construction Loans To Builders	85,663,441
Commercial Mortgage Loans	669,368,215
Commercial Loans	225,622,996
Home Equity Loans	184,908,600
Consumer Loans	13,045,766
Loans in Process	28,867,339
Bifurcated Loans	23,043
Total Loans	<u>2,183,752,895</u>
General Loan Valuation Reserve	(48,991,099)
Specific Reserves	(9,918,489)
Loans Trans. to RE in Possession	(88,425)
Deferred Loan Origination Costs	3,079,475
Other	(605,741)
Net Loans	<u>2,127,228,616</u>
Bank Building, Premises & Equipment	35,736,361
Other Real Estate	3,036,205
Accrued Interest Receivable	12,410,076
Prepaid FDIC Insurance	13,020,484
Bank-Owned Life Insurance	47,355,389
Deferred Taxes	18,792,284
Goodwill	14,061,778
Core Deposit Intangible	2,513,560
Other Assets	<u>2,311,224</u>

**TOTAL ASSETS** \$ 4,045,801,803

### LIABILITIES & SURPLUS

Deposits	\$ 3,463,787,765
Repurchase Agreements	46,331,507
FHLB Advances	48,271,894
Investments Payable	-
Bank Checks/Funds Issued	18,977,326
Mortgagors' Payments (Escrow)	2,925,074
Retirement Liabilities	16,932,405
Unearned Fees - Loans	2,274,438
Unearned Income - Call Options	-
Other Liabilities	31,740,271
Surplus:	
Undistributed Earnings	392,434,402
Accumulated Other Comprehensive Income (Loss) - Investments	27,357,038
Accumulated Other Comprehensive Income (Loss) - Postretire. Benefits	<u>(5,230,317)</u>
Total Surplus	414,561,123

**TOTAL LIABILITIES & SURPLUS** \$ 4,045,801,803