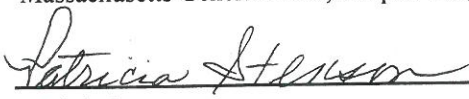




COMPARATIVE STATEMENT OF CONDITION

	Mar 31, 2017	Dec 31, 2016	NET CHANGE
ASSETS			
Cash and Due From Banks	9,271,056	8,024,103	1,246,953
Federal Funds & Interest Bearing Federal Reserve Balances	40,710,709	55,452,000	(14,741,291)
U.S. Agency Obligations	59,376,762	49,893,545	9,483,217
Mortgage Backed Securities	400,216,263	397,663,402	2,552,862
SBA Securities	16,460,206	15,278,527	1,181,679
CBU Stock	5,930,853	-	5,930,853
Unrealized Gain (Loss) on AFS Securities	(467,588)	(167,906)	(299,682)
Valuation on HTM Securities	(1,651,583)	(1,793,737)	142,153
Federal Home Loan Bank & Federal Reserve Bank Stock	6,377,700	6,368,350	9,350
Mortgages - Net of Discount & Unadvanced Funds	549,661,662	546,418,774	3,242,888
Personal Loans	1,657,501	1,658,636	(1,135)
Commercial Loans	9,716,104	8,841,799	874,305
Allowance for Loan Losses	(3,211,549)	(3,211,899)	350
Real Estate for Banking Purposes	18,538,024	18,751,619	(213,595)
Furniture, Fixtures, and Equipment	1,464,671	1,568,346	(103,676)
Accrued Interest Uncollected	2,665,552	2,534,372	131,181
Other Assets	38,904,055	39,335,402	(431,346)
TOTAL ASSETS	1,155,620,397	1,146,615,331	9,005,066
LIABILITIES AND CAPITAL			
Deposits	1,006,791,892	1,006,359,456	432,436
Christmas Club Accounts	801,306	382,886	418,420
Mortgage Escrow Deposits	2,475,782	2,629,343	(153,560)
Borrowed Funds	-	-	-
Reserve for Expenses	23,738,606	23,169,138	569,468
Other Liabilities	5,103,508	4,594,087	509,422
Net Profit - Year to Date	7,463,532	991,590	6,471,942
General Profit and Loss	115,083,162	111,982,491	3,100,672
Unrealized Gain (Loss) on Securities, Net	(1,529,336)	(1,294,684)	(234,651)
FAS 158 Adjustment	(4,308,055)	(4,308,055)	-
TOTAL LIABILITIES AND CAPITAL	1,155,620,397	1,146,615,331	11,114,148
GROSS CAPITAL to GROSS ASSETS RATIO	10.62%	10.04%	0.58%
NET CAPITAL to NET ASSETS RATIO	10.10%	9.55%	0.55%
GROSS CAPITAL to TOTAL DEPOSITS RATIO	12.16%	11.43%	0.73%

Certified By the Audit Committee in Accordance with
Massachusetts General Laws, Chapter 168, Section 28


Patricia Stenson


James Barwell


Adam Berman