

COMPARATIVE STATEMENT OF CONDITION

	Jun 30, 2018	Mar 31, 2018	NET CHANGE
ASSETS			
Cash and Due From Banks	12,763,529	10,625,413	2,138,116
Federal Funds & Interest Bearing Federal Reserve Balances	50,020,600	44,051,996	5,968,605
U.S. Agency Obligations	79,452,478	77,262,150	2,190,328
Mortgage Backed Securities	364,530,419	381,771,791	(17,241,372)
SBA Securities	11,298,477	12,920,668	(1,622,191)
CBU Stock	-	664,503	(664,503)
Unrealized Gain (Loss) on AFS Securities	(5,604,153)	(4,765,154)	(838,999)
Valuation on HTM Securities	(947,527)	(1,076,276)	128,749
Federal Home Loan Bank & Federal Reserve Bank Stock	6,434,850	6,442,450	(7,600)
Mortgages - Net of Discount & Unadvanced Funds	578,774,936	575,515,823	3,259,113
Personal Loans	1,747,020	1,983,452	(236,432)
Commercial Loans	10,526,107	9,827,551	698,556
Allowance for Loan Losses	(3,238,158)	(3,200,601)	(37,557)
Real Estate for Banking Purposes	18,615,311	18,840,504	(225,193)
Furniture, Fixtures, and Equipment	1,551,689	1,668,823	(117,134)
Accrued Interest Uncollected	2,814,337	2,907,942	(93,605)
Other Assets	40,026,646	38,835,656	1,190,990
TOTAL ASSETS	1,168,766,561	1,174,276,689	(5,510,128)
LIABILITIES AND CAPITAL			
Deposits	1,018,118,542	1,025,616,765	(7,498,223)
Christmas Club Accounts	1,132,894	751,336	381,558
Mortgage Escrow Deposits	2,451,208	2,470,794	(19,586)
Borrowed Funds	-	-	-
Reserve for Expenses	24,537,837	24,219,117	318,720
Other Liabilities	4,632,540	3,983,355	649,185
Net Profit - Year to Date	3,208,664	1,989,349	1,219,315
General Profit and Loss	122,918,161	122,918,161	0
Unrealized Gain (Loss) on Securities, Net	(5,175,827)	(4,614,730)	(561,097)
FAS 158 Adjustment	(3,057,458)	(3,057,458)	-
Other AOCI Tax Reform Adjustments	-	-	-
TOTAL LIABILITIES AND CAPITAL	1,168,766,561	1,174,276,689	(5,510,128)
GROSS CAPITAL to GROSS ASSETS RATIO	10.79%	10.64%	0.15%
NET CAPITAL to NET ASSETS RATIO	10.09%	9.98%	0.11%
GROSS CAPITAL to TOTAL DEPOSITS RATIO	12.37%	12.17%	0.20%

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



Patricia Stenson



Adam Berman



James Barwell