




COMPARATIVE STATEMENT OF CONDITION

	Sep 30, 2018	Jun 30, 2018	NET CHANGE
ASSETS			
Cash and Due From Banks	10,585,039	12,763,529	(2,178,490)
Federal Funds & Interest Bearing Federal Reserve Balances	50,347,239	50,020,600	326,639
U.S. Agency Obligations	87,945,574	79,452,478	8,493,096
Mortgage Backed Securities	356,752,757	364,530,419	(7,777,662)
SBA Securities	10,324,262	11,298,477	(974,215)
CBU Stock	-	-	-
Unrealized Gain (Loss) on AFS Securities	(6,769,744)	(5,604,153)	(1,165,591)
Valuation on HTM Securities	(823,584)	(947,527)	123,943
Federal Home Loan Bank & Federal Reserve Bank Stock	6,415,350	6,434,850	(19,500)
Mortgages - Net of Discount & Unadvanced Funds	576,761,897	578,774,936	(2,013,039)
Personal Loans	1,836,281	1,747,020	89,261
Commercial Loans	10,896,775	10,526,107	370,668
Allowance for Loan Losses	(3,280,566)	(3,238,158)	(42,408)
Real Estate for Banking Purposes	18,403,750	18,615,311	(211,561)
Furniture, Fixtures, and Equipment	1,687,994	1,551,689	136,305
Accrued Interest Uncollected	2,980,516	2,814,337	166,179
Other Assets	37,064,547	40,026,646	(2,962,099)
TOTAL ASSETS	1,161,128,086	1,168,766,561	(7,638,475)
LIABILITIES AND CAPITAL			
Deposits	1,025,870,805	1,018,118,542	7,752,263
Christmas Club Accounts	1,499,631	1,132,894	366,737
Mortgage Escrow Deposits	2,544,163	2,451,208	92,955
Borrowed Funds	-	-	-
Reserve for Expenses	6,677,681	24,537,837	(17,860,156)
Other Liabilities	5,511,126	4,632,540	878,586
Net Profit - Year to Date	4,962,921	3,208,664	1,754,257
General Profit and Loss	122,918,161	122,918,161	-
Unrealized Gain (Loss) on Securities, Net	(5,998,729)	(5,175,827)	(822,902)
FAS 158 Adjustment	(2,857,674)	(3,057,458)	199,784
Other AOCI Tax Reform Adjustments	-	-	-
TOTAL LIABILITIES AND CAPITAL	1,161,128,086	1,168,766,561	(7,638,475)
GROSS CAPITAL to GROSS ASSETS RATIO	11.01%	10.79%	0.22%
NET CAPITAL to NET ASSETS RATIO	10.25%	10.09%	0.16%
GROSS CAPITAL to TOTAL DEPOSITS RATIO	12.45%	12.37%	0.08%

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


Patricia Stenson


James Barwell


Adam Berman