

**COMPARATIVE STATEMENT OF CONDITION**

	Sep 30, 2024	Dec 31, 2023	NET CHANGE
<b>ASSETS</b>			
Cash and Due From BanNs	7,716,337	7,428,084	288,255
Overnight Funds & Interest Bearing Federal Reserve Balances	92,768,388	122,612,561	(29,844,174)
U.S. Agency Obligations	216,561,746	231,450,996	(14,889,250)
Mortgage BacNed Securities	462,605,045	382,817,963	79,787,082
SBA Securities	263,423	567,278	(303,855)
Unrealized Gain (Loss) on AFS Securities	(11,672,581)	(20,310,198)	8,637,616
Valuation on HTM Securities	(2,152,719)	(2,647,781)	495,062
Federal Home Loan BanN & Federal Reserve BanN StocN	4,707,750	4,602,550	105,200
Mortgages - Net of Discount & Unadvanced Funds	603,994,793	609,696,786	(5,701,993)
Personal Loans	650,434	773,126	(122,692)
Commercial Loans	5,335,395	6,519,631	(1,184,236)
Allowance for Loan Losses	(1,918,775)	(1,929,993)	11,218
Real Estate for BanNing Purposes	14,594,574	14,586,977	7,597
Furniture, Fixtures, and Equipment	1,252,115	1,228,363	23,752
Accrued Interest Uncollected	4,400,920	3,958,189	442,731
Other Assets	59,190,326	58,717,929	472,397
<b>TOTAL ASSETS</b>	<b>1,458,297,173</b>	<b>1,420,072,464</b>	<b>38,224,711</b>
<b>LIABILITIES AND CAPITAL</b>			
Deposits	1,282,749,597	1,255,412,263	27,337,334
Mortgage Escrow Deposits	3,107,955	2,824,431	283,524
Borrowed Funds	-	-	-
Reserve for Expenses	11,224,048	10,261,911	962,137
Other Liabilities	10,207,366	12,119,913	(1,912,547)
Net Profit - Year to Date	3,350,444	6,488,216	(3,137,771)
General Profit and Loss	154,557,882	148,696,162	5,861,720
Unrealized Gain (Loss) on Securities, Net	(10,010,442)	(16,721,351)	6,710,909
FAS 158 Adjustment	3,110,323	990,919	2,119,404
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>1,458,297,173</b>	<b>1,420,072,464</b>	<b>38,224,711</b>
<b>TIER 1 CAPITAL to TOTAL ASSETS RATIO</b>	<b>10.83%</b>	<b>10.92%</b>	<b>-0.09%</b>
<b>BOON CAPITAL to ASSETS RATIO</b>	<b>10.35%</b>	<b>9.81%</b>	<b>0.54%</b>
<b>TIER 1 CAPITAL to TOTAL DEPOSITS RATIO</b>	<b>12.31%</b>	<b>12.36%</b>	<b>-0.05%</b>

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

*Patricia Stenson*  
Patricia Stenson

*John F. Nealon*  
John Nealon

*Adam Berman*  
Adam Berman