

COMPARATIVE STATEMENT OF CONDITION

	Jun 30, 2025	Dec 31, 2024	NET CHANGE
ASSETS			
Cash and Due From Banks	7,354,847	8,103,850	(749,002)
Overnight Funds & Interest Bearing Federal Reserve Balances	96,039,865	94,347,532	1,692,334
U.S. Agency Obligations	193,232,488	207,261,170	(14,028,682)
Mortgage Backed Securities	480,185,060	491,323,394	(11,138,334)
SBA Securities	159,076	218,771	(59,695)
Unrealized Gain (Loss) on AFS Securities	(10,758,069)	(18,644,275)	7,886,206
Valuation on HTM Securities	(1,731,602)	(2,005,849)	274,248
Federal Home Loan Bank & Federal Reserve Bank Stock	4,772,750	4,662,150	110,600
Mortgages - Net of Discount & Unadvanced Funds	621,187,387	605,068,913	16,118,474
Personal Loans	652,867	597,616	55,251
Commercial Loans	5,788,582	5,681,877	106,705
Allowance for Loan Losses	(1,897,675)	(1,918,180)	20,505
Real Estate for Banking Purposes	14,264,026	14,652,710	(388,684)
Furniture, Fixtures, and Equipment	1,225,996	1,057,455	168,541
Accrued Interest Uncollected	5,156,213	4,732,308	423,905
Other Assets	60,284,576	62,073,497	(1,788,922)
TOTAL ASSETS	1,475,916,387	1,477,212,940	(1,296,551)
LIABILITIES AND CAPITAL			
Deposits	1,293,779,801	1,302,712,621	(8,932,820)
Mortgage Escrow Deposits	2,544,314	3,110,317	(566,002)
Borrowed Funds	-	-	-
Reserve for Expenses	11,729,809	12,763,986	(1,034,176)
Other Liabilities	9,916,525	11,151,706	(1,235,181)
Net Profit - Year to Date	4,499,408	4,833,758	(334,348)
General Profit and Loss	159,391,639	154,557,882	4,833,758
Unrealized Gain (Loss) on Securities, Net	(9,055,433)	(15,027,652)	5,972,219
FAS 158 Adjustment	3,110,323	3,110,323	-
TOTAL LIABILITIES AND CAPITAL	1,475,916,387	1,477,212,940	(1,296,551)
TIER 1 CAPITAL to TOTAL ASSETS RATIO	11.10%	10.79%	0.31%
BOOK CAPITAL to ASSETS RATIO	10.70%	9.98%	0.72%
TIER 1 CAPITAL to TOTAL DEPOSITS RATIO	12.67%	12.24%	0.43%

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

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