

COMPARATIVE STATEMENT OF CONDITION

	Sep 30, 2025	Dec 31, 2024	NET CHANGE
ASSETS			
Cash and Due From Banks	6,477,280	8,103,850	(1,626,569)
Overnight Funds & Interest Bearing Federal Reserve Balances	98,750,988	94,347,532	4,403,456
U.S. Agency Obligations	186,984,136	207,261,170	(20,277,034)
Mortgage Backed Securities	465,678,986	491,323,394	(25,644,408)
SBA Securities	153,027	218,771	(65,744)
Unrealized Gain (Loss) on AFS Securities	(9,142,765)	(18,644,275)	9,501,511
Valuation on HTM Securities	(1,606,657)	(2,005,849)	399,193
Federal Home Loan Bank & Federal Reserve Bank Stock	4,694,050	4,662,150	31,900
Mortgages - Net of Discount & Unadvanced Funds	629,976,822	605,068,913	24,907,909
Personal Loans	629,926	597,616	32,310
Commercial Loans	6,181,421	5,681,877	499,544
Allowance for Loan Losses	(1,903,126)	(1,918,180)	15,054
Real Estate for Banking Purposes	14,191,616	14,652,710	(461,095)
Furniture, Fixtures, and Equipment	1,279,099	1,057,455	221,643
Accrued Interest Uncollected	5,146,827	4,732,308	414,519
Other Assets	58,381,894	62,073,497	(3,691,604)
TOTAL ASSETS	1,465,873,524	1,477,212,940	(11,339,415)
LIABILITIES AND CAPITAL			
Deposits	1,279,904,381	1,302,712,621	(22,808,240)
Mortgage Escrow Deposits	2,647,724	3,110,317	(462,593)
Borrowed Funds	-	-	-
Reserve for Expenses	10,726,461	12,763,986	(2,037,525)
Other Liabilities	10,812,151	11,151,706	(339,555)
Net Profit - Year to Date	6,879,464	4,833,758	2,045,708
General Profit and Loss	159,391,639	154,557,882	4,833,758
Unrealized Gain (Loss) on Securities, Net	(7,779,607)	(15,027,652)	7,248,044
FAS 158 Adjustment	3,291,312	3,110,323	180,989
TOTAL LIABILITIES AND CAPITAL	1,465,873,524	1,477,212,940	(11,339,415)
TIER 1 CAPITAL to TOTAL ASSETS RATIO	11.33%	10.79%	0.54%
BOOK CAPITAL to ASSETS RATIO	11.02%	9.98%	1.04%
TIER 1 CAPITAL to TOTAL DEPOSITS RATIO	12.99%	12.24%	0.75%

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

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