

**COMPARATIVE STATEMENT OF CONDITION**

	Mar 31, 2024	Dec 31, 2023	NET CHANGE
<b>ASSETS</b>			
Cash and Due From Banks	6,567,278	7,428,084	(860,805)
Overnight Funds & Interest Bearing Federal Reserve Balances	127,077,342	122,612,561	4,464,781
U.S. Agency Obligations	226,185,317	231,450,996	(5,265,680)
Mortgage Backed Securities	389,136,647	382,817,963	6,318,684
SBA Securities	490,070	567,278	(77,208)
Unrealized Gain (Loss) on AFS Securities	(20,604,547)	(20,310,198)	(294,349)
Valuation on HTM Securities	(2,476,259)	(2,647,781)	171,522
Federal Home Loan Bank & Federal Reserve Bank Stock	4,585,800	4,602,550	(16,750)
Mortgages - Net of Discount & Unadvanced Funds	612,137,250	609,696,786	2,440,464
Personal Loans	638,727	773,126	(134,399)
Commercial Loans	5,224,788	6,519,631	(1,294,843)
Allowance for Loan Losses	(1,930,457)	(1,929,993)	(464)
Real Estate for Banking Purposes	14,388,828	14,586,977	(198,149)
Furniture, Fixtures, and Equipment	1,454,483	1,228,363	226,119
Accrued Interest Uncollected	4,173,793	3,958,189	215,603
Other Assets	59,349,884	58,717,929	631,955
<b>TOTAL ASSETS</b>	<b>1,426,398,944</b>	<b>1,420,072,464</b>	<b>6,326,482</b>
<b>LIABILITIES AND CAPITAL</b>			
Deposits	1,254,248,453	1,255,412,263	(1,163,810)
Mortgage Escrow Deposits	2,811,669	2,824,431	(12,761)
Borrowed Funds	-	-	-
Reserve for Expenses	10,542,348	10,261,911	280,436
Other Liabilities	19,070,966	12,119,913	6,951,053
Net Profit - Year to Date	987,694	6,488,216	(5,500,522)
General Profit and Loss	154,557,882	148,696,162	5,861,720
Unrealized Gain (Loss) on Securities, Net	(16,810,986)	(16,721,351)	(89,635)
FAS 158 Adjustment	990,919	990,919	-
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>1,426,398,944</b>	<b>1,420,072,464</b>	<b>6,326,482</b>
<b>TIER 1 CAPITAL to TOTAL ASSETS RATIO</b>	<b>10.90%</b>	<b>10.92%</b>	<b>-0.02%</b>
<b>BOOK CAPITAL to ASSETS RATIO</b>	<b>9.79%</b>	<b>9.81%</b>	<b>-0.02%</b>
<b>TIER 1 CAPITAL to TOTAL DEPOSITS RATIO</b>	<b>12.40%</b>	<b>12.36%</b>	<b>0.04%</b>

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

*Patricia Stenson*  
Patricia Stenson

*John Nealon*  
John Nealon

*Adam Berman*  
Adam Berman