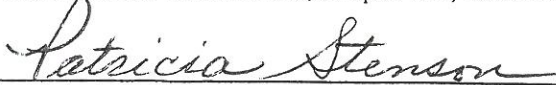




COMPARATIVE STATEMENT OF CONDITION

	Dec 31, 2018	Sep 30, 2018	NET CHANGE
ASSETS			
Cash and Due From Banks	12,884,277	10,585,039	2,299,239
Federal Funds & Interest Bearing Federal Reserve Balances	50,513,574	50,347,239	166,334
U.S. Agency Obligations	89,862,305	87,945,573	1,916,732
Mortgage Backed Securities	360,728,678	356,752,757	3,975,921
SBA Securities	9,495,672	10,324,262	(828,591)
Unrealized Gain (Loss) on AFS Securities	(3,204,372)	(6,769,744)	3,565,372
Valuation on HTM Securities	(704,941)	(823,584)	118,643
Federal Home Loan Bank & Federal Reserve Bank Stock	6,442,700	6,415,350	27,350
Mortgages - Net of Discount & Unadvanced Funds	586,240,012	576,761,897	9,478,115
Personal Loans	2,069,484	1,836,281	233,203
Commercial Loans	11,688,325	10,896,775	791,551
Allowance for Loan Losses	(3,323,326)	(3,280,566)	(42,759)
Real Estate for Banking Purposes	18,329,724	18,403,750	(74,026)
Furniture, Fixtures, and Equipment	2,115,780	2,267,713	(151,933)
Accrued Interest Uncollected	3,051,406	2,980,516	70,890
Other Assets	35,674,074	36,484,828	(810,754)
TOTAL ASSETS	1,181,863,372	1,161,128,086	20,735,286
LIABILITIES AND CAPITAL			
Deposits	1,044,728,909	1,027,370,436	17,358,472
Mortgage Escrow Deposits	2,625,155	2,544,163	80,992
Borrowed Funds	-	-	-
Reserve for Expenses	7,787,971	7,181,554	606,417
Other Liabilities	3,231,411	5,007,252	(1,775,841)
Net Profit - Year to Date	6,517,797	4,962,921	1,554,875
General Profit and Loss	122,918,161	122,918,161	-
Unrealized Gain (Loss) on Securities, Net	(3,088,357)	(5,998,729)	2,910,371
FAS 158 Adjustment	(2,857,674)	(2,857,674)	-
Other AOCI Tax Reform Adjustments	-	-	-
TOTAL LIABILITIES AND CAPITAL	1,181,863,372	1,161,128,086	20,735,286
GROSS CAPITAL to GROSS ASSETS RATIO	10.93%	10.99%	-0.06%
NET CAPITAL to NET ASSETS RATIO	10.45%	10.25%	0.20%
GROSS CAPITAL to TOTAL DEPOSITS RATIO	12.39%	12.45%	-0.06%

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


Patricia Stenson


James Barwell


Adam Berman