

COMPARATIVE STATEMENT OF CONDITION

| | Mar 31, 2026 | Dec 31, 2025 | NET CHANGE |
|---|----------------------|----------------------|------------------|
| ASSETS | | | |
| Cash and Due From Banks | 5,525,078 | 6,642,790 | (1,117,712) |
| Overnight Funds & Interest Bearing Federal Reserve Balances | 95,827,398 | 97,804,056 | (1,976,659) |
| U.S. Agency Obligations | 150,767,675 | 154,901,513 | (4,133,838) |
| Mortgage Backed Securities | 485,049,883 | 463,823,509 | 21,226,375 |
| SBA Securities | 141,713 | 146,911 | (5,197) |
| Unrealized Gain (Loss) on AFS Securities | (10,033,149) | (7,556,890) | (2,476,259) |
| Valuation on HTM Securities | (1,412,129) | (1,498,246) | 86,117 |
| Federal Home Loan Bank & Federal Reserve Bank Stock | 4,544,350 | 4,656,100 | (111,750) |
| Mortgages - Net of Discount & Unadvanced Funds | 626,016,097 | 629,761,057 | (3,744,960) |
| Personal Loans | 630,366 | 645,399 | (15,033) |
| Commercial Loans | 6,768,599 | 6,445,337 | 323,262 |
| Allowance for Loan Losses | (1,878,768) | (1,861,384) | (17,384) |
| Real Estate for Banking Purposes | 13,892,109 | 14,136,425 | (244,316) |
| Furniture, Fixtures, and Equipment | 1,221,011 | 1,211,153 | 9,858 |
| Accrued Interest Uncollected | 5,530,825 | 5,242,140 | 288,686 |
| Other Assets | 61,581,941 | 60,265,607 | 1,316,334 |
| TOTAL ASSETS | 1,444,172,997 | 1,434,765,477 | 9,407,521 |
| LIABILITIES AND CAPITAL | | | |
| Deposits | 1,253,144,392 | 1,243,872,663 | 9,271,729 |
| Mortgage Escrow Deposits | 2,274,858 | 2,610,169 | (335,311) |
| Borrowed Funds | - | - | - |
| Reserve for Expenses | 12,855,431 | 13,534,464 | (679,033) |
| Other Liabilities | 9,932,791 | 9,510,089 | 422,703 |
| Net Profit - Year to Date | 2,505,859 | 9,093,674 | (6,587,813) |
| General Profit and Loss | 168,485,313 | 159,391,639 | 9,093,674 |
| Unrealized Gain (Loss) on Securities, Net | (8,316,960) | (6,538,533) | (1,778,428) |
| FAS 158 Adjustment | 3,291,312 | 3,291,312 | - |
| TOTAL LIABILITIES AND CAPITAL | 1,444,172,997 | 1,434,765,477 | 9,407,521 |
| TIER 1 CAPITAL to TOTAL ASSETS RATIO | 11.84% | 11.74% | 0.10% |
| BOOK CAPITAL to ASSETS RATIO | 11.49% | 11.52% | -0.03% |
| TIER 1 CAPITAL to TOTAL DEPOSITS RATIO | 13.64% | 13.55% | 0.09% |

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

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