

S TATEMENT OF CONDITION

DECEMBER 31, 2012

ASSETS

DECEMBER 31, 2012

DECEMBER 31, 2011

Cash and Due from Banks	\$7,457,515	\$6,866,703
Federal Funds Sold	31,066,611	46,555,356
Trust Preferred*	890,100	810,160
Marketable Equity Securities*	611,749	797,093
Federal Agency Obligations	60,591,150	77,648,817
Corporate Bonds	22,554,382	12,408,676
Municipal Bonds	10,329,993	8,982,044
Certificates of Deposit	6,355,000	8,070,000
Other Equity Investments	3,614,311	3,782,311
FNMA, FHLMC, GNMA & Other Mortgage-Backed Securities	37,036,037	46,163,410

LOANS:

Real Estate Mortgage Loans	319,843,449	306,764,046
Consumer Loans	562,300	695,939
Commercial Loans	3,710,495	3,893,512
(Reserve for Loan Losses)	(3,832,846)	(3,717,903)
Other Real Estate Owned	0	154,000
Premises & Equipment	7,092,580	6,817,432
Accrued Interest Receivable	1,328,073	1,542,484
Other Assets	4,832,255	4,686,561

Total Assets

\$514,043,154

\$532,920,641

LIABILITIES & SURPLUS

Deposits	\$425,421,547	\$439,267,550
Borrowed Funds	22,500,000	32,500,000
Mortgagors' Tax & Other Escrow Accounts	673,279	483,967
Accrued Expenses & Other Liabilities	7,472,961	3,940,143
Surplus	57,975,367	56,728,981

Total Liabilities and Surplus

\$514,043,154

\$532,920,641

Letters of Credit	\$10,000	\$10,000
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*Unrealized Gain (Loss): 2012 \$174,987
2011 \$150,055

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ARLINGTON, MA 02474 188 Medford Street



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