

# STATEMENT OF CONDITION

	DECEMBER 31 2016	DECEMBER 31 2015
<b>ASSETS (USES OF FUNDING)</b>		
Investment Securities	\$101,901,840	\$123,055,204
Federal Funds Sold & IBCB (Interest Bearing Cash Balances)	48,636,973	18,162,137
Residential Real Estate Loans	253,122,226	244,777,761
Commercial Real Estate Loans	130,818,190	122,627,068
Consumer Loans	590,496	640,837
Commercial Loans	5,185,480	4,178,372
<b>Total Loans</b>	<b>389,716,392</b>	<b>372,224,038</b>
Reserve for Loan Loss	(3,111,737)	(2,819,488)
Loans, net of reserve	386,604,655	369,404,550
Total Earning Assets	537,143,468	510,621,891
Cash and Due from Banks	7,011,723	4,351,386
Other Real Estate Owned	-	-
Other Assets	14,595,987	14,183,615
Total Non-Earning Assets	21,607,710	18,535,001
<b>Total Assets</b>	<b>\$558,751,178</b>	<b>\$529,156,892</b>
<b>LIABILITIES (SOURCES OF FUNDING)</b>		
Deposits	\$468,136,252	\$441,785,786
Borrowed Funds	23,159,975	21,451,787
Other Liabilities	5,156,283	3,653,586
Total Liabilities	496,452,510	466,891,159
Undivided Profits	62,976,487	61,528,725
Undivided Profits - Current	1,751,947	1,447,762
Other Comprehensive Income	(2,429,766)	(710,754)
<b>Total Surplus</b>	<b>62,298,668</b>	<b>62,265,733</b>
<b>Total Liabilities and Surplus</b>	<b>\$558,751,178</b>	<b>\$529,156,892</b>

**(800) WSB-1871**

WINCHESTER, MA 01890 661 Main Street

WOBURN, MA 01801 344 Cambridge Road & 573 Main Street

ARLINGTON, MA 02474 188 Medford Street

(781) 729-2130



[winchestersavings.com](http://winchestersavings.com)