

## Directors

---

- \*-★ Robert A. Caruso, Chairman
- ^ James M. Cassin
- Tracey W. Cody, Esq.
- \*\* James G. Cullen, CPA
- \* Robert A. Donovan
- \*\*\* James W. Flood, Jr.\*
- William J. Gilet
- ★ Paul F. Gleason
- ^ James A. Hall, Esq.
- \*\*-^ Amy J. Hoey
- \* A. Justin McCarthy
- ★^ Dennis E. McHugh, Esq.
- \*\* Michael S. Reilly
- ★\*\* James C. Shannon, III, CPA
- Maura D. Sweeney
- \* David E. Wallace
- ★ Jay R. Wallace

Louis F. Perriello (Honorary Trustee)  
John W. Lewis, Jr. (Honorary Trustee)  
James C. Shannon, Jr. (Honorary Trustee)

- 
- \* Executive Committee
  - \*\* Audit Committee
  - \*\*\* Clerk of the Corporation
  - ^ Corporate Governance Committee
  - Corporate Counsel
  - Compliance Committee
  - ★ Strategic Investment Committee

## Corporators

---

Deborah A. Belanger	Tarina M. Mansur
Bruce E. Byam	Kathleen M. McCarthy
Alan R. Camilleri	John B. O'Callaghan
Brian L. Chapman	Therese M. O'Connor
Linda K. Chemaly	Mark O'Neil
John F. Cox, Esq.	W. Terrance Paletta
Leo R. Creegan, Sr.	Steven C. Panagiotakos, Esq.
Dr. Bernard J. Daly	Theodore S. Panos
Martin J. Edwards	Dr. Tushar M. Patel
James P. Good	Bruce T. Robinson
Edmund F. Guaraldi, Jr.	Richard R. Rourke
Paul A. Hardy, Jr.	Angelos D. Sakelarios
Martha E. Howe, Esq.	Dr. Steven C. Saro
Kenneth E. Hughes	Nicholas C. Sarris
Peter M. Lally	James H. Scanlan
Edward F. Lamson	Dr. Shailesh J. Shah
James D. Latham, Esq.	Lura Smith
Curtis J. LeMay	Theodore G. Tanglis
Deborah M. Lemos	Donald W. Therrien
Michael J. Lenzi	Glen D. Thoene
Neal M. Lerer, Esq.	Anna R. Vergadoz, Esq.
T.C. Liakos	C. Edward Wallis
James F. Linnehan, Jr., Esq.	Richard E. Williams
Gerald J. Lussier	F. Alex Wilson II

# STATEMENT OF CONDITION

---

December 31, 2015



# LOWELL FIVE BANCORP, MHC

## CONSOLIDATED BALANCE SHEET

December 31, 2015

(Dollars in Thousands)

### Assets

Cash and cash equivalents	\$ 60,866
Investment securities available for sale	140,480
Loans, net of allowance for loan losses	747,400
Other earning assets	36,503
Bank premises and equipment, net	21,663
Other assets	7,965
<b>Total assets</b>	<b>\$1,014,877</b>

### Liabilities and Capital

Deposits	\$ 863,998
Federal Home Loan Bank advances	25,000
Mortgagors' escrow accounts	1,729
Accrued expenses and other liabilities	8,928
<b>Total liabilities</b>	<b>\$ 899,655</b>

Retained earnings	\$ 118,061
Accumulated other comprehensive income	(2,839)
<b>Total capital</b>	<b>115,222</b>
<b>Total liabilities and capital</b>	<b>\$1,014,877</b>

### Current Capital Analysis

	Actual	Regulatory Minimum	Excess Capital
<b>Total Capital</b>	<b>\$ 115,222</b>	<b>\$ 47,432</b>	<b>\$ 67,790</b>
Add: Other comprehensive income	2,839	2,839	
<b>Total leverage capital</b>	<b>\$ 118,061</b>	<b>\$ 50,271</b>	<b>\$ 67,790</b>
<b>Percent to average assets</b>	<b>11.74%</b>	<b>5.00%</b>	<b>6.74%</b>



A Trusted Community Bank  
For Over 160 Years  
www.LowellFive.com  
(978) 452-1300 or  
1 (800) 932-FIVE (3483)