

LOWELL FIVE BANCORP, MHC

CONSOLIDATED BALANCE SHEET

December 31, 2016

(Dollars in Thousands)

Assets

Cash and cash equivalents	\$ 47,038
Investment securities available for sale	131,076
Loans, net of allowance for loan losses	812,792
Other earning assets	37,526
Bank premises and equipment, net	27,582
Other assets	7,659
Total assets	\$1,063,673

Liabilities and Capital

Deposits	\$ 903,065
Federal Home Loan Bank advances	26,800
Mortgagors' escrow accounts	1,889
Accrued expenses and other liabilities	11,109
Total liabilities	\$ 942,863
Retained earnings	\$ 123,396
Accumulated other comprehensive income	(2,586)
Total capital	120,810
Total liabilities and capital	\$1,063,673

Current Capital Analysis

	Actual	Regulatory Minimum	Excess Capital
Total Capital	\$ 120,810	\$ 52,418	\$ 68,392
Add: Other comprehensive income	2,586	2,586	
Total leverage capital	\$ 123,396	\$ 55,004	\$ 68,392
Percent to average assets	11.77%	5.00%	6.77%



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(978) 452-1300 or
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