

# LOWELL FIVE BANCORP, MHC

## CONSOLIDATED BALANCE SHEET

December 31, 2017

(Dollars in Thousands)

### Assets

Cash and cash equivalents	\$ 51,161
Investment securities available for sale	110,243
Loans, net of allowance for loan losses	867,270
Other earning assets	36,555
Bank premises and equipment, net	31,213
Other assets	11,344
<b>Total assets</b>	<b>\$1,107,786</b>

### Liabilities and Capital

Deposits	\$ 953,213
Federal Home Loan Bank advances	11,800
Mortgagors' escrow accounts	2,027
Accrued expenses and other liabilities	8,796
<b>Total liabilities</b>	<b>\$ 975,836</b>
Retained earnings	\$ 134,582
Accumulated other comprehensive income	(2,632)
<b>Total capital</b>	<b>131,950</b>
<b>Total liabilities and capital</b>	<b>\$ 1,107,786</b>

### Current Capital Analysis

	Actual	Regulatory Minimum	Excess Capital
<b>Total Capital</b>	<b>\$ 131,950</b>	<b>\$ 53,117</b>	<b>\$ 78,833</b>
Add: Other comprehensive income	2,632	2,632	
<b>Total leverage capital</b>	<b>\$ 134,582</b>	<b>\$ 55,749</b>	<b>\$ 78,833</b>
Percent to average assets	12.07%	5.00%	7.07%



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