

CAPE ANN SAVINGS BANK OFFICERS

ROBERT J. GILLIS, JR. – President
MARIANNE SMITH – Senior Vice President/Treasurer
LEO E. BERGERON – Vice President/Commercial Loan Officer
JOHN T. BRENNAN – Vice President/Senior Trust Officer
VICTOR CONIGLIARO – Vice President/Information Technology Officer
MARIE F. CURLEY – Vice President/Operations Officer
KENNETH E. DAVIS – Vice President/Branch Manager
HEIDI HUTTUNEN – Vice President/Controller
MICHAEL J. LUSTER – Vice President/Commercial Loan Officer
AMY L. RANDAZZA – Vice President/Compliance Officer
NOREEN L. GILLISS – Assistant Vice President/Customer Service Officer
CLARE E. MACDONALD – Assistant Vice President/Branch Manager
DEAN H. MURRAY – Assistant Vice President/Trust Officer
MICHAEL S. RANDAZZA – Assistant Vice President/Loan Officer
TONI J. ROWE – Assistant VP/Lending Compliance/CRA Officer
HOLLY L. S. WIECKOWSKI – Assistant Vice President/Loan Officer
LYNNE M. CURCURI – Assistant Treasurer/Assistant Operations Officer
JOANNA MARKS – Assistant Treasurer/NOW Department Manager
LYNNE A. ANDERSON – Senior Head Teller – Granite Branch
CANDACE A. BECK – Loan Servicing Officer
LISA A. CIARAMITARO – Administrative Officer
FRANCO MANIACI – Trust Investment Officer
ANDREW G. MARQUES – Commercial Loan Officer
MELINDA J. NICASTRO – Commercial Loan Servicing Officer
JENNIFER C. ORLANDO – Marketing Officer
LINDA J. PATA – Trust Officer
STEPHEN C. PHILBROOK – Loan Officer
MICHAEL SANBORN – Trust Officer
TODD SHAFFAVAL – Finance Officer
MARIE A. TESTAVERDE – Senior Head Teller
KATHRYN E. WILLIAMS – Trust Operations Officer
KRYSTAL M. WILLIAMS – Assistant Branch Manager – Manchester Branch
GLENDA A. ZINK – IRA Coordinator
NATALIE C. DALEY – Clerk of the Corporation



STATEMENT OF CONDITION 2018

GLOUCESTER

109 Main Street & 38 Rogers Street
978.283.0246

MANCHESTER-BY-THE-SEA

17 Beach Street
978.526.7122

ROCKPORT

247 Main Street
978.546.7185



CAPEANNSAVINGS.BANK

888.283.2272

GLOUCESTER

MANCHESTER-BY-THE-SEA

ROCKPORT





ASSETS

December 31, 2018*

CASH AND DUE FROM BANKS	\$	6,532
FEDERAL RESERVE BANK BALANCE		<u>32,612</u>
TOTAL CASH AND DUE FROM BANKS		39,144
FIXED INCOME SECURITIES		88,231
EQUITY SECURITIES		<u>59,341</u>
TOTAL INVESTMENT SECURITIES		147,572
REAL ESTATE LOANS		271,413
COMMERCIAL REAL ESTATE LOANS		130,441
CONSUMER LOANS		1,456
COMMERCIAL LOANS		<u>9,555</u>
TOTAL LOANS		412,865
ALLOWANCE FOR POSSIBLE LOAN LOSSES		<u>(3,409)</u>
NET LOANS		409,456
ACCRUED INTEREST RECEIVABLE		1,260
BANKING PREMISES AND EQUIPMENT		14,448
OTHER ASSETS		<u>19,073</u>
TOTAL OTHER ASSETS		34,781
TOTAL ASSETS	\$	630,953

*Unaudited, \$ in Thousands

TRUSTEES & YEAR ELECTED

ROBERT B. AUDANO, JR.	2014	JAMES A. JOHNSON	2014
ROBERT A. BARRICELLI	1990	HENRY J. MOORE	1973
DOREEN R. CARTER	2019	CHRISTIAN L. MURCH	2014
JOHN C. CONNORS	2003	TIMOTHY J. PHILPOTT	2012
ROBERT W. CUNNINGHAM	2003	HAROLD J. ROGERS, II	1985
NATALIE C. DALEY	1990	WILLIAM E. SCOTT	2003
STEPHEN F. DEXTER	1981	DAVID W. SLADE	1996
J. MICHAEL FAHERTY	1996	MARIANNE SMITH	2018
ROBERT J. GILLIS, JR.	1996	JOAN L. WATERHOUSE	2002
PAULA M. HART	2005	DANA V. WOODS	2014

Honorary Trustee Ronald A. Nickerson 1983

LIABILITIES

DEMAND DEPOSITS	\$	25,485
NOW		105,317
MONEY MARKET		28,769
SAVINGS		107,716
CERTIFICATES OF DEPOSIT		192,632
ESCROW		<u>1,243</u>
TOTAL DEPOSITS		461,162
ACCRUED EXPENSES		231
OTHER LIABILITIES		<u>15,752</u>
TOTAL LIABILITIES		477,145

CAPITAL

SURPLUS		99,671
OTHER COMPREHENSIVE INCOME		46,486
CURRENT YEAR EARNINGS		<u>7,651</u>
TOTAL SURPLUS		153,808

TOTAL LIABILITIES & SURPLUS \$ 630,953

BOARD OF INVESTMENT

ROBERT W. CUNNINGHAM ROBERT J. GILLIS, JR.
 STEPHEN F. DEXTER HAROLD J. ROGERS, II
 J. MICHAEL FAHERTY DAVID W. SLADE

and three other trustees appointed quarterly

