

## Return of Private Foundation

or Section 4947(a)(1) Trust Treated as Private Foundation

Do not enter social security numbers on this form as it may be made public.

Information about Form 990-PF and its separate instructions is at [www.irs.gov/form990pf](http://www.irs.gov/form990pf).

2016

Open to Public Inspection

For calendar year 2016 or tax year beginning

, and ending

Name of foundation <b>The Bay State Federal Savings Charitable Foundation</b>		A Employer identification number <b>04-3415547</b>						
Number and street (or P.O. box number if mail is not delivered to street address) <b>55 Cambridge Parkway</b>		B Telephone number <b>617-225-2822</b>						
City or town, state or province, country, and ZIP or foreign postal code <b>Cambridge, MA 02142</b>		C If exemption application is pending, check here <input type="checkbox"/>						
G Check all that apply: <table border="0"> <tr> <td><input type="checkbox"/> Initial return</td> <td><input type="checkbox"/> Initial return of a former public charity</td> </tr> <tr> <td><input type="checkbox"/> Final return</td> <td><input type="checkbox"/> Amended return</td> </tr> <tr> <td><input type="checkbox"/> Address change</td> <td><input type="checkbox"/> Name change</td> </tr> </table>		<input type="checkbox"/> Initial return	<input type="checkbox"/> Initial return of a former public charity	<input type="checkbox"/> Final return	<input type="checkbox"/> Amended return	<input type="checkbox"/> Address change	<input type="checkbox"/> Name change	D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
<input type="checkbox"/> Initial return	<input type="checkbox"/> Initial return of a former public charity							
<input type="checkbox"/> Final return	<input type="checkbox"/> Amended return							
<input type="checkbox"/> Address change	<input type="checkbox"/> Name change							
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>						
I Fair market value of all assets at end of year (from Part II, col (c), line 16) <b>\$ 9,242,475.</b> (Part I, column (d) must be on cash basis)		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>						
J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____								

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received				N/A	
2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B interest on savings and temporary cash investments		526.	526.		Statement 1
3 Dividends and interest from securities		227,781.	227,781.		Statement 2
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10		<198,262.>			
b Gross sales price for all assets on line 6a		1,618,810.			
7 Capital gain net income (from Part IV, line 2)			0.		
8 Net short-term capital gain					
9 Income modifications					
10a Gross sales less returns and allowances					
b Less Cost of goods sold					
c Gross profit or (loss)					
11 Other income		364.	364.		Statement 3
12 Total. Add lines 1 through 11		30,409.	228,671.		
13 Compensation of officers, directors, trustees, etc		148,000.	0.		148,000.
14 Other employee salaries and wages					
15 Pension plans, employee benefits		34,740.	0.		34,740.
16a Legal fees					
b Accounting fees		4,500.	2,250.		2,250.
c Other professional fees		66,787.	61,526.		5,261.
17 Interest		633.	633.		0.
18 Taxes		8,417.	1,814.		11,817.
19 Depreciation and depletion					
20 Occupancy		145,743.	0.		145,743.
21 Travel, conferences, and meetings					
22 Printing and publications					
23 Other expenses		26,306.	0.		26,306.
24 Total operating and administrative expenses. Add lines 13 through 23		435,126.	66,223.		374,117.
25 Contributions, gifts, grants paid		131,100.			131,100.
26 Total expenses and disbursements. Add lines 24 and 25		566,226.	66,223.		505,217.
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements		<535,817.>			
b Net investment income (if negative, enter -0-)			162,448.		
c Adjusted net income (if negative, enter -0-)				N/A	

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<b>Part II Balance Sheets</b>		Attached schedules and amounts in the description column should be for end-of-year amounts only		Beginning of year	End of year	
				(a) Book Value	(b) Book Value	(c) Fair Market Value
<b>Assets</b>	1	Cash - non-interest-bearing		52,577.	2,000.	2,000.
	2	Savings and temporary cash investments		346,598.	173,723.	173,723.
	3	Accounts receivable ▶				
		Less: allowance for doubtful accounts ▶				
	4	Pledges receivable ▶				
		Less: allowance for doubtful accounts ▶				
	5	Grants receivable				
	6	Receivables due from officers, directors, trustees, and other disqualified persons				
	7	Other notes and loans receivable ▶				
		Less: allowance for doubtful accounts ▶				
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges				
	10a	Investments - U.S. and state government obligations				
	b	Investments - corporate stock Stmt 9		7,701,768.	8,065,575.	8,065,575.
	c	Investments - corporate bonds Stmt 10		367,128.	379,993.	379,993.
	11	Investments - land, buildings, and equipment basis ▶				
	Less: accumulated depreciation ▶					
12	Investments - mortgage loans					
13	Investments - other Stmt 11		655,452.	621,184.	621,184.	
14	Land, buildings, and equipment: basis ▶ 156,807.					
	Less: accumulated depreciation Stmt 12 ▶ 156,807.					
15	Other assets (describe ▶)					
16	<b>Total assets</b> (to be completed by all filers - see the instructions. Also, see page 1, item I)		9,123,523.	9,242,475.	9,242,475.	
<b>Liabilities</b>	17	Accounts payable and accrued expenses				
	18	Grants payable				
	19	Deferred revenue				
	20	Loans from officers, directors, trustees, and other disqualified persons				
	21	Mortgages and other notes payable				
	22	Other liabilities (describe ▶)				
23	<b>Total liabilities</b> (add lines 17 through 22)		0.	0.		
<b>Net Assets or Fund Balances</b>	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>					
	and complete lines 24 through 26 and lines 30 and 31.					
	24	Unrestricted				
	25	Temporarily restricted				
	26	Permanently restricted				
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>					
	and complete lines 27 through 31.					
	27	Capital stock, trust principal, or current funds		0.	0.	
28	Paid-in or capital surplus, or land, bldg., and equipment fund		0.	0.		
29	Retained earnings, accumulated income, endowment, or other funds		9,123,523.	9,242,475.		
30	<b>Total net assets or fund balances</b>		9,123,523.	9,242,475.		
31	<b>Total liabilities and net assets/fund balances</b>		9,123,523.	9,242,475.		

**Part III Analysis of Changes in Net Assets or Fund Balances**

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	9,123,523.
2	Enter amount from Part I, line 27a	2	<535,817.>
3	Other increases not included in line 2 (itemize) ▶ See Statement 8	3	654,769.
4	Add lines 1, 2, and 3	4	9,242,475.
5	Decreases not included in line 2 (itemize) ▶	5	0.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	9,242,475.

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**Part IV Capital Gains and Losses for Tax on Investment Income**

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)		(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
<b>1a Publicly Traded Securities</b>				
<b>b From Passthrough</b>		P		
<b>c Capital Gains Dividends</b>				
<b>d</b>				
<b>e</b>				

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
<b>a</b> 1,610,374.		1,817,072.	<206,698.>
<b>b</b> 4,124.			4,124.
<b>c</b> 4,312.			4,312.
<b>d</b>			
<b>e</b>			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
<b>a</b>			<206,698.>
<b>b</b>			4,124.
<b>c</b>			4,312.
<b>d</b>			
<b>e</b>			

2 Capital gain net income or (net capital loss) <span style="font-size: small;">{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }</span>	2	<198,262.>
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6); If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8	3	N/A

**Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income**

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2015	464,964.	9,388,374.	.049526
2014	539,183.	9,580,892.	.056277
2013	493,822.	8,920,200.	.055360
2012	458,208.	8,443,289.	.054269
2011	440,040.	8,440,820.	.052132

2 Total of line 1, column (d)	2	.267564
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	.053513
4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5	4	8,901,553.
5 Multiply line 4 by line 3	5	476,349.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	1,624.
7 Add lines 5 and 6	7	477,973.
8 Enter qualifying distributions from Part XII, line 4 <span style="font-size: x-small;">If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.</span>	8	505,217.

**Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)**

1a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b		1	1,624.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2	0.
3 Add lines 1 and 2		3	1,624.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		5	1,624.
6 Credits/Payments:			
a 2016 estimated tax payments and 2015 overpayment credited to 2016	6a	4,400.	
b Exempt foreign organizations - tax withheld at source	6b		
c Tax paid with application for extension of time to file (Form 8868)	6c		
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d	7	4,400.	
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8		
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9		
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	2,776.	
11 Enter the amount of line 10 to be: Credited to 2017 estimated tax <input checked="" type="checkbox"/> 2,776. Refunded <input type="checkbox"/>	11	0.	

**Part VII-A Statements Regarding Activities**

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. \$ 0. (2) On foundation managers. \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <u>MA, DE</u>		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2016 or the taxable year beginning in 2016 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

N/A

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**Part VII-A Statements Regarding Activities** (continued)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)		<b>X</b>
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)		<b>X</b>
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address <b>www.baystatecharitable.com</b>	<b>X</b>	
14 The books are in care of <b>Denise Renaghan</b> Telephone no. <b>617-225-2822</b> Located at <b>55 Cambridge Parkway, No. 105, Cambridge, MA</b> ZIP+4 <b>02142</b>		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year	<b>15</b>	<b>N/A</b>
16 At any time during calendar year 2016, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country	<b>16</b>	<b>X</b>

**Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required**

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

	Yes	No
1a During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here	<b>1b</b>	<b>X</b>
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2016?	<b>1c</b>	<b>X</b>
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a At the end of tax year 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016? If "Yes," list the years	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.)	<b>N/A</b>	<b>2b</b>
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. <div> <input type="checkbox"/> 2016, <input type="checkbox"/> 2017, <input type="checkbox"/> 2018, <input type="checkbox"/> 2019, <input type="checkbox"/> 2020, <input type="checkbox"/> 2021, <input type="checkbox"/> 2022, <input type="checkbox"/> 2023, <input type="checkbox"/> 2024, <input type="checkbox"/> 2025, <input type="checkbox"/> 2026, <input type="checkbox"/> 2027, <input type="checkbox"/> 2028, <input type="checkbox"/> 2029, <input type="checkbox"/> 2030, <input type="checkbox"/> 2031, <input type="checkbox"/> 2032, <input type="checkbox"/> 2033, <input type="checkbox"/> 2034, <input type="checkbox"/> 2035, <input type="checkbox"/> 2036, <input type="checkbox"/> 2037, <input type="checkbox"/> 2038, <input type="checkbox"/> 2039, <input type="checkbox"/> 2040, <input type="checkbox"/> 2041, <input type="checkbox"/> 2042, <input type="checkbox"/> 2043, <input 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**Part VII-B** Statements Regarding Activities for Which Form 4720 May Be Required (continued)

5a During the year did the foundation pay or incur any amount to:

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?

☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?

☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes?

☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions)

☒ Yes ☐ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?

☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?

Organizations relying on a current notice regarding disaster assistance check here

☒

5b

X

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?

See Statement 14

☒ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53.4945-5(d)

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?

☐ Yes ☒ No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

6b

X

If "Yes" to 6b, file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?

☐ Yes ☒ No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

N/A

7b

**Part VIII** Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
See Statement 13		148,000.	34,740.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

Total number of other employees paid over \$50,000

0

Form 990-PF (2016)



**The Bay State Federal Savings  
Charitable Foundation**

**Part X Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see instructions.)

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
<b>a</b>	Average monthly fair market value of securities	<b>1a</b>	8,619,601.
<b>b</b>	Average of monthly cash balances	<b>1b</b>	417,509.
<b>c</b>	Fair market value of all other assets	<b>1c</b>	
<b>d</b>	<b>Total</b> (add lines 1a, b, and c)	<b>1d</b>	9,037,110.
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	<b>1e</b>	0.
<b>2</b>	Acquisition indebtedness applicable to line 1 assets	<b>2</b>	0.
<b>3</b>	Subtract line 2 from line 1d	<b>3</b>	9,037,110.
<b>4</b>	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	<b>4</b>	135,557.
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	<b>5</b>	8,901,553.
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5	<b>6</b>	445,078.

**Part XI Distributable Amount** (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ☐ and do not complete this part.)

<b>1</b>	Minimum investment return from Part X, line 6	<b>1</b>	445,078.
<b>2a</b>	Tax on investment income for 2016 from Part VI, line 5	<b>2a</b>	1,624.
<b>b</b>	Income tax for 2016. (This does not include the tax from Part VI.)	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b	<b>2c</b>	1,624.
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1	<b>3</b>	443,454.
<b>4</b>	Recoveries of amounts treated as qualifying distributions	<b>4</b>	0.
<b>5</b>	Add lines 3 and 4	<b>5</b>	443,454.
<b>6</b>	Deduction from distributable amount (see instructions)	<b>6</b>	0.
<b>7</b>	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	<b>7</b>	443,454.

**Part XII Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
<b>a</b>	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	<b>1a</b>	505,217.
<b>b</b>	Program-related investments - total from Part IX-B	<b>1b</b>	0.
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	<b>2</b>	
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the:		
<b>a</b>	Suitability test (prior IRS approval required)	<b>3a</b>	
<b>b</b>	Cash distribution test (attach the required schedule)	<b>3b</b>	
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	<b>4</b>	505,217.
<b>5</b>	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	<b>5</b>	1,624.
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4	<b>6</b>	503,593.

**Note:** The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.



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**Part XIII Undistributed Income** (see instructions)

	(a) Corpus	(b) Years prior to 2015	(c) 2015	(d) 2016
<b>1</b> Distributable amount for 2016 from Part XI, line 7				443,454.
<b>2</b> Undistributed income, if any, as of the end of 2016				
<b>a</b> Enter amount for 2015 only			0.	
<b>b</b> Total for prior years:		0.		
<b>3</b> Excess distributions carryover, if any, to 2016:				
<b>a</b> From 2011	22,869.			
<b>b</b> From 2012	46,243.			
<b>c</b> From 2013	53,097.			
<b>d</b> From 2014	66,402.			
<b>e</b> From 2015				
<b>f</b> Total of lines 3a through e	188,611.			
<b>4</b> Qualifying distributions for 2016 from Part XII, line 4: ▶ \$	505,217.			
<b>a</b> Applied to 2015, but not more than line 2a			0.	
<b>b</b> Applied to undistributed income of prior years (Election required - see instructions)		0.		
<b>c</b> Treated as distributions out of corpus (Election required - see instructions)	0.			
<b>d</b> Applied to 2016 distributable amount				443,454.
<b>e</b> Remaining amount distributed out of corpus	61,763.			
<b>5</b> Excess distributions carryover applied to 2016 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
<b>6</b> Enter the net total of each column as indicated below:				
<b>a</b> Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	250,374.			
<b>b</b> Prior years' undistributed income. Subtract line 4b from line 2b		0.		
<b>c</b> Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
<b>d</b> Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
<b>e</b> Undistributed income for 2015. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
<b>f</b> Undistributed income for 2016. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2017				0.
<b>7</b> Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	0.			
<b>8</b> Excess distributions carryover from 2011 not applied on line 5 or line 7	22,869.			
<b>9</b> Excess distributions carryover to 2017. Subtract lines 7 and 8 from line 6a	227,505.			
<b>10</b> Analysis of line 9:				
<b>a</b> Excess from 2012	46,243.			
<b>b</b> Excess from 2013	53,097.			
<b>c</b> Excess from 2014	66,402.			
<b>d</b> Excess from 2015				
<b>e</b> Excess from 2016	61,763.			

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**Part XIV Private Operating Foundations** (see instructions and Part VII-A, question 9) N/A

- 1 a** If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2016, enter the date of the ruling ▶
- b** Check box to indicate whether the foundation is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2016	(b) 2015	(c) 2014	(d) 2013	
<b>2 a</b> Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
<b>b</b> 85% of line 2a					
<b>c</b> Qualifying distributions from Part XII, line 4 for each year listed					
<b>d</b> Amounts included in line 2c not used directly for active conduct of exempt activities					
<b>e</b> Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
<b>3</b> Complete 3a, b, or c for the alternative test relied upon:					
<b>a</b> "Assets" alternative test - enter:					
<b>(1)</b> Value of all assets					
<b>(2)</b> Value of assets qualifying under section 4942(j)(3)(B)(i)					
<b>b</b> "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
<b>c</b> "Support" alternative test - enter:					
<b>(1)</b> Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
<b>(2)</b> Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
<b>(3)</b> Largest amount of support from an exempt organization					
<b>(4)</b> Gross investment income					

**Part XV Supplementary Information** (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year-see instructions.)

- 1 Information Regarding Foundation Managers:**
- a** List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2).)

None

- b** List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

None

- 2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**
- Check here ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

- a** The name, address, and telephone number or e-mail address of the person to whom applications should be addressed:

**See Statement 15**

- b** The form in which applications should be submitted and information and materials they should include:
- c** Any submission deadlines:
- d** Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

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**Part XV Supplementary Information** (continued)

<b>3 Grants and Contributions Paid During the Year or Approved for Future Payment</b>				
Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<b>a Paid during the year</b>				
Alzheimer's Association 480 Pleasant Street Watertown, MA 02472-2463	N/A	PC	General Operating Support	1,500.
American Cancer Society, Inc. New England Division 30 Speen Street Framingham, MA 01701	N/A	PC	General Operating Support	1,500.
American Institute for Cancer Research 1759 R Street NW Washington, DC 20009-2552	N/A	PC	General Operating Support	100.
Babson College 231 Forest Street Wellesley, MA 02481	N/A	PC	General Operating Support	500.
BEAT NB Cancer Foundation 13014 N. Dale Mabry Highway, Suite 256 Tampa, FL 33618	N/A	PC	General Operating Support	500.
<b>Total</b>	<b>See continuation sheet(s)</b>			<b>131,100.</b>
<b>b Approved for future payment</b>				
<b>None</b>				
<b>Total</b>				<b>0.</b>

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**Part XVI-A Analysis of Income-Producing Activities**

Enter gross amounts unless otherwise indicated.

Enter gross amounts unless otherwise indicated.		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income	
		(a) Business code	(b) Amount	(c) Exclu- sion code	(d) Amount		
1	Program service revenue:						
a							
b							
c							
d							
e							
f							
g	Fees and contracts from government agencies						
2	Membership dues and assessments						
3	Interest on savings and temporary cash investments			14	526.		
4	Dividends and interest from securities			14	227,781.		
5	Net rental income or (loss) from real estate:						
a	Debt-financed property						
b	Not debt-financed property						
6	Net rental income or (loss) from personal property						
7	Other investment income			14	364.		
8	Gain or (loss) from sales of assets other than inventory			18	<198,262.>		
9	Net income or (loss) from special events						
10	Gross profit or (loss) from sales of inventory						
11	Other revenue:						
a							
b							
c							
d							
e							
12	Subtotal. Add columns (b), (d), and (e)		0.		30,409.		0.
13	Total. Add line 12, columns (b), (d), and (e)					13	30,409.

(See worksheet in line 13 instructions to verify calculations.)

**Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes**

[illegible]

**Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations**

		Yes	No
<b>1</b> Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
<b>a</b> Transfers from the reporting foundation to a noncharitable exempt organization of:			
(1) Cash		X	
(2) Other assets			X
<b>b</b> Other transactions:			
(1) Sales of assets to a noncharitable exempt organization			X
(2) Purchases of assets from a noncharitable exempt organization			X
(3) Rental of facilities, equipment, or other assets			X
(4) Reimbursement arrangements			X
(5) Loans or loan guarantees			X
(6) Performance of services or membership or fundraising solicitations			X
<b>c</b> Sharing of facilities, equipment, mailing lists, other assets, or paid employees			X
<b>d</b> If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.			

[illegible]

**2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527?

☐ Yes ☒ No

**b** If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

Sign Here	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.					May the IRS discuss this return with the preparer shown below (see instr.)? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Signature of officer or trustee <i>Nicholas E. Porto</i>		Date <i>4/4/17</i>		Title <i>President</i>		
Paid Preparer Use Only	Print/Type preparer's name		Preparer's signature		Date	Check <input type="checkbox"/> if self-employed	PTIN
	Nicholas E. Porto		<i>[Signature]</i>		03/30/17		P01310283
	Firm's name ▶ BAKER NEWMAN & NOYES					Firm's EIN ▶ 01-0494526	
	Firm's address ▶ 175 FEDERAL STREET, SUITE 970 BOSTON, MA 02110					Phone no. (617) 556-3900	

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The Bay State Federal Savings  
Charitable Foundation

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**Part XV Supplementary Information**

**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Belmont Boosters Organizations, Inc. 221 Concord Avenue Belmont, MA 02478-3026	N/A	PC	General Operating Support	1,000.
Belmont Food Pantry P.O. Box 291 Belmont, MA 02478	N/A	PC	General Operating Support	1,000.
Belmont High School 221 Concord Avenue Belmont, MA 02478	N/A	GOV	General Operating Support	500.
Belmont Hill School 350 Prospect Street Belmont, MA 02478-2662	N/A	PC	General Operating Support	1,000.
Belmont Ranger Youth Hockey Association P.O. Box 154 Belmont, MA 02478	N/A	POF	Youth Hockey Programs	1,000.
Belmont Recreation Department Belmont Town Offices, 455 Concord Avenue Belmont, MA 02478	N/A	GOV	General Operating Support	500.
Berkshire Hills Music Academy 48 Woodbridge Street South Hadley, MA 01075-1125	N/A	PC	General Operating Support	250.
Beth Israel Deaconess Medical Center 330 Brookline Avenue Boston, MA 02215-5400	N/A	PC	General Operating Support	2,500.
Bike the US for MS 2410 Toms Creek Road Blacksburg, VA 24062	N/A	PC	General Operating Support	1,000.
Boston Chinatown Neighborhood Center 885 Washington Street Boston, MA 02111-1415	N/A	PC	General Operating Support	1,000.
<b>Total from continuation sheets</b>				<b>127,000.</b>

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The Bay State Federal Savings  
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**Part XV Supplementary Information**

<b>3 Grants and Contributions Paid During the Year (Continuation)</b>				
Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Boston Public Schools 2300 Washington Street Roxbury, MA 02119	N/A	GOV	General Operating Support	1,000.
Boy Scouts of America-Boston Minuteman Council 600 West Cummings Park, Suite 2750 Woburn, MA 01801-6457	N/A	PC	General Operating Support	500.
Boys & Girls Club of Collier County, Inc. 7500 Davis Boulevard Naples, FL 34104	N/A	PC	General Operating Support	2,000.
Boys & Girls Club of Middlesex County 30 Forest Street Medford, MA 02155	N/A	PC	General Operating Support	100.
Boys and Girls Club of Manchester 555 Union Street Manchester, NH 03104	N/A	PC	General Operating Support	750.
Brigham and Women's and Faulkner Hospital 75 Francis Street Boston, MA 02115	N/A	PC	General Operating Support	1,000.
Brookline Arts Center 86 Monmouth Street Brookline, MA 02446-5607	N/A	PC	General Operating Support	250.
Brookline Community Foundation 40 Webster Place Brookline, MA 02445	N/A	PC	General Operating Support	1,500.
Brookline High School 115 Greenough Street Brookline, MA 02445	N/A	PC	General Operating Support	500.
Brookline Senior Center 93 Winchester Street Brookline, MA 02446	N/A	PC	General Operating Support	2,500.
<b>Total from continuation sheets</b>				

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**Part XV Supplementary Information**

<b>3 Grants and Contributions Paid During the Year (Continuation)</b>				
Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Cambridge Community of Real Estate Professionals Foundation 1008 Massachusetts Avenue Cambridge, MA 02138	N/A	PC	General Operating Support	500.
Caritas Communities 25 Braintree Hill, Office Park 2 Braintree, MA 02184	N/A	PC	General Operating Support	1,000.
Catholic Charities 51 Sleeper Street, Suite 100 Boston, MA 02210	N/A	PC	General Operating Support	1,500.
Catholic School Foundation 67 Batterymarch Street, 6th Floor Boston, MA 02110	N/A	PC	General Operating Support	250.
Charles River Center 59 East Militia Heights Road Needham, MA 02492	N/A	PC	General Operating Support	1,000.
Children's Hospital League 300 Longwood Avenue Boston, MA 02115	N/A	PC	General Operating Support	500.
Children's Hospital Trust 401 Park Drive, Suite 602 Boston, MA 02215	N/A	PC	General Operating Support	500.
Civil Air Patrol Foundation, Inc. 105 South Hansell Street Maxwell AFB, AL 36112-5937	N/A	PC	General Operating Support	1,000.
Clay Buchholz Foundation, Inc. 10960 Wilshire Boulevard, 5th Floor Los Angeles, CA 90024	N/A	PC	General Operating Support	500.
Compassionate Care ALS P.O. Box 1052 West Falmouth, MA 02574-1052	N/A	PC	General Operating Support	1,000.
<b>Total from continuation sheets</b>				



The Bay State Federal Savings  
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**Part XV Supplementary Information**

<b>3 Grants and Contributions Paid During the Year (Continuation)</b>				
Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Congregational Church South Dartmouth 17 Middle Street South Dartmouth, MA 02748	N/A	PC	General Operating Support	1,000.
Cops for Kids with Cancer P.O. Box 850956 Braintree, MA 02185-0956	N/A	PC	General Operating Support	500.
Cotting School, Inc. 453 Concord Avenue Lexington, MA 02421	N/A	PC	General Operating Support	750.
Covenant House 5 Penn Plaza New York, NY 10001	N/A	PC	General Operating Support	500.
Crohn's and Colitis Foundation 773 Third Avenue New York, NY 10017	N/A	PC	General Operating Support	500.
CRUDEM Foundation, Inc. P.O. Box 804 Ludlow, MA 01056-0804	N/A	PC	General Operating Support	1,750.
Crystal Springs, Inc. 655 Main Street Dunstable, MA 01827	N/A	PC	General Operating Support	500.
Cystic Fibrosis Foundation 6931 Arlington Road, Suite 200 Bethesda, MD 20814	N/A	PC	General Operating Support	1,000.
Dedham High School 140 Whiting Avenue Dedham, MA 02026	N/A	GOV	General Operating Support	500.
Dedham Historical Society P.O. Box 215 Dedham, MA 02027-0215	N/A	PC	General Operating Support	150.
<b>Total from continuation sheets</b>				

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<b>Part XV Supplementary Information</b>				
<b>3 Grants and Contributions Paid During the Year (Continuation)</b>				
Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Dominican Sisters of Peace, Inc. 2320 Airport Drive Columbus, OH 43219	N/A	PC	General Operating Support	500.
Dove, Inc. P.O. Box 690267 Quincy, MA 02269-0267	N/A	PC	General Operating Support	1,000.
Dress for Success 32 E. 31st Street New York, NY 10016	N/A	PC	General Operating Support	500.
East End House Inc. 105 Spring Street Cambridge, MA 02141-1726	N/A	PC	General Operating Support	1,000.
Easter Seals Massachusetts 484 Main Street Worcester, MA 01608	N/A	PC	General Operating Support	1,000.
Elizabeth Stone House P.O. Box 300039 Jamaica Plain, MA 02130-0001	N/A	PC	General Operating Support	250.
ELS for Autism Foundation 18370 Limestone Creek Road Jupiter, FL 33458	N/A	PC	General Operating Support	500.
Esther R. Sanger Center for Compassion P.O. Box 31 Wollaston, MA 02170	N/A	PC	General Operating Support	1,000.
Father Bill's & Mainspring, Inc. 430 Belmont Street Brockton, MA 02301-4921	N/A	PC	General Operating Support	500.
Fisher Elementary School Parent Advisory Council 65 Gould Street Walpole, MA 02081	N/A	PC	General Operating Support	1,000.
<b>Total from continuation sheets</b>				

The Bay State Federal Savings  
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**Part XV Supplementary Information**

<b>3 Grants and Contributions Paid During the Year (Continuation)</b>				
Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Foundation for Belmont Education P.O. Box 518 Belmont, MA 02478	N/A	PC	General Operating Support	1,000.
Franciscan Hospital for Children 30 Warren Street Brighton, MA 02135	N/A	PC	General Operating Support	1,000.
Franciscan Missionary Sisters for Africa 172 Foster Street Brighton, MA 02135	N/A	PC	General Operating Support	1,000.
Franklin Police Association 91 Panther Way Franklin, MA 02038	N/A	NC	Community Outreach	1,000.
Friends of the Waltham Senior Citizens 85 Lincoln Street Waltham, MA 02451	N/A	PC	General Operating Support	1,000.
Goddard House 165 Chestnut Street Brookline, MA 02445	N/A	PC	General Operating Support	750.
Golf Fights Cancer, Inc. 300 Arnold Palmer Boulevard Norton, MA 02766-1365	N/A	PC	General Operating Support	1,000.
Greater Boston Food Bank 70 S. Bay Avenue Boston, MA 02118	N/A	PC	General Operating Support	1,000.
Greater Marlboro Programs Inc. 65 Boston Post Road West, Suite 220 Marlboro, MA 01752-1855	N/A	PC	General Operating Support	500.
Habitat for Humanity - Greater Boston 240 Commercial Street, 4th Floor Boston, MA 02109-1315	N/A	PC	General Operating Support	250.
<b>Total from continuation sheets</b>				

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**Part XV Supplementary Information**

<b>3 Grants and Contributions Paid During the Year (Continuation)</b>				
Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Hackers for Hope, Inc. 9 Harmony Street Danbury, CT 06810	N/A	PC	General Operating Support	500.
Haiti Projects, Inc. 237 Broadway Hanover, MA 02339-2706	N/A	PC	General Operating Support	1,000.
Hale House Center, Inc. 154 West 122nd Street New York, NY 10027	N/A	PC	General Operating Support	250.
Healing Abuse Working for Change (HAWC) 27 Congress Street Salem, MA 01970-7309	N/A	PC	General Operating Support	250.
Holy Trinity Armenian Church of Greater Boston 145 Brattle Street Cambridge, MA 02138	N/A	PC	General Operating Support	250.
Home for Little Wanderers 10 Guest Street, Suite 3 Boston, MA 02135	N/A	PC	General Operating Support	1,000.
Homes for Families 14 Beacon Street, Suite 615 Boston, MA 02108	N/A	PC	General Operating Support	500.
Homes for our Troops 6 Main Street Taunton, MA 02780-2733	N/A	PC	General Operating Support	250.
Horizons for Homeless Children 1705 Columbus Avenue Roxbury, MA 02119	N/A	PC	General Operating Support	500.
Hospitality Homes P.O. Box 15265 Boston, MA 02215-0005	N/A	PC	General Operating Support	1,500.
<b>Total from continuation sheets</b>				

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**Part XV Supplementary Information**

<b>3 Grants and Contributions Paid During the Year (Continuation)</b>				
Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
House of Possibilities 350 Washington Street North Easton, MA 02536-1202	N/A	PC	General Operating Support	1,000.
Immaculate Conception Parish 10 Fellsway E. Malden, MA 02148	N/A	PC	General Operating Support	1,500.
Interfaith Social Services 105 Adams Street Quincy, MA 02169-2004	N/A	PC	General Operating Support	1,000.
Jett Foundation, Inc. 69 Evergreen Street Kingston, MA 02364	N/A	PC	General Operating Support	1,000.
Jingle Bell Festival 74 High Street Medford, MA 02155-3813	N/A	PC	General Operating Support	500.
John M. Barry Boys & Girls Club of Newton, Inc. 675 Watertown Street Newton, MA 02460	N/A	PC	General Operating Support	700.
Khan Academy, Inc P.O. Box 1630 Mountain View, CA 94042	N/A	PC	General Operating Support	500.
Kidney Transplant/Dialysis Association P.O. Box 51362 Boston, MA 02205	N/A	PC	General Operating Support	750.
Little Sisters of the Poor 186 Highland Avenue Somerville, MA 02143	N/A	PC	General Operating Support	500.
Lt. Paul J. Sullivan Charitable Trust P.O. Box 95 Watertown, MA 02471	N/A	PC	General Operating Support	100.
<b>Total from continuation sheets</b>				

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**Part XV Supplementary Information**

<b>3 Grants and Contributions Paid During the Year (Continuation)</b>				
Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
MA State Police Museum and Learning Center 470 Worcester Road Framingham, MA 01702	N/A	PC	General Operating Support	1,000.
Manet Community Health Center, Inc. 110 West Squantum Street North Quincy, MA 02171-2122	N/A	PC	General Operating Support	200.
Marblehead Counseling Center, Inc. 66 Clifton Avenue Marblehead, MA 01945-1737	N/A	PC	General Operating Support	250.
March of Dimes Foundation 1275 Mamaroneck Avenue White Plains, NY 10605	N/A	PC	General Operating Support	500.
Marco Bridge Run, Inc. 3098 Aviamar Circle Naples, FL 34114	N/A	PC	General Operating Support	1,000.
Marian Manor, Inc. 33 Summer Street Taunton, MA 02780-3479	N/A	PC	General Operating Support	1,000.
Massachusetts General Hospital 55 Fruit Street Boston, MA 02114	N/A	PC	General Operating Support	6,750.
Matthew C. Sellitto Foundation P.O. Box 1 New Vernon, NJ 07976	N/A	PC	General Operating Support	1,000.
McCourt Foundation 100 Grandview Road Braintree, MA 02184	N/A	PC	General Operating Support	500.
Mission of Deeds 6 Chapin Avenue Reading, MA 01867-3201	N/A	PC	General Operating Support	1,250.
<b>Total from continuation sheets</b>				

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**Part XV Supplementary Information**

<b>3 Grants and Contributions Paid During the Year (Continuation)</b>				
Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Multiple Sclerosis Society 101A First Avenue 6 Waltham, MA 02451	N/A	PC	General Operating Support	1,000.
Nashoba Learning Group 10 Oak Park Drive Bedford, MA 01730-1414	N/A	PC	General Operating Support	1,750.
National Braille Press, Inc. 88 Saint Stephen Street Boston, MA 02115-4302	N/A	PC	General Operating Support	250.
National Brain Tumor Society, Inc. 55 Chapel Street, Suite 200 Newton, MA 02458-1070	N/A	PC	General Operating Support	500.
National Kidney Foundation 731 James Street Syracuse, NY 13203	N/A	PC	General Operating Support	1,000.
National Ovarian Cancer Coalition 2501 Oak Lawn Avenue Dallas, TX 75219	N/A	PC	General Operating Support	1,000.
Neponset Valley Chamber of Commerce 190 Vanderbilt Avenue Norwood, MA 02062	N/A	NC	Health & Wellness Alliance	1,500.
Neurofibromatosis Foundation - Northeast 9 Bedford Street, 3rd Floor Burlington, MA 01803	N/A	PC	General Operating Support	600.
New England Center for Children 33 Turnpike Road Southborough, MA 01772-2108	N/A	PC	General Operating Support	1,250.
New England Chapel 40 Kenwood Circle Franklin, MA 02038	N/A	PC	General Operating Support	750.
<b>Total from continuation sheets</b>				

623631  
04-01-16

The Bay State Federal Savings  
Charitable Foundation

04-3415547

**Part XV Supplementary Information**

<b>3 Grants and Contributions Paid During the Year (Continuation)</b>				
Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
New England Organ Bank 60 1st Avenue Waltham, MA 02451	N/A	PC	General Operating Support	500.
New England Shelter for Homeless Veterans 17 Court Street Boston, MA 02108	N/A	PC	General Operating Support	1,500.
Newton Wellesley Hospital 399 Revolution Drive, Suite 645 Somerville, MA 02145	N/A	PC	General Operating Support	1,000.
Newton Wellesley Weston Committee for Community Living, Inc. 1301 Centre Street Newton, MA 02459	N/A	PC	General Operating Support	500.
Northeast Labor Management Center 462 Main Street Watertown, MA 02472	N/A	PC	General Operating Support	500.
Norwood High School 245 Nichols Street Norwood, MA 02062	N/A	GOV	General Operating Support	500.
NPH-USA 134 N. LaSalle Street, #500 Chicago, IL 60602	N/A	PC	General Operating Support	500.
Old Colony Hospice 321 Manley Street West Bridgewater, MA 02379	N/A	PC	General Operating Support	500.
On The Rise, Inc. 341 Broadway Cambridge, MA 02139-1803	N/A	PC	General Operating Support	250.
OSIA Charitable & Educational Trust 93 Concord Avenue Belmont, MA 02478	N/A	PC	General Operating Support	500.
<b>Total from continuation sheets</b>				



The Bay State Federal Savings  
Charitable Foundation

04-3415547

**Part XV Supplementary Information**

<b>3 Grants and Contributions Paid During the Year (Continuation)</b>				
Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Pan Mass Challenge 77 4th Avenue Needham Heights, MA 02494-2704	N/A	PC	General Operating Support	1,250.
Partners in Development, Inc. 55 Market Street, Suite 201 Ipswich, MA 01938-2262	N/A	PC	General Operating Support	500.
Payson Park Music Festival 10 Bay State Road Belmont, MA 02478-2241	N/A	PC	General Operating Support	500.
Perkins School for the Blind 175 North Beacon Street Watertown, MA 02472-2751	N/A	PC	General Operating Support	1,000.
Pine Street Inn, Inc. 434 Harrison Avenue Boston, MA 02118-2404	N/A	PC	General Operating Support	1,000.
Plummer Home 37 Winter Island Road Salem, MA 01970	N/A	PC	General Operating Support	500.
Presentation School Foundation P.O. Box 35834 Brighton, MA 02135-0014	N/A	PC	General Operating Support	500.
Project Akilah, Inc. 195 Plymouth Street, Suite 2/4 Brooklyn, NY 11201	N/A	PC	General Operating Support	500.
Project Bread-The Walk for Hunger, Inc. 145 Border Street East Boston, MA 02128-1903	N/A	PC	General Operating Support	1,000.
Project Just Because, Inc. 379 Underwood Street Holliston, MA 01746-1562	N/A	PC	General Operating Support	150.
<b>Total from continuation sheets</b>				

623631  
04-01-16

The Bay State Federal Savings  
Charitable Foundation

04-3415547

**Part XV Supplementary Information**

**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Project Place 1145 Washington Street Boston, MA 02118	N/A	PC	General Operating Support	100.
Pulmonary Fibrosis Foundation 230 East Ohio Street, No. 304 Chicago, IL 60611	N/A	PC	General Operating Support	500.
Red Sox Foundation 4 Yawkey Way Boston, MA 02215	N/A	PC	General Operating Support	500.
Rhode Island Hospital Foundation 167 Point Street Providence, RI 02903	N/A	PC	General Operating Support	500.
Riverside Community Care, Inc. 270 Bridge Street, Suite 301 Dedham, MA 02026-1798	N/A	PC	General Operating Support	1,000.
Rosie's Place, Inc. 889 Harrison Avenue Boston, MA 02118-4004	N/A	PC	General Operating Support	1,000.
Rostro de Cristo 66 Brooks Drive Braintree, MA 02184	N/A	PC	General Operating Support	100.
Roxbury YMCA 285 M.L.K., Jr. Boulevard Roxbury, MA 02119	N/A	PC	General Operating Support	250.
Sacred Heart Parish 1321 Centre Street Newton Centre, MA 02459	N/A	PC	General Operating Support	2,500.
Saint Joseph Preparatory High School 637 Cambridge Street Brighton, MA 02135-2801	N/A	PC	General Operating Support	1,500.
Total from continuation sheets				

**The Bay State Federal Savings  
Charitable Foundation**

04-3415547

<b>Part XV Supplementary Information</b>				
<b>3 Grants and Contributions Paid During the Year (Continuation)</b>				
Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Samaritans, Inc. 41 West Street, Floor 4 Boston, MA 02111-1268	N/A	PC	General Operating Support	1,000.
Save the Harbor Save the Bay, Inc. 212 Northern Avenue, Suite 302W Boston, MA 02210-2088	N/A	PC	General Operating Support	500.
Second Chances, Inc. P.O. Box 441328 Somerville, MA 02144-0011	N/A	PC	General Operating Support	250.
Smile Train, Inc. 41 Madison Avenue New York, NY 10010	N/A	PC	General Operating Support	1,000.
Somerville Homeless Coalition, Inc. 1 Davis Square Somerville, MA 02144-2904	N/A	PC	General Operating Support	500.
Special Olympics Massachusetts, Inc. 512 Forest Street Marlborough, MA 01752	N/A	PC	General Operating Support	1,000.
Springwell, Inc. 307 Waverley Oaks Road, Suite 205 Waltham, MA 02452-8413	N/A	PC	General Operating Support	500.
St. Baldrick's Foundation 1333 South Mayflower Avenue Monrovia, CA 91016	N/A	PC	General Operating Support	100.
St. Catherine's of Siena School 249 Nahatan Street Norwood, MA 02062	N/A	PC	General Operating Support	1,500.
St. Columbkille Partnership School 25 Arlington Street Brighton, MA 02135	N/A	PC	General Operating Support	500.
<b>Total from continuation sheets</b>				†

**The Bay State Federal Savings  
Charitable Foundation**

04-3415547

<b>Part XV Supplementary Information</b>				
<b>3 Grants and Contributions Paid During the Year (Continuation)</b>				
Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
St. Francis House, Inc. 39 Boylston Street Boston, MA 02116-4702	N/A	PC	General Operating Support	1,000.
St. James St. John School 180 Orchard Street New Bedford, MA 02740	N/A	PC	General Operating Support	1,000.
St. Jude Children's Research Hospital 501 St. Jude Place Memphis, TN 38105	N/A	PC	General Operating Support	1,000.
St. Matthews House 2001 Airport Road, South Naples, FL 34112	N/A	PC	General Operating Support	1,000.
St. Sebastian's School 1191 Greendale Avenue Needham, MA 02492	N/A	PC	General Operating Support	750.
St. Stephens's Armenian School 47 Nichols Avenue Watertown, MA 02472	N/A	PC	General Operating Support	750.
Teen Challenge New England, Inc. 1315 Main Street Brockton, MA 02301-7109	N/A	PC	General Operating Support	500.
The Price Center 27 Christina Street Newton, MA 02461	N/A	PC	General Operating Support	250.
The Town of Brookline Brookline Town Hall, 333 Washington Street Brookline, MA 02445	N/A	GOV	General Operating Support	500.
The Town of Norwood 566 Washington Street Norwood, MA 02062	N/A	GOV	General Operating Support	250.
<b>Total from continuation sheets</b>				

The Bay State Federal Savings  
Charitable Foundation

04-3415547

<b>Part XV Supplementary Information</b>				
<b>3 Grants and Contributions Paid During the Year (Continuation)</b>				
Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
The Women's Center P.O. Box 562 Wilbraham, MA 01095	N/A	PC	General Operating Support	500.
The Women's Lunch Place 67 Newbury Street Boston, MA 02116	N/A	PC	General Operating Support	500.
Twin to Twin Transfusion Syndrome Foundation 411 Longbeach Parkway Bay Village, OH 44140-1327	N/A	PC	General Operating Support	250.
Walnut Park Montessori School 47 Walnut Park Newton, MA 02458	N/A	PC	General Operating Support	500.
Walpole High School 275 Common Street Walpole, MA 02081	N/A	GOV	General Operating Support	600.
Walpole Public Schools 135 School Street Walpole, MA 02081	N/A	GOV	General Operating Support	350.
Woodward School for Girls, Inc. 1101 Hancock Street Quincy, MA 02169	N/A	PC	General Operating Support	500.
Xaverian Brothers High School 800 Clapboardtree Street Westwood, MA 02090-1718	N/A	PC	General Operating Support	250.
Young Life Boston Southwest 314 North Street Walpole, MA 02081-2116	N/A	PC	General Operating Support	500.
YWCA Boston 140 Clarendon Street, Suite 403 Braintree, MA 02116	N/A	PC	General Operating Support	1,000.
<b>Total from continuation sheets</b>				

## Form 990-PF Interest on Savings and Temporary Cash Investments Statement 1

Source	(a) Revenue Per Books	(b) Net Investment Income	(c) Adjusted Net Income
Interest	526.	526.	
Total to Part I, line 3	526.	526.	

## Form 990-PF Dividends and Interest from Securities Statement 2

Source	Gross Amount	Capital Gains Dividends	(a) Revenue Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income
Dividends from Securities	228,228.	4,312.	223,916.	223,916.	
From Passthrough	3,865.	0.	3,865.	3,865.	
To Part I, line 4	232,093.	4,312.	227,781.	227,781.	

## Form 990-PF Other Income Statement 3

Description	(a) Revenue Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income
Other Investment Income	199.	199.	
From Passthrough	165.	165.	
Total to Form 990-PF, Part I, line 11	364.	364.	

Form 990-PF	Accounting Fees			Statement 4
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Accounting Fees	4,500.	2,250.		2,250.
To Form 990-PF, Pg 1, ln 16b	4,500.	2,250.		2,250.

Form 990-PF	Other Professional Fees			Statement 5
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Investment Management	61,526.	61,526.		0.
Contracted Services	5,261.	0.		5,261.
To Form 990-PF, Pg 1, ln 16c	66,787.	61,526.		5,261.

Form 990-PF	Taxes			Statement 6
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Excise Taxes	<5,214.>	0.		0.
Payroll Taxes	11,817.	0.		11,817.
Foreign Taxes	1,814.	1,814.		0.
To Form 990-PF, Pg 1, ln 18	8,417.	1,814.		11,817.

Form 990-PF	Other Expenses			Statement 7
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Office Expenses	21,494.	0.		21,494.
Insurance	4,747.	0.		4,747.
Miscellaneous Expenses	65.	0.		65.
To Form 990-PF, Pg 1, ln 23	26,306.	0.		26,306.

Form 990-PF	Other Increases in Net Assets or Fund Balances	Statement 8
Description		Amount
Unrealized Gains/Losses on Investments		654,769.
Total to Form 990-PF, Part III, line 3		654,769.

Form 990-PF	Corporate Stock	Statement 9
Description	Book Value	Fair Market Value
US & International Equities - See Statement 18	8,065,575.	8,065,575.
Total to Form 990-PF, Part II, line 10b	8,065,575.	8,065,575.

Form 990-PF	Corporate Bonds	Statement 10
Description	Book Value	Fair Market Value
Fixed Income Securities - See Statement 18	379,993.	379,993.
Total to Form 990-PF, Part II, line 10c	379,993.	379,993.



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Form 990-PF	Other Investments	Statement	11
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Description	Valuation Method	Book Value	Fair Market Value
Other Investments - See Statement 18	FMV	528,844.	528,844.
Blackstone Group LP	FMV	0.	0.
KKR & CO, LLP	FMV	92,340.	92,340.
Total to Form 990-PF, Part II, line 13		621,184.	621,184.

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Form 990-PF	Depreciation of Assets Not Held for Investment	Statement	12
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Description	Cost or Other Basis	Accumulated Depreciation	Book Value
Furniture	57,881.	57,881.	0.
Leasehold Improvements	67,784.	67,784.	0.
Computer Equipment	31,142.	31,142.	0.
Total To Fm 990-PF, Part II, ln 14	156,807.	156,807.	0.

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Form 990-PF      Part VIII - List of Officers, Directors      Statement 13  
Trustees and Foundation Managers

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Name and Address	Title and Avrg Hrs/Wk	Compen- sation	Employee Ben Plan Contrib	Expense Account
Anthony Caruso 55 Cambridge Parkway Cambridge, MA 02142	Director 5.00	1,000.	0.	0.
Michael O. Gilles 55 Cambridge Parkway Cambridge, MA 02142	Director 10.00	1,000.	0.	0.
Phyllis M. Penta 55 Cambridge Parkway Cambridge, MA 02142	Director 5.00	1,000.	0.	0.
John F. Murphy 55 Cambridge Parkway Cambridge, MA 02142	Chairman & CEO 20.00	60,000.	16,320.	0.
Denise M. Renaghan 55 Cambridge Parkway Cambridge, MA 02142	President/Secretary/Direct 10.00	85,000.	18,420.	0.
Totals included on 990-PF, Page 6, Part VIII		148,000.	34,740.	0.

Form 990-PF Expenditure Responsibility Statement Statement 14  
Part VII-B, Line 5c

Grantee's Name

See Statement 17

Grantee's Address

Grant Amount	Date of Grant	Amount Expended
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### Purpose of Grant

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Form 990-PF	Grant Application Submission Information Part XV, Lines 2a through 2d	Statement 15
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Name and Address of Person to Whom Applications Should be Submitted

Denise Renaghan, The Bay State Federal Savings Charitable Foundation  
55 Cambridge Parkway  
Cambridge, MA 02142

<u>Telephone Number</u>	<u>Name of Grant Program</u>
617-225-2822	N/A

Form and Content of Applications

Grant Application Package or Written Letter with 501(c)(3) IRS  
Determination Letter.

Any Submission Deadlines

None

Restrictions and Limitations on Awards

To support community organizations that contribute to improving quality of  
life.

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990-PF	Involvement With Noncharitable Organizations	Statement 16
	Part XVII, Line 1, Column (d)	

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Name of Noncharitable Exempt Organization

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Franklin Police Association

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Description of Transfers, Transactions, and Sharing Arrangements

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The Bay State Federal Savings Charitable Foundation provided grant funds to the Franklin Police Association to support their community outreach program. The Franklin Police Association strives to preserve and foster goodwill with the citizens of Franklin, Massachusetts with the local police department and to develop a friendly and fraternal spirit among all members of the Franklin Police Association. The Franklin Police Association is a 501(c)(5) organization.

Name of Noncharitable Exempt Organization

Neponset Valley Chamber of Commerce

Description of Transfers, Transactions, and Sharing Arrangements

The Bay State Federal Savings Charitable Foundation provided grant funds to the Neponset Valley Chamber of Commerce for the support of the Neponset Valley Health and Wellness Alliance. The Alliance's mission is to help promote better health in the workforce and community. The Alliance meets monthly to discuss new challenges facing businesses and ways to help employers encourage their employees to become healthier. The Neponset Valley Chamber of Commerce is a 501(c)(6) organization.

THE BAY STATE FEDERAL SAVINGS  
CHARITABLE FOUNDATION

EIN: 04-3415547

FORM 990-PF: SUPPLEMENTAL STATEMENT 17

Year Ended December 31, 2016

**Part VII-B, Line 5c: Statement Required by Regs. Section 53.4945-5(d)**

**1. Name and address of grantee:**

Neponset Valley Chamber of Commerce  
190 Vanderbilt Avenue  
Norwood, MA 02062

**2. Date and amount of the grant:**

Approval Date: April 9 , 2015  
Grant Amount: \$1,500  
Grant Period: April 9, 2015 – June 30, 2016

**3. Purpose of the grant:**

The Bay State Federal Savings Charitable Foundation grant provided funds to the Neponset Valley Chamber of Commerce for the support of the Neponset Valley Leadership Initiative. The Leadership Initiative is a public school program run by The School to Careers Partnership. The Leadership Initiative connects local high school juniors and seniors with educational, public leaders, and business in the Neponset Valley area. The Neponset Valley Chamber of Commerce is a 501(c)(6) organization.

**4. Amounts expended by the grantee (based on the most recent report):**

The Bay State Federal Savings Charitable Foundation grant funds to the Neponset Valley Chamber of Commerce were used to support the mission of the Neponset Valley Leadership Initiative.

**5. Statement regarding fund diversion:**

To the best of The Bay State Federal Savings Charitable Foundation's knowledge, the grantee did not diverted any portion of the fund from the purpose of the grant.

**6. Dates of any reports received from the grantee:**

Final narrative and financial reports were received on November 30, 2016.

**7. Dates and results of verification of grantee's reports:**

Final narrative and financial reports were received on November 30, 2016.

THE BAY STATE FEDERAL SAVINGS  
CHARITABLE FOUNDATION

EIN: 04-3415547

FORM 990-PF: SUPPLEMENTAL STATEMENT 17

Year Ended December 31, 2016

**Part VII-B, Line 5c: Statement Required by Regs. Section 53.4945-5(d)**

**1. Name and address of grantee:**

Neponset Valley Chamber of Commerce  
190 Vanderbilt Avenue  
Norwood, MA 02062

**2. Date and amount of the grant:**

Approval Date: April, 2016  
Grant Amount: \$1,500  
Grant Period: April 1, 2016 – May 18, 2017

**3. Purpose of the grant:**

The Bay State Federal Savings Charitable Foundation grant provided funds to the Neponset Valley Chamber of Commerce for the support of the Neponset Valley Health and Wellness Alliance. The Alliance's mission is to help promote better health in the workforce and community. The Alliance meets monthly to discuss new challenges facing businesses and ways to help employers encourage their employees to become healthier. The Neponset Valley Chamber of Commerce is a 501(c)(6) organization.

**4. Amounts expended by the grantee (based on the most recent report):**

The Bay State Federal Savings Charitable Foundation grant funds to the Neponset Valley Chamber of Commerce will be used to support the mission of the Neponset Valley Health and Wellness Alliance.

**5. Statement regarding fund diversion:**

To the best of The Bay State Federal Savings Charitable Foundation's knowledge, the grantee did not diverted any portion of the fund from the purpose of the grant.

**6. Dates of any reports received from the grantee:**

Narrative and financial reports will be received by November 30, 2017.

**7. Dates and results of verification of grantee's reports:**

Narrative and financial reports will be received by November 30, 2017.



THE BAY STATE FEDERAL SAVINGS  
CHARITABLE FOUNDATION

EIN: 04-3415547

FORM 990-PF: SUPPLEMENTAL STATEMENT 17

Year Ended December 31, 2016

**Part VII-B, Line 5c: Statement Required by Regs. Section 53.4945-5(d)**

**1. Name and address of grantee:**

Belmont Ranger Youth Hockey Association  
P.O. Box 154  
Belmont, MA 02478

**2. Date and amount of the grant:**

Approval Date: September, 2016  
Grant Amount: \$1,000  
Grant Period: September 1, 2016 – May 31, 2017

**3. Purpose of the grant:**

The Bay State Federal Savings Charitable Foundation grant provided funds to the Belmont Ranger Youth Hockey Association for the support of youth hockey programs. The Belmont Youth Hockey Association promotes the development and enjoyment of youth hockey in the Town of Belmont and to create and maintain a standard of goodwill, sportsmanship, and fellowship among the youth it oversees and the families it serves. The Belmont Youth Hockey Association is a 501(c)(3) private operating foundation.

**4. Amounts expended by the grantee (based on the most recent report):**

The Bay State Federal Savings Charitable Foundation grant funds to the Belmont Ranger Youth Hockey Association will be used to support the mission of the Belmont Ranger Youth Hockey Association.

**5. Statement regarding fund diversion:**

To the best of The Bay State Federal Savings Charitable Foundation's knowledge, the grantee did not diverted any portion of the fund from the purpose of the grant.

**6. Dates of any reports received from the grantee:**

Narrative and financial reports will be received by June 30, 2017.

**7. Dates and results of verification of grantee's reports:**

Narrative and financial reports will be received by June 30, 2017.

THE BAY STATE FEDERAL SAVINGS  
CHARITABLE FOUNDATION

EIN: 04-3415547

FORM 990-PF: SUPPLEMENTAL STATEMENT 17

Year Ended December 31, 2016

**Part VII-B, Line 5c: Statement Required by Regs. Section 53.4945-5(d)**

**1. Name and address of grantee:**

Franklin Police Association  
91 Panther Way  
Franklin, MA 02038

**2. Date and amount of the grant:**

Approval Date: April, 2016  
Grant Amount: \$1,000  
Grant Period: July 1, 2016 – June 30, 2017

**3. Purpose of the grant:**

The Bay State Federal Savings Charitable Foundation grant provided funds to the Franklin Police Association to support their community outreach program. The Franklin Police Association strives to preserve and foster goodwill with the citizens of Franklin, Massachusetts with the local police department and to develop a friendly and fraternal spirit among all members of the Franklin Police Association. The Franklin Police Association is a 501(c)(5) organization.

**4. Amounts expended by the grantee (based on the most recent report):**

The Bay State Federal Savings Charitable Foundation grant funds to the Franklin Police Association will be used to support the mission of the Franklin Police Association's community outreach program.

**5. Statement regarding fund diversion:**

To the best of The Bay State Federal Savings Charitable Foundation's knowledge, the grantee did not diverted any portion of the fund from the purpose of the grant.

**6. Dates of any reports received from the grantee:**

Narrative and financial reports will be received by July 31, 2017.

**7. Dates and results of verification of grantee's reports:**

Narrative and financial reports will be received by July 31, 2017.

BAY STATE FEDERAL SAVINGS  
CHARITABLE FOUNDATION

EIN: 04-3415547

Trade Date

U.S. TRUST

Bank of America Corporation

Portfolio Detail

Account: BAY STATE FEDERAL SAV CHAR FND

Dec. 01, 2016 through Dec. 31, 2016

Units	Description	CUSIP	Market Value(1)/ Market Price	Accrued Income	Average Unit Cost	Tax Cost/ Unit Cost	Unrealized Gain/Loss	Estimated Annual Income	Cur Yld/ YTM
<b>Cash Equivalents</b>									
27,200.550	BANK OF AMERICA MONEY MARKET SAVINGS ACCOUNT (Income Investment)	994458719	\$27,200.55	\$2.98	\$27,200.55 1.000		\$0.00	\$81.60	0.30%
66,120.740	BANK OF AMERICA MONEY MARKET SAVINGS ACCOUNT	994458719	66,120.74	20.14	66,120.74 1.000		0.00	198.36	0.30
	<b>Total Cash Equivalents</b>		<b>\$93,321.29</b>	<b>\$23.12</b>	<b>\$93,321.29</b>		<b>\$0.00</b>	<b>\$279.96</b>	<b>0.30%</b>
	<b>Total Cash/Currency</b>		<b>\$93,321.29</b>	<b>\$23.12</b>	<b>\$93,321.29</b>		<b>\$0.00</b>	<b>\$279.96</b>	<b>0.30%</b>

<b>Consumer Discretionary</b>									
400.000	AMAZON COM INC Ticker: AMZN	023135106	\$299,948.00 749.870	\$0.00	\$167,077.32 417.693		\$132,870.68	\$0.00	0.00%
8,700.000	FORD MTR CO DEL COM PAR \$0.01 Ticker: F	345370860	105,531.00 12.130	0.00	120,426.66 13.842		-14,895.66	5,220.00	4.94
1,000.000	GENERAL MTRS CO Ticker: GM	37045V100	34,840.00 34.840	0.00	29,161.50 29.162		5,678.50	1,520.00	4.36
600.000	MCDONALDS CORP Ticker: MCD	580135101	73,032.00 121.720	0.00	26,259.00 43.765		46,773.00	2,256.00	3.08
2,040.000	NEWELL RUBBERMAID INC Ticker: NWL	651229106	91,086.00 44.650	0.00	43,497.60 21.322		47,588.40	1,550.40	1.70
	<b>Total Consumer Discretionary</b>		<b>\$604,437.00</b>	<b>\$0.00</b>	<b>\$386,422.08</b>		<b>\$218,014.92</b>	<b>\$10,546.40</b>	<b>1.74%</b>
<b>Consumer Staples</b>									
1,160.000	ALTRIA GROUP INC Ticker: MO	02209S103	\$78,439.20 67.620	\$707.60	\$66,009.68 56.905		\$12,429.52	\$2,830.40	3.60%
1,200.000	CVS HEALTH CORP Ticker: CVS	126650100	94,692.00 78.910	0.00	58,089.00 48.408		36,603.00	2,400.00	2.53

(1) Market Value in the Portfolio Detail section does not include Accrued Income

BAY STATE FEDERAL SAVINGS  
CHARITABLE FOUNDATION

EIN: 04-3415547

Trade Date



Portfolio Detail

Account: BAY STATE FEDERAL SAV CHAR FND

Dec. 01, 2016 through Dec. 31, 2016

Units	Description	CUSIP	Market Value(1)/ Market Price	Accrued Income	Average Unit Cost	Tax Cost/ Unit Cost	Unrealized Gain/Loss	Estimated Annual Income	Cur Yld/ YTM
<b>Consumer Staples (cont)</b>									
2,000.000	GENERAL MILS INC Ticker: GIS	370334104	123,540.00 61.770	0.00	62,268.00 31.134	61,272.00	3,840.00	3.10	
1,104.000	HERSHEY CO Ticker: HSY	427866108	114,186.72 103.430	0.00	43,247.82 39.174	70,938.90	2,729.09	2.39	
727.000	NESTLE SA SPONSORED ADR SWITZERLAND Ticker: NSRGY	641069406	52,253.13 71.875	0.00	24,137.62 33.202	28,115.51	1,415.30	2.70	
650.000	PEPSICO INC Ticker: PEP	713448108	68,009.50 104.630	489.13	40,592.78 62.450	27,416.72	1,956.50	2.87	
800.000	PROCTER & GAMBLE CO Ticker: PG	742718109	67,264.00 84.080	0.00	51,324.16 64.155	15,939.84	2,142.40	3.18	
<b>Total Consumer Staples</b>							<b>\$252,715.49</b>	<b>\$17,313.69</b>	<b>2.89%</b>
<b>Energy</b>									
1,000.000	APACHE CORP Ticker: APA	037411105	\$63,470.00 63.470	\$0.00	\$59,744.84 59.745	\$3,725.16	\$1,000.00	1.57%	
900.000	CHEVRON CORP Ticker: CVX	166764100	105,930.00 117.700	0.00	81,268.29 90.298	24,661.71	3,888.00	3.67	
1,000.000	EXXON MOBIL CORP Ticker: XOM	302316102	90,260.00 90.260	0.00	76,116.00 76.116	14,144.00	3,000.00	3.32	
500.000	OCCIDENTAL PETE CORP DEL Ticker: OXY	674599105	35,615.00 71.230	380.00	38,527.51 77.055	-2,912.51	1,520.00	4.26	
1,000.000	PHILLIPS 66 Ticker: PSX	718546104	86,410.00 86.410	0.00	72,218.00 72.218	14,192.00	2,520.00	2.91	
<b>Total Energy</b>							<b>\$53,810.36</b>	<b>\$11,928.00</b>	<b>3.12%</b>
<b>Financials</b>									
2,200.000	BB&T CORP Ticker: BBT	054337107	\$103,444.00 47.020	\$0.00	\$82,592.84 37.542	\$20,851.16	\$2,640.00	2.55%	

BAY STATE FEDERAL SAVINGS  
CHARITABLE FOUNDATION

EIN: 04-3415547

Trade Date



Portfolio Detail

Account: BAY STATE FEDERAL SAV CHAR FND

Dec. 01, 2016 through Dec. 31, 2016

Units	Description	CUSIP	Market Value(1)/ Market Price	Accrued Income	Average Unit Cost	Tax Cost/ Average Unit Cost	Unrealized Gain/Loss	Estimated Annual Income	Cur Yld/ YTM
<b>Financials (cont)</b>									
750.000	BERKSHIRE HATHAWAY INC DEL NEW CLB COM Ticker: BRK B	084670702	122,235.00 162.980	0.00		69,639.10 92.852	52,595.90	0.00	0.00
300.000	BLACKROCK INC CLA Ticker: BLK	09247X101	114,162.00 380.540	0.00		98,364.51 327.882	15,797.49	2,748.00	2.40
2,000.000	PEOPLES LTD FINL INC Ticker: PBCT	712704105	38,720.00 19.360	0.00		26,860.00 13.430	11,860.00	1,360.00	3.51
700.000	PNC FINL SVCS GROUP INC Ticker: PNC	693475105	81,872.00 116.960	0.00		67,217.50 96.025	14,654.50	1,540.00	1.88
2,000.000	US BANCORP DEL COM NEW Ticker: USB	902973304	102,740.00 51.370	560.00		77,941.01 38.971	24,798.99	2,240.00	2.18
<b>Total Financials</b>			<b>\$563,173.00</b>	<b>\$560.00</b>		<b>\$422,614.96</b>	<b>\$140,558.04</b>	<b>\$10,528.00</b>	<b>1.85%</b>
<b>Health Care</b>									
500.000	ABBVIE INC Ticker: ABBV	00287Y109	\$31,310.00 62.620	\$0.00		\$28,278.60 56.557	\$3,031.40	\$1,280.00	4.08%
600.000	BIOGEN IDEC INC Ticker: BIIB	09062X103	170,148.00 283.580	0.00		59,722.33 99.537	110,425.67	0.00	0.00
1,100.000	DANAHER CORP DEL Ticker: DHR	235851102	85,624.00 77.840	137.50		33,962.16 30.875	51,661.84	550.00	0.64
2,000.000	GILEAD SCIENCES INC Ticker: GILD	375558103	143,220.00 71.610	0.00		35,774.70 17.887	107,445.30	3,760.00	2.62
1,000.000	JOHNSON & JOHNSON Ticker: JNJ	478160104	115,210.00 115.210	0.00		71,884.80 71.885	43,325.20	3,200.00	2.77
1,250.000	MEDTRONIC PLC IRELAND Ticker: MDT	65960L103	89,037.50 71.230	537.50		95,263.27 76.211	-6,225.77	2,150.00	2.41
1,450.000	MERCK & CO INC NEW COM Ticker: MRK	58933Y105	85,361.50 58.870	681.50		55,034.75 37.955	30,326.75	2,726.00	3.19

BAY STATE FEDERAL SAVINGS  
CHARITABLE FOUNDATION

EIN: 04-3415547

Trade Date



Portfolio Detail

Account: BAY STATE FEDERAL SAV CHAR FND

Dec. 01, 2016 through Dec. 31, 2016

Units	Description	CUSIP	Market Value(t)/ Market Price	Accrued Income	Average Unit Cost	Tax Cost/ Unit Cost	Unrealized Gain/Loss	Estimated Annual Income	Cur Yld/ YTM
<b>Health Care (cont)</b>									
2,000.000	PFIZER INC Ticker: PFE	717081103	64,960.00 32.480	0.00	29,320.00 14.660		35,640.00	2,560.00	3.94
	<b>Total Health Care</b>		<b>\$704,871.00</b>	<b>\$1,356.50</b>	<b>\$409,240.61</b>		<b>\$375,630.39</b>	<b>\$16,226.00</b>	<b>2.06%</b>
<b>Industrials</b>									
550.000	FORTIVE CORP Ticker: FTV	34958J108	\$29,496.50 53.630	\$0.00	\$10,566.39 19.212		\$18,930.11	\$154.00	0.52%
1,001.000	HONEYWELL INTL INC Ticker: HON	438516108	115,965.85 115.850	0.00	51,641.63 51.590		64,324.22	2,662.66	2.29
	<b>Total Industrials</b>		<b>\$145,462.35</b>	<b>\$0.00</b>	<b>\$62,208.02</b>		<b>\$83,254.33</b>	<b>\$2,816.66</b>	<b>1.93%</b>
<b>Information Technology</b>									
750.000	ACCENTURE PLC CL A COM IRELAND Ticker: ACN	G1151C101	\$87,847.50 117.130	\$0.00	\$33,839.56 45.119		\$54,007.94	\$1,815.00	2.06%
100.000	ALPHABET INC CL C COM Ticker: GOOG	02079K107	77,182.00 771.820	0.00	22,809.17 228.092		54,372.83	0.00	0.00
100.000	ALPHABET INC CL A COM Ticker: GOOGL	02079K305	79,245.00 792.450	0.00	22,948.28 229.483		56,296.72	0.00	0.00
2,107.000	APPLE INC Ticker: AAPL	037833100	244,032.74 115.820	0.00	44,833.14 21.278		199,199.60	4,803.96	1.96
1,000.000	BROADCOM LTD SINGAPORE Ticker: AVGO	Y09827109	176,770.00 176.770	0.00	101,049.76 101.050		75,720.24	4,080.00	2.30
1,000.000	CHECK POINT SOFTWARE TECH LTD ORD ISRAEL Ticker: CHKP	M22465104	84,460.00 84.460	0.00	85,623.15 85.623		-1,163.15	0.00	0.00
3,000.000	INTEL CORP Ticker: INTC	458140100	108,810.00 36.270	0.00	61,797.19 20.599		47,012.81	3,120.00	2.86

BAY STATE FEDERAL SAVINGS  
CHARITABLE FOUNDATION

EIN: 04-3415547

Trade Date



Portfolio Detail

Account: BAY STATE FEDERAL SAV CHAR FND

Dec. 01, 2016 through Dec. 31, 2016

Units	Description	CUSIP	Market Value(1)/ Market Price	Accrued Income	Average Unit Cost	Tax Cost/ Unit Cost	Unrealized Gain/Loss	Estimated Annual Income	Cur Yld/ YTM
<b>Information Technology (cont)</b>									
500.000	INTERNATIONAL BUSINESS MACHS Ticker: IBM	459200101	82,995.00 165.990	0.00	68,201.40 136.403		14,793.60	2,800.00	3.37
3,250.000	MICROSOFT CORP Ticker: MSFT	594918104	201,955.00 62.140	0.00	93,535.57 28.780		108,419.43	5,070.00	2.51
1,000.000	NXP SEMICONDUCTORS NV NETHERLANDS Ticker: NXPI	N65596X109	98,010.00 98.010	0.00	84,510.20 84.510		13,499.80	0.00	0.00
1,000.000	ORACLE CORP Ticker: ORCL	68389X105	38,450.00 38.450	0.00	33,505.00 33.505		4,945.00	600.00	1.56
1,500.000	PAYPAL HOLDINGS INC Ticker: PYPL	70450Y103	59,205.00 39.470	0.00	38,940.96 25.961		20,264.04	0.00	0.00
1,000.000	VISA INC CLA COM Ticker: V	92826C839	78,020.00 78.020	0.00	73,052.75 73.053		4,967.25	660.00	0.84
<b>Total Information Technology</b>			<b>\$1,416,982.24</b>	<b>\$0.00</b>	<b>\$764,646.13</b>		<b>\$652,336.11</b>	<b>\$22,948.96</b>	<b>1.62%</b>
<b>Materials</b>									
450.000	AIR PRODS & CHEMS INC Ticker: APD	009158106	\$64,719.00 143.820	\$387.00	\$33,690.34 74.867		\$31,028.66	\$1,548.00	2.39%
2,220.000	DOW CHEM CO Ticker: DOW	260543103	127,028.40 57.220	1,021.20	72,356.98 32.593		54,671.42	4,084.80	3.21
1,300.000	DU PONT E I DE NEMOURS & CO Ticker: DD	263534109	95,420.00 73.400	0.00	58,793.55 45.226		36,626.45	1,976.00	2.07
<b>Total Materials</b>			<b>\$287,167.40</b>	<b>\$1,408.20</b>	<b>\$164,840.87</b>		<b>\$122,326.53</b>	<b>\$7,608.80</b>	<b>2.65%</b>
<b>Telecommunication Services</b>									
3,500.000	AT&T INC Ticker: T	00206R102	\$148,855.00 42.530	\$0.00	\$97,396.10 27.827		\$51,458.90	\$6,860.00	4.60%
2,300.000	VERIZON COMMUNICATIONS INC Ticker: VZ	92343V104	122,774.00 53.380	0.00	65,499.07 28.478		57,274.93	5,313.00	4.32
<b>Total Telecommunication Services</b>			<b>\$271,629.00</b>	<b>\$0.00</b>	<b>\$162,895.17</b>		<b>\$108,733.83</b>	<b>\$12,173.00</b>	<b>4.48%</b>

BAY STATE FEDERAL SAVINGS  
CHARITABLE FOUNDATION

EIN: 04-3415547

Trade Date



Portfolio Detail

Account: BAY STATE FEDERAL SAV CHAR FND

Dec. 01, 2016 through Dec. 31, 2016

Units	Description	CUSIP	Market Value(1)/ Market Price	Accrued Income	Average Unit Cost	Tax Cost/ Unit Cost	Unrealized Gain/Loss	Estimated Annual Income	Cur Yld/ YTM
<b>Utilities</b>									
1,700.000	AMERICAN WTR WKS CO INC NEW COM Ticker: AWK	030420103	\$123,012.00 72.360	\$0.00	\$75,767.82 44.569		\$47,244.18	\$2,550.00	2.07%
1,645.000	WEC ENERGY GROUP INC Ticker: WEC	92939U106	96,479.25 58.650	0.00	95,787.36 58.229		691.89	3,421.60	3.54
	<b>Total Utilities</b>		<b>\$219,491.25</b>	<b>\$0.00</b>	<b>\$171,555.18</b>		<b>\$47,936.07</b>	<b>\$5,971.60</b>	<b>2.72%</b>
<b>Other Equities</b>									
1,155.000	CEF ISHARES CORE S&P SMALL-CAP Ticker: IJR	464287804	\$158,835.60 137.520	\$0.00	\$89,597.72 77.574		\$69,237.88	\$1,929.90	1.21%
4,000.000	ISHARES MSCI EAFE ETF Ticker: EFA	464287465	230,920.00 57.730	0.00	230,415.39 57.604		504.61	7,083.98	3.06
1,300.000	ISHARES SELECT DIVIDEND ETF Ticker: DVY	464287168	115,141.00 88.570	0.00	87,891.92 67.609		27,249.08	3,503.84	3.04
5,928.972	OPPENHEIMER INTL GROWTH FUND CLY SHS Ticker: OIGYX	68380L407	205,616.75 34.680	0.00	217,296.81 36.650		-11,680.06	2,755.67	1.34
855.000	SPDR S&P MIDCAP 400 ETF TR UNIT SER 1 STANDARD & POORS Ticker: MDY	78467Y107	257,979.15 301.730	995.84	126,822.15 148.330		131,157.00	3,369.97	1.30
1,565.000	VANGUARD SMALL CAP VALUE ETF Ticker: VBR	922908611	189,365.00 121.000	0.00	175,177.06 111.934		14,187.94	3,345.97	1.76
	<b>Total Other Equities</b>		<b>\$1,157,857.50</b>	<b>\$995.84</b>	<b>\$927,201.05</b>		<b>\$230,656.45</b>	<b>\$21,989.33</b>	<b>1.89%</b>
	<b>Total Equities</b>		<b>\$6,431,140.29</b>	<b>\$5,897.27</b>	<b>\$4,145,167.77</b>		<b>\$2,285,972.52</b>	<b>\$140,050.44</b>	<b>2.17%</b>

Investment Grade Taxable

3,500.000	WELLS FARGO & CO NEW PFD DEP SHS SER J Moody's: A3 S&P: BBB	949746879	\$92,505.00 26.430	\$0.00	\$103,583.90 29.595		-\$11,078.90	\$7,000.00	7.56%
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BAY STATE FEDERAL SAVINGS  
CHARITABLE FOUNDATION

EIN: 04-3415547

Trade Date



Portfolio Detail

Account: BAY STATE FEDERAL SAV CHAR FND

Dec. 01, 2016 through Dec. 31, 2016

Units	Description	CUSIP	Market Value (1)/ Market Price	Accrued Income	Average Unit Cost	Tax Cost/ Unit Cost	Unrealized Gain/Loss	Estimated Annual Income	Cur Yld/ YTM
<b>Investment Grade Taxable (cont)</b>									
	<b>Total Investment Grade Taxable</b>		\$32,505.00	\$0.00	\$103,583.90		-\$11,078.90	\$7,000.00	7.56%
<b>Global High Yield Taxable</b>									
23,229.303	ABERDEEN GLOBAL HIGH INCOME FUND CL1	04315J860	\$190,480.28 8.200	\$0.00	\$194,134.66 8.357		-\$3,654.38	\$8,054.06	4.22%
	<b>Total Global High Yield Taxable</b>		\$190,480.28	\$0.00	\$194,134.66		-\$3,654.38	\$8,054.06	4.22%
	<b>Total Fixed Income</b>		\$282,985.28	\$0.00	\$297,718.56		-\$14,733.28	\$15,054.06	5.32%
<b>Commodities</b>									
10,466.000	ISHARES GOLD TRUST ISHARES	464285105	\$115,963.28 11.080	\$0.00	\$131,864.31 12.599		-\$15,901.03	\$0.00	0.00%
	<b>Total Commodities</b>		\$115,963.28	\$0.00	\$131,864.31		-\$15,901.03	\$0.00	0.00%
	<b>Total Tangible Assets</b>		\$115,963.28	\$0.00	\$131,864.31		-\$15,901.03	\$0.00	0.00%
	<b>Total Portfolio</b>		\$6,923,410.14	\$5,920.39	\$4,668,071.93		\$2,255,338.21	\$155,384.46	2.24%
	<b>Accrued Income</b>		\$5,920.39						
	<b>Total</b>		\$6,929,330.53						



**Your Financial Advisor:**  
P TIMOTHY CONNOLLY  
617-439-8000/800-225-2385

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

## Cash and money balances

**Cash and money balances may include available cash balances, UBS Bank USA deposit account balances, UBS AG Stamford Branch deposit account balances and money market mutual fund sweep balances**

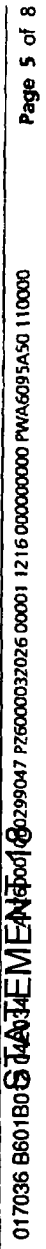
UBS Bank USA deposit account balances are insured by the FDIC within applicable limits, but are not protected by SIPC. UBS AG Stamford Branch deposit account balances are not insured by FDIC and are not protected by SIPC. Money market sweep balances are protected by SIPC but are not insured by the FDIC. See the important information about your statement at the end of this document for details about those balances.

## Equities

## Common stock

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 30 (\$)	Value on Dec 30 (\$)	Unrealized gain or loss (\$)	Holding period
ALPHABET INC CL A								ST
Symbol: GOOGL Exchange: OTC	May 18, 16	100 000	723 928	72,392 89	792 450	79,245 00	6,852 11	ST
AMAZON COM INC								ST
Symbol: AMZN Exchange: OTC	May 18, 16	100 000	700 663	70,066 35	749 870	74,987 00	4,920 65	ST
AT&T INC								LT
Symbol: T Exchange: NYSE								LT
EAI: \$2,940 Current yield: 4.61%	Jan 9, 14	1,500 000	33 719	50,579 25	42 530	63,795 00	13,215 75	LT
VERIZON COMMUNICATIONS INC								LT
Symbol: VZ Exchange: NYSE								LT
EAI: \$2,310 Current yield: 4.33%	Jan 9, 14	1,000 000	47 834	47,834 50	53 380	53,380 00	5,545 50	LT
<b>Total</b>				<b>\$240,872.99</b>		<b>\$271,407.00</b>	<b>\$30,534.01</b>	

**Total estimated annual income: \$5,250**





Account name: BAY STATE FEDERAL SAVINGS  
Account number: EIN: 04-3415547  
Your Financial Advisor:  
P TIMOTHY CONNOLLY  
617-439-8000/800-225-2385

Your assets > Equities (continued)

Closed end funds & Exchange traded products

Total reinvested is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

Cost basis is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

Unrealized (tax) gain or loss is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

Investment return is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Holding	Number of shares	Purchase price/ Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Dec 30 (\$)	Value on Dec 30 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
VANGUARD HIGH DIVID YIELD ETF									
Symbol VYM	3,000,000	73.905	221,716.36	221,716.36	75.770	227,310.00	5,593.64	5,593.64	ST
Trade date: Sep 8, 16									
EAI \$6,618 Current yield: 2.91%									

Fixed income

Preferred securities

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Dec 30 (\$)	Value on Dec 30 (\$)	Unrealized gain or loss (\$)	Holding period
ARMOUR RESIDENTIAL REIT INC (ARR) 7.875% PREF								
CLBL PAR VAL - 25.00								
Symbol ARR PRB Exchange NYSE								
EAI \$3,938 Current yield: 8.49%	Feb 8, 13	2,000,000	25.002	50,005.00	23.204	46,408.00	-3,597.00	LT
HUNTINGTON BANCSHARES INC								
6.250% PREFERRED CLBL PAR								
VALUE - 25.00 USD								
Symbol HBANO Exchange OTC								
EAI \$3,126 Current yield: 6.18%	Mar 14, 16	2,000,000	25.000	50,000.00	25.300	50,600.00	600.00	ST
Total				\$100,005.00		\$97,008.00	-\$2,997.00	
Total estimated annual income: \$7,064								



EIN: 04-3415547  
Account name:  
Account number.

BAY STATE FEDERAL SAVINGS

**Your Financial Advisor:**  
P TIMOTHY CONNOLLY  
617-439-8000/800-225-2385

## Your assets (continued)

## Other

## Mutual funds

**Total reinvested** is the total of all reinvested dividends. It does not include any cash dividends. It is not a tax lot for the purposes of determining holding periods or cost basis. The shares you receive each time you reinvest dividends become a separate tax lot.

**Cost basis** is the total purchase cost of the security, including reinvested dividends. The cost basis may need to be adjusted for return of capital payments in order to determine the adjusted cost basis for tax reporting purposes.

*Unrealized (tax) gain or loss* is the difference between the current value and the cost basis and would generally be your taxable gain or loss if the security was sold on this date. The unrealized (tax) gain or loss may need to be adjusted for return of capital payments in order to determine the realized gain or loss for tax reporting purposes.

Investment return is the current value minus the amount you invested. It does not include shares that are not reflected on your statement, including shares that have been realized as either a gain or a loss. It also does not include cash dividends that were not reinvested.

Holding	Number of shares	Purchase price/ Average price per share (\$)	Client investment (\$)	Cost basis (\$)	Price per share on Dec 30 (\$)	Value on Dec 30 (\$)	Unrealized (tax) gain or loss (\$)	Investment return (\$)	Holding period
VANGUARD/MELLESLEY									
INCOME FUND ADMIRAL									
Symbol: VWIAX									
Trade date Dec 22, 08	2,872,296	43.838	125,916.87	125,916.87	61.700	177,220.66	51,303.79		LT
Trade date Oct 9, 15	3,121,919	60.861	190,005.00	190,005.00	61.700	192,622.40	2,617.40		LT
Trade date Oct 21, 15	538,073	61.339	33,005.00	33,005.00	61.700	33,199.10	194.10		LT
Total reinvested	159,459	59.579		9,500.54	61.700	9,838.62	338.08		
AI: \$12,460 Current yield: 3.02%									
Security total	6,691,747	53.563	348,926.87	358,427.41		412,880.78	54,453.37	63,953.91	

## Your total assets

	Value on Dec 30 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
<b>Cash</b>	<b>23,233.51</b>	<b>2.25%</b>	<b>23,233.51</b>		
<b>Cash and money balances</b>					
Common stock	271,407 00		240,872.99	5,250 00	30,534 01
Closed end funds & Exchange traded products	227,310 00		221,716 36	6,618 00	5,593 64
<b>Total equities</b>	<b>498,717 00</b>	<b>48.33%</b>	<b>462,589.35</b>	<b>11,868 00</b>	<b>36,127.65</b>
<b>Fixed income</b>					
Preferred securities	97,008 00	9.40%	100,005.00	7,064 00	-2,997 00
<b>Mutual funds</b>	<b>412,880.78</b>	<b>40.02%</b>	<b>358,427.41</b>	<b>12,460 00</b>	<b>54,453.37</b>
<b>Other</b>					
<b>Total</b>	<b>\$1,031,839.29</b>	<b>100.00%</b>	<b>\$944,255.27</b>	<b>\$31,392.00</b>	<b>\$87,584.02</b>



BAY STATE FEDERAL SAVINGS  
BAY STATE FEDERAL CHARTABLE  
FOUNDATION

EIN: 04-345549

DECEMBER 1, 2016 - DECEMBER 31, 2016

ASSET DETAIL

The Estimated Annualized Income ("EAI") for certain securities could include a return of principal or capital gains, in which case EAI depicted on this account statement would be overstated. EAI is only an estimate of income generated by the investment and the actual income may be higher or lower. In the event the investment matures, is sold or called, the full EAI may not be realized.

\* The Unrealized Gain/Loss may not reflect your investments' total return. Specifically, the net cost may include dividend and capital gains distributions which have been reinvested. Additionally, the information that appears in these columns may be based on information provided by you or at your direction. RBC has not verified such data. Please see "About Your Statement" on page 2 for further information.

Your Financial Advisor has elected to display Asset Detail with the following options: asset purchases (tax lots) consolidated.

RBC BANK DEPOSIT PROGRAM

Deposits in the RBC Bank Deposit Program, with the exception of amounts classified as "Pending Deposits," are held by the Program Banks, not RBC Capital Markets. They are not covered by SIPC. Balances classified as "Pending Deposits" are scheduled to be deposited in the Program Banks on the business day following the statement date, and thus, these deposits are covered by SIPC until such time as they are deposited in the Program Banks. Deposit information is included on this statement solely as a service to our clients. All balance and transaction information is provided by the Program Banks. RBC Capital Markets is not responsible for the accuracy of this information. Deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per depositor at each bank subject to certain limitations. This means that your funds in excess of \$250,000 in the same insurable capacity at any single Program Bank are not insured. FDIC insurance coverage amounts are subject to the combined total of all deposits at a specific Program Bank including deposits held by the Program Bank outside of this account. Please refer to the RBC Bank Deposit Program Disclosure Statement and our website at [www.rbcumconnect.com](http://www.rbcumconnect.com) for more details, including the current aggregate FDIC deposit insurance amount available through the Program. For questions concerning bank balances, please contact your Financial Advisor.

DESCRIPTION	BANK BALANCE	CURRENT BALANCE	PREVIOUS STATEMENT BALANCE	YTD INCOME
RBC BANK DEPOSIT PROGRAM		\$768.93	\$768.93	\$0.00
NOT SIPC COVERED				

DEPOSITS ARE HELD AT:

Citizens Bank Providence, RI

TOTAL RBC BANK DEPOSIT PROGRAM

\$768.93

CASH AND MONEY MARKET

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	CURRENT MARKET VALUE	PREVIOUS STATEMENT MARKET VALUE	YTD INCOME
CASH				\$3,475.50		
TOTAL CASH AND MONEY MARKET				\$3,475.50		

US EQUITIES

DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
ALTRIA GROUP INC	MO	3,410.000	\$67.620	\$230,584.20	\$114,955.18	\$115,629.02	\$8,320.40
CLOROX CO	CLX	1,000.000	\$120.020	\$120,020.00	\$64,712.57	\$55,307.43	\$3,200.00
E I DU PONT DE NEMOURS & CO	DD	600.000	\$73.400	\$44,040.00	\$25,805.19	\$18,234.81	\$912.00
FORD MOTOR CO	F	8,250.000	\$12.130	\$100,072.50	\$111,529.00	-\$11,456.50	\$4,950.00
PAR 50.01							
INTEL CORP	INTC	1,000.000	\$36.270	\$36,270.00	\$35,334.00	\$936.00	\$1,040.00
INTERNATIONAL BUSINESS MACHINES CORP	IBM	1,000.000	\$165.990	\$165,990.00	\$126,796.00	\$39,194.00	\$5,600.00

ACCOUNT STATEMENT

DECEMBER 1, 2016 - DECEMBER 31, 2016

A Division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC

US EQUITIES							
(continued)							
DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME*
KKR & CO LP DEL COM UNITS	KKR	6,000.000	\$15.390	\$92,340.00	\$78,128.80	\$14,211.20	\$3,840.00
MERCK & CO INC	MRK	1,000.000	\$58.870	\$58,870.00	\$38,219.51	\$20,650.49	\$1,880.00
NVIDIA CORP	NVDA	500.000	\$106.740	\$53,370.00	\$16,737.09	\$36,632.91	\$280.00
TEXAS INSTRUMENTS INCORPORATED	TXN	1,000.000	\$72.970	\$72,970.00	\$25,836.51	\$47,133.49	\$2,000.00
THERMO FISHER SCIENTIFIC INC	TMO	1,540.000	\$141.100	\$217,294.00	\$85,387.24	\$131,906.76	\$924.00
TOTAL US EQUITIES				\$1,191,820.70	\$723,441.09	\$468,379.61	\$32,946.40

INTERNATIONAL EQUITIES							
DESCRIPTION	SYMBOL/CUSIP	QUANTITY	MARKET PRICE	MARKET VALUE	NET COST *	UNREALIZED GAIN/LOSS *	ESTIMATED ANNUALIZED INCOME
INVESCO LTD	IVZ	1,000.000	\$30.340	\$30,340.00	\$19,447.88	\$10,892.12	\$1,120.00
TOTAL INTERNATIONAL EQUITIES				\$30,340.00	\$19,447.88	\$10,892.12	\$1,120.00

ACTIVITY DETAIL

Realized gain/loss column includes fees and commissions. It does not include accrued interest.

Purchases, sales and other activity all represent an exchange of cash and/or money market funds for securities and, as such, do not represent deposits to or withdrawals from your account. Account value changes due to commissions, mark ups, mark downs and accrued interest are shown in the "Change in value of priced securities" line of the Account Value Summary.

\* Information that appears in these columns may be based on information provided by you or at your direction. RBC has not verified such data. Please see "About Your Statement" on page 2 for further information.

WITHDRAWALS

Cash withdrawals

DATE	DESCRIPTION	AMOUNT	COMMENTS
12/01/16	AUTOPAY TO THE BANK OF CANTON	-\$2,260.00	
TOTAL WITHDRAWALS		-\$2,260.00	

742,888.97