

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2025				ZIP CODE ACCOUNT PROFILE March 31, 2024				Growth	% Growth
*****				*****					
MORTGAGE LOANS				MORTGAGE LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	50,900,000.74	7.0%	Adams	01220	55,168,516.60	7.8%	(4,268,515.86)	-7.7%
North Adams / Florida / Clarksburg	01247	61,033,986.79	8.4%	North Adams / Florida / Clarksburg	01247	62,637,165.76	8.9%	(1,603,178.97)	-2.6%
Drury	01343	1,158,457.43	0.2%	Drury	01343	214,337.78	0.0%	944,119.65	440.5%
Cheshire	01225	29,198,953.56	4.0%	Cheshire	01225	30,044,674.73	4.2%	(845,721.17)	-2.8%
Williamstown / Hancock	01267	48,382,671.40	6.6%	Williamstown / Hancock	01267	52,098,610.52	7.4%	(3,715,939.12)	-7.1%
Savoy	01256	8,769,744.57	1.2%	Savoy	01256	9,598,551.81	1.4%	(828,807.24)	-8.6%
Stamford, Vt	05352	8,919,371.28	1.2%	Stamford, Vt	05352	9,310,520.02	1.3%	(391,148.74)	-4.2%
Pownal, Vt	05261	4,997,671.25	0.7%	Pownal, Vt	05261	4,985,285.41	0.7%	12,385.84	0.2%
Bennington, Vt	05201	2,834,130.75	0.4%	Bennington, Vt	05201	2,854,425.08	0.4%	(20,294.33)	-0.7%
North Bennington, Vt	05257	203,243.42	0.0%	North Bennington, Vt	05257	87,023.49	0.0%	116,219.93	133.6%
Readsboro, Vt	05350	1,923,968.32	0.3%	Readsboro, Vt	05350	2,068,973.31	0.3%	(145,004.99)	-7.0%
Petersburg, NY	12138	363,079.84	0.0%	Petersburg, NY	12138	372,213.18	0.1%	(9,133.34)	-2.5%
Plainfield	01070	579,612.60	0.1%	Plainfield	01070	655,055.70	0.1%	(75,443.10)	-11.5%
Total		219,264,891.95	30.0%	Total		230,095,353.39	32.5%	(10,830,461.44)	-4.7%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	29,616,840.01	4.1%	Lanesboro	01237	30,118,116.36	4.3%	(501,276.35)	-1.7%
Pittsfield	01201,01202	105,223,158.18	14.4%	Pittsfield	01201,01202	106,177,375.11	15.0%	(954,216.93)	-0.9%
Lenox	01240	38,189,190.00	5.2%	Lenox	01240	34,469,704.26	4.9%	3,719,485.74	10.8%
Windsor	01270	7,440,414.32	1.0%	Windsor	01270	7,850,319.83	1.1%	(409,905.51)	-5.2%
Richmond	01254	12,903,641.83	1.8%	Richmond	01254	12,543,042.57	1.8%	360,599.26	2.9%
Dalton	01226,01227	23,906,324.84	3.3%	Dalton	01226,01227	21,852,624.83	3.1%	2,053,700.01	9.4%
Hinsdale / Peru	01235	13,368,711.84	1.8%	Hinsdale / Peru	01235	12,335,480.50	1.7%	1,033,231.34	8.4%
Becket / Washington	01223	16,648,934.40	2.3%	Becket / Washington	01223	16,236,588.28	2.3%	412,346.12	2.5%
Stephentown, NY	12168	561,547.10	0.1%	Stephentown, NY	12168	386,844.03	0.1%	174,703.07	45.2%
Lenox Dale	01242	1,814,900.45	0.2%	Lenox Dale	01242	1,564,980.11	0.2%	249,920.34	16.0%
Cummington	01026	1,287,585.03	0.2%	Cummington	01026	1,320,187.04	0.2%	(32,602.01)	-2.5%
Total		250,961,248.00	34.4%	Total		244,855,262.92	34.6%	6,105,985.08	2.5%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	25,856,620.06	3.5%	Lee	01238	22,020,224.44	3.1%	3,836,395.62	17.4%
Stockbridge	01262	25,010,635.84	3.4%	Stockbridge	01262	21,879,786.91	3.1%	3,130,848.93	14.3%
Great Barrington	01230	52,107,086.61	7.1%	Great Barrington	01230	49,184,493.61	7.0%	2,922,593.00	5.9%
West Stockbridge	01266	12,386,119.58	1.7%	West Stockbridge	01266	10,590,817.70	1.5%	1,795,301.88	17.0%
Tyringham	01264	3,774,841.79	0.5%	Tyringham	01264	2,886,254.44	0.4%	888,587.35	30.8%
New Marlborough	01244,01259	6,278,357.77	0.9%	New Marlborough	01244,01259	6,529,293.00	0.9%	(250,935.23)	-3.8%
Monterey	01245	10,947,492.99	1.5%	Monterey	01245	10,812,380.46	1.5%	135,112.53	1.2%
Sandisfield	01255	4,121,259.00	0.6%	Sandisfield	01255	4,321,828.79	0.6%	(200,569.79)	-4.6%
Sheffield	01257	9,639,186.93	1.3%	Sheffield	01257	9,197,422.94	1.3%	441,763.99	4.8%
Egremont/Mt Washington	01258	7,507,977.81	1.0%	Egremont/Mt Washington	01258	6,999,003.08	1.0%	508,974.73	7.3%
Housatonic	01236	2,832,899.24	0.4%	Housatonic	01236	3,065,698.84	0.4%	(232,799.60)	-7.6%
Otis	01253	7,049,279.19	1.0%	Otis	01253	5,651,168.78	0.8%	1,398,110.41	24.7%
Total		167,511,756.81	22.9%	Total		153,138,372.99	21.7%	14,373,383.82	9.39%
All other towns		92,800,755.03	12.7%	All other towns		78,859,616.27	11.2%	13,941,138.76	17.7%
Total mortgage loans		730,538,651.79		Total mortgage loans		706,948,605.57		23,590,046.22	3.34%

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Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2025				ZIP CODE ACCOUNT PROFILE March 31, 2024				Growth	% Growth
*****				*****					
INSTALLMENT LOANS				INSTALLMENT LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	1,910,392.60	24.4%	Adams	01220	2,144,671.96	25.8%	(234,279.36)	-10.9%
North Adams / Florida / Clarksburg	01247	1,610,786.80	20.5%	North Adams / Florida / Clarksburg	01247	1,745,825.06	21.0%	(135,038.26)	-7.7%
Drury	01343	2,617.16	0.0%	Drury	01343	3,527.71	0.0%	(910.55)	-25.8%
Cheshire	01225	469,449.50	6.0%	Cheshire	01225	666,127.08	8.0%	(196,677.58)	-29.5%
Williamstown / Hancock	01267	301,305.60	3.8%	Williamstown / Hancock	01267	269,699.00	3.2%	31,606.60	11.7%
Savoy	01256	189,487.42	2.4%	Savoy	01256	136,689.99	1.6%	52,797.43	38.6%
Stamford, Vt	05352	398,206.76	5.1%	Stamford, Vt	05352	372,186.64	4.5%	26,020.12	7.0%
Pownal, Vt	05261	94,697.56	1.2%	Pownal, Vt	05261	105,925.96	1.3%	(11,228.40)	-10.6%
Bennington, Vt	05201	2,929.94	0.0%	Bennington, Vt	05201	20,689.41	0.2%	(17,759.47)	-85.8%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	48,635.20	0.6%	Readsboro, Vt	05350	85,295.17	1.0%	(36,659.97)	-43.0%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	30,900.44	0.4%	Plainfield	01070	36,212.42	0.4%	(5,311.98)	-14.7%
Total		5,059,408.98	64.5%	Total		5,586,850.40	67.2%	(527,441.42)	-9.4%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	194,380.61	2.5%	Lanesboro	01237	198,653.77	2.4%	(4,273.16)	-2.2%
Pittsfield	01201,01202	935,800.62	11.9%	Pittsfield	01201,01202	824,663.85	9.9%	111,136.77	13.5%
Lenox	01240	252,395.39	3.2%	Lenox	01240	198,895.68	2.4%	53,499.71	26.9%
Windsor	01270	170,175.47	2.2%	Windsor	01270	62,189.32	0.7%	107,986.15	173.6%
Richmond	01254	1,776.67	0.0%	Richmond	01254	-	0.0%	1,776.67	100.0%
Dalton	01226,01227	275,942.04	3.5%	Dalton	01226,01227	317,893.48	3.8%	(41,951.44)	-13.2%
Hinsdale / Peru	01235	89,759.12	1.1%	Hinsdale / Peru	01235	84,525.90	1.0%	5,233.22	6.2%
Becket / Washington	01223	80,393.94	1.0%	Becket / Washington	01223	63,878.56	0.8%	16,515.38	25.9%
Stephentown, NY	12168	23,481.82	0.3%	Stephentown, NY	12168	6,115.62	0.1%	17,366.20	284.0%
Lenox Dale	01242	12,905.39	0.2%	Lenox Dale	01242	1,887.14	0.0%	11,018.25	583.9%
Cummington	01026	20,999.01	0.3%	Cummington	01026	61,041.48	0.7%	(40,042.47)	-65.6%
Total		2,058,010.08	26.2%	Total		1,819,744.80	21.9%	238,265.28	13.1%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	189,641.05	2.4%	Lee	01238	208,963.28	2.5%	(19,322.23)	-9.2%
Stockbridge	01262	19,098.55	0.2%	Stockbridge	01262	21,827.93	0.3%	(2,729.38)	-12.5%
Great Barrington	01230	-	0.0%	Great Barrington	01230	21,670.03	0.3%	(21,670.03)	-100.0%
West Stockbridge	01266	97,413.08	1.2%	West Stockbridge	01266	131,536.30	1.6%	(34,123.22)	-25.9%
Tyringham	01264	-	0.0%	Tyringham	01264	-	0.0%	-	0.0%
New Marlborough	01244,01259	-	0.0%	New Marlborough	01244,01259	-	0.0%	-	0.0%
Monterey	01245	-	0.0%	Monterey	01245	-	0.0%	-	0.0%
Sandisfield	01255	-	0.0%	Sandisfield	01255	-	0.0%	-	0.0%
Sheffield	01257	-	0.0%	Sheffield	01257	-	0.0%	-	0.0%
Egremont/Mt Washington	01258	-	0.0%	Egremont/Mt Washington	01258	-	0.0%	-	0.0%
Housatonic	01236	30,090.89	0.4%	Housatonic	01236	38,305.40	0.5%	(8,214.51)	-21.4%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		336,243.57	4.3%	Total		422,302.94	5.1%	(86,059.37)	-20.4%
All other towns		389,067.35	5.0%	All other towns		479,173.67	5.8%	(90,106.32)	-18.8%
Total installment loans		7,842,729.98		Total installment loans		8,308,071.81		(465,341.83)	-5.6%

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ZIP CODE ACCOUNT PROFILE March 31, 2025				ZIP CODE ACCOUNT PROFILE March 31, 2024				Growth	% Growth
*****				*****					
COMMERCIAL LOANS				COMMERCIAL LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	4,653,845.86	3.5%	Adams	01220	5,059,138.07	4.1%	(405,292.21)	-8.0%
North Adams / Florida / Clarksburg	01247	8,406,390.97	6.3%	North Adams / Florida / Clarksburg	01247	8,629,292.91	7.0%	(222,901.94)	-2.6%
Drury	01343	289,959.13	0.2%	Drury	01343	289,959.13	0.2%	-	100.0%
Cheshire	01225	2,704,049.34	2.0%	Cheshire	01225	2,886,672.48	2.3%	(182,623.14)	-6.3%
Williamstown / Hancock	01267	5,185,260.26	3.9%	Williamstown / Hancock	01267	5,672,950.25	4.6%	(487,689.99)	-8.6%
Savoy	01256	130,249.31	0.1%	Savoy	01256	110,406.83	0.1%	19,842.48	18.0%
Stamford, Vt	05352	1,276,247.47	1.0%	Stamford, Vt	05352	1,117,999.09	0.9%	158,248.38	14.2%
Pownal, Vt	05261	492,150.04	0.4%	Pownal, Vt	05261	531,874.29	0.4%	(39,724.25)	-7.5%
Bennington, Vt	05201	-	0.0%	Bennington, Vt	05201	-	0.0%	-	0.0%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	54,186.00	0.0%	Readsboro, Vt	05350	60,118.05	0.0%	(5,932.05)	-9.9%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	-	0.0%	Plainfield	01070	-	0.0%	-	0.0%
Total		23,192,338.38	17.3%	Total		24,358,411.10	19.6%	(1,166,072.72)	-4.8%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	2,361,576.08	1.8%	Lanesboro	01237	3,458,277.16	2.8%	(1,096,701.08)	-31.7%
Pittsfield	01201,01202	21,022,610.10	15.7%	Pittsfield	01201,01202	12,559,796.47	10.1%	8,462,813.63	67.4%
Lenox	01240	2,473,159.88	1.8%	Lenox	01240	2,751,250.58	2.2%	(278,090.70)	-10.1%
Windsor	01270	386,567.99	0.3%	Windsor	01270	543,682.16	0.4%	(157,114.17)	-28.9%
Richmond	01254	34,818.52	0.0%	Richmond	01254	37,608.46	0.0%	(2,789.94)	-7.4%
Dalton	01226,01227	3,199,848.15	2.4%	Dalton	01226,01227	2,978,229.66	2.4%	221,618.49	7.4%
Hinsdale / Peru	01235	639,579.44	0.5%	Hinsdale / Peru	01235	676,526.69	0.5%	(36,947.25)	-5.5%
Becket / Washington	01223	153,367.69	0.1%	Becket / Washington	01223	239,498.45	0.2%	(86,130.76)	-36.0%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	14,626.86	0.0%	Lenox Dale	01242	11,126.86	0.0%	3,500.00	31.5%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
Total		30,286,154.71	22.5%	Total		23,255,996.49	18.7%	7,030,158.22	30.2%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	1,280,439.27	1.0%	Lee	01238	1,351,152.72	1.1%	(70,713.45)	-5.2%
Stockbridge	01262	238,429.67	0.2%	Stockbridge	01262	251,321.34	0.2%	(12,891.67)	-5.1%
Great Barrington	01230	17,406,762.78	13.0%	Great Barrington	01230	11,547,200.95	9.3%	5,859,561.83	50.7%
West Stockbridge	01266	387,145.32	0.3%	West Stockbridge	01266	851,927.04	0.7%	(464,781.72)	-54.6%
Tyringham	01264	-	0.0%	Tyringham	01264	-	0.0%	-	0.0%
New Marlborough	01244,01259	-	0.0%	New Marlborough	01244,01259	-	0.0%	-	0.0%
Monterey	01245	146,275.96	0.1%	Monterey	01245	187,998.76	0.2%	(41,722.80)	-22.2%
Sandisfield	01255	-	0.0%	Sandisfield	01255	-	0.0%	-	0.0%
Sheffield	01257	-	0.0%	Sheffield	01257	-	0.0%	-	0.0%
Egremont/Mt Washington	01258	34,173.56	0.0%	Egremont/Mt Washington	01258	48,715.07	0.0%	(14,541.51)	-29.9%
Housatonic	01236	511,920.39	0.4%	Housatonic	01236	520,000.00	0.4%	(8,079.61)	-1.6%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		20,005,146.95	14.9%	Total		14,758,315.88	11.9%	5,246,831.07	35.6%
All other towns		60,828,960.86	45.3%	All other towns		61,788,061.10	49.8%	(959,100.24)	-1.6%
Total commercial loans		134,312,600.90		Total commercial loans		124,160,784.57		10,151,816.33	8.2%
GRAND TOTAL LOANS		872,693,982.67	17.65%			839,417,461.95	16.81%		

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ZIP CODE ACCOUNT PROFILE March 31, 2025				ZIP CODE ACCOUNT PROFILE March 31, 2024				Growth	% Growth
*****				*****					
SAVINGS				SAVINGS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	27,722,547.42	23.8%	Adams	01220	29,067,976.39	24.1%	(1,345,428.97)	-4.6%
North Adams / Florida / Clarksburg	01247	19,766,450.44	17.0%	North Adams / Florida / Clarksburg	01247	20,202,223.47	16.8%	(435,773.03)	-2.2%
Drury	01343	258,677.71	0.2%	Drury	01343	178,946.32	0.1%	79,731.39	44.6%
Cheshire	01225	18,480,280.15	15.9%	Cheshire	01225	20,540,922.02	17.0%	(2,060,641.87)	-10.0%
Williamstown / Hancock	01267	6,814,227.78	5.9%	Williamstown / Hancock	01267	7,952,065.28	6.6%	(1,137,837.50)	-14.3%
Savoy	01256	2,503,700.65	2.2%	Savoy	01256	2,891,749.60	2.4%	(388,048.95)	-13.4%
Stamford, Vt	05352	939,885.69	0.8%	Stamford, Vt	05352	804,195.52	0.7%	135,690.17	16.9%
Pownal, Vt	05261	1,424,337.06	1.2%	Pownal, Vt	05261	1,070,612.24	0.9%	353,724.82	33.0%
Bennington, Vt	05201	282,346.29	0.2%	Bennington, Vt	05201	191,660.40	0.2%	90,685.89	47.3%
North Bennington, Vt	05257	181.21	0.0%	North Bennington, Vt	05257	151.02	0.0%	30.19	20.0%
Readsboro, Vt	05350	788,233.76	0.7%	Readsboro, Vt	05350	530,505.92	0.4%	257,727.84	48.6%
Petersburg, NY	12138	35,744.23	0.0%	Petersburg, NY	12138	37,259.00	0.0%	(1,514.77)	-4.1%
Plainfield	01070	202,107.62	0.2%	Plainfield	01070	192,576.51	0.2%	9,531.11	4.9%
Total		79,218,720.01	68.0%	Total		83,660,843.69	69.4%	(4,442,123.68)	-5.3%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	5,132,437.67	4.4%	Lanesboro	01237	5,694,270.23	4.7%	(561,832.56)	-9.9%
Pittsfield	01201,01202	8,895,004.56	7.6%	Pittsfield	01201,01202	7,581,821.15	6.3%	1,313,183.41	17.3%
Lenox	01240	5,620,979.12	4.8%	Lenox	01240	5,361,332.84	4.4%	259,646.28	4.8%
Windsor	01270	542,873.10	0.5%	Windsor	01270	721,947.53	0.6%	(179,074.43)	-24.8%
Richmond	01254	416,833.35	0.4%	Richmond	01254	568,702.30	0.5%	(151,868.95)	-26.7%
Dalton	01226,01227	1,292,781.90	1.1%	Dalton	01226,01227	1,222,215.80	1.0%	70,566.10	5.8%
Hinsdale / Peru	01235	823,843.97	0.7%	Hinsdale / Peru	01235	880,379.17	0.7%	(56,535.20)	-6.4%
Becket / Washington	01223	877,378.32	0.8%	Becket / Washington	01223	367,858.60	0.3%	509,519.72	138.5%
Stephentown, NY	12168	223,191.29	0.2%	Stephentown, NY	12168	201,395.42	0.2%	21,795.87	10.8%
Lenox Dale	01242	1,142,740.40	1.0%	Lenox Dale	01242	1,026,321.32	0.9%	116,419.08	11.3%
Cummington	01026	104,471.41	0.1%	Cummington	01026	116,787.03	0.1%	(12,315.62)	-10.5%
Total		25,072,535.09	21.5%	Total		23,743,031.39	19.7%	1,329,503.70	5.6%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	2,675,024.30	2.3%	Lee	01238	2,583,006.92	2.1%	92,017.38	3.6%
Stockbridge	01262	73,714.44	0.1%	Stockbridge	01262	68,181.34	0.1%	5,533.10	8.1%
Great Barrington	01230	575,359.63	0.5%	Great Barrington	01230	794,512.01	0.7%	(219,152.38)	-27.6%
West Stockbridge	01266	1,092,135.66	0.9%	West Stockbridge	01266	879,477.60	0.7%	212,658.06	24.2%
Tyringham	01264	25,298.93	0.0%	Tyringham	01264	35,451.06	0.0%	(10,152.13)	-28.6%
New Marlborough	01244,01259	32,927.88	0.0%	New Marlborough	01244,01259	52,426.79	0.0%	(19,498.91)	-37.2%
Monterey	01245	21,798.03	0.0%	Monterey	01245	4,620.94	0.0%	17,177.09	371.7%
Sandisfield	01255	123,001.84	0.1%	Sandisfield	01255	75,033.67	0.1%	47,968.17	63.9%
Sheffield	01257	8,812.82	0.0%	Sheffield	01257	3,396.75	0.0%	5,416.07	159.4%
Egremont/Mt Washington	01258	362,708.91	0.3%	Egremont/Mt Washington	01258	20,966.45	0.0%	341,742.46	1629.9%
Housatonic	01236	15,121.73	0.0%	Housatonic	01236	12,834.68	0.0%	2,287.05	17.8%
Otis	01253	20,400.92	0.0%	Otis	01253	21,785.68	0.0%	(1,384.76)	-6.4%
Total		5,026,305.09	4.3%	Total		4,551,693.89	3.8%	474,611.20	10.4%
All other towns		7,126,930.72	6.1%	All other towns		8,540,645.05	7.1%	(1,413,714.33)	-16.6%
Total Savings		116,444,490.91		Total Savings		120,496,214.02		(4,051,723.11)	-3.4%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2025				ZIP CODE ACCOUNT PROFILE March 31, 2024				Growth	% Growth
*****				*****					
CD's				CD's					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	51,279,310.37	22.3%	Adams	01220	49,292,228.74	21.7%	1,987,081.63	4.0%
North Adams / Florida / Clarksburg	01247	22,917,847.66	10.0%	North Adams / Florida / Clarksburg	01247	21,535,160.77	9.5%	1,382,686.89	6.4%
Drury	01343	96,899.83	0.0%	Drury	01343	99,113.79	0.0%	(2,213.96)	-2.2%
Cheshire	01225	16,637,927.04	7.2%	Cheshire	01225	14,447,197.25	6.4%	2,190,729.79	15.2%
Williamstown / Hancock	01267	13,943,182.25	6.1%	Williamstown / Hancock	01267	14,956,262.76	6.6%	(1,013,080.51)	-6.8%
Savoy	01256	3,095,952.61	1.3%	Savoy	01256	2,171,166.54	1.0%	924,786.07	42.6%
Stamford, Vt	05352	1,558,114.28	0.7%	Stamford, Vt	05352	1,348,360.08	0.6%	209,754.20	15.6%
Pownal, Vt	05261	742,137.50	0.3%	Pownal, Vt	05261	597,166.36	0.3%	144,971.14	24.3%
Bennington, Vt	05201	541,475.01	0.2%	Bennington, Vt	05201	741,446.17	0.3%	(199,971.16)	-27.0%
North Bennington, Vt	05257	619,175.06	0.3%	North Bennington, Vt	05257	505,392.45	0.2%	113,782.61	22.5%
Readsboro, Vt	05350	232,141.17	0.1%	Readsboro, Vt	05350	117,468.85	0.1%	114,672.32	97.6%
Petersburg, NY	12138	9,111.49	0.0%	Petersburg, NY	12138	634.75	0.0%	8,476.74	1335.4%
Plainfield	01070	548,664.69	0.2%	Plainfield	01070	397,933.08	0.2%	150,731.61	37.9%
Total		112,221,938.96	48.7%	Total		106,209,531.59	46.7%	6,012,407.37	5.7%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	8,022,871.39	3.5%	Lanesboro	01237	6,105,918.10	2.7%	1,916,953.29	31.4%
Pittsfield	01201,01202	28,787,073.74	12.5%	Pittsfield	01201,01202	30,718,310.70	13.5%	(1,931,236.96)	-6.3%
Lenox	01240	11,322,940.13	4.9%	Lenox	01240	23,532,537.72	10.4%	(12,209,597.59)	-51.9%
Windsor	01270	943,949.37	0.4%	Windsor	01270	617,431.26	0.3%	326,518.11	52.9%
Richmond	01254	541,623.04	0.2%	Richmond	01254	581,764.62	0.3%	(40,141.58)	-6.9%
Dalton	01226,01227	6,902,360.41	3.0%	Dalton	01226,01227	6,295,914.13	2.8%	606,446.28	9.6%
Hinsdale / Peru	01235	1,422,893.17	0.6%	Hinsdale / Peru	01235	1,588,207.21	0.7%	(165,314.04)	-10.4%
Becket / Washington	01223	579,375.40	0.3%	Becket / Washington	01223	447,355.26	0.2%	132,020.14	29.5%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	53,081.05	0.0%	(53,081.05)	-100.0%
Lenox Dale	01242	762,508.37	0.3%	Lenox Dale	01242	849,226.92	0.4%	(86,718.55)	-10.2%
Cummington	01026	4,440.76	0.0%	Cummington	01026	49,897.78	0.0%	(45,457.02)	-91.1%
Total		59,290,035.78	25.7%	Total		70,839,644.75	31.2%	(11,549,608.97)	-16.3%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	2,401,658.09	1.0%	Lee	01238	3,073,604.68	1.4%	(671,946.59)	-21.9%
Stockbridge	01262	2,206,523.13	1.0%	Stockbridge	01262	4,871,338.87	2.1%	(2,664,815.74)	-54.7%
Great Barrington	01230	2,993,548.55	1.3%	Great Barrington	01230	2,199,471.52	1.0%	794,077.03	36.1%
West Stockbridge	01266	958,290.07	0.4%	West Stockbridge	01266	1,038,602.16	0.5%	(80,312.09)	-7.7%
Tyringham	01264	132,780.56	0.1%	Tyringham	01264	130,945.06	0.1%	1,835.50	1.4%
New Marlborough	01244,01259	157,002.22	0.1%	New Marlborough	01244,01259	151,163.72	0.1%	5,838.50	3.9%
Monterey	01245	-	0.0%	Monterey	01245	-	0.0%	-	0.0%
Sandisfield	01255	1,127,999.01	0.5%	Sandisfield	01255	736,342.85	0.3%	391,656.16	53.2%
Sheffield	01257	103,845.56	0.0%	Sheffield	01257	100,130.40	0.0%	3,715.16	3.7%
Egremont/Mt Washington	01258	1,261.77	0.0%	Egremont/Mt Washington	01258	553,753.72	0.2%	(552,491.95)	-99.8%
Housatonic	01236	28,401.72	0.0%	Housatonic	01236	217,911.73	0.1%	(189,510.01)	-87.0%
Otis	01253	280,620.78	0.1%	Otis	01253	260,133.62	0.1%	20,487.16	7.9%
Total		10,391,931.46	4.5%	Total		13,333,398.33	5.9%	(2,941,466.87)	-22.1%
All other towns		48,377,441.70	21.0%	All other towns		36,881,933.02	16.2%	11,495,508.68	31.2%
Total CD's		230,281,347.90		Total CD's		227,264,507.69		3,016,840.21	1.3%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2025				ZIP CODE ACCOUNT PROFILE March 31, 2024							
*****				*****						Growth	% Growth
CHECKING				CHECKING							
Northern Berkshire County				Northern Berkshire County							
Adams	01220	64,957,809.78	17.0%	Adams	01220	61,500,299.50	15.0%	3,457,510.28	5.6%		
North Adams / Florida / Clarksburg	01247	43,079,937.89	11.3%	North Adams / Florida / Clarksburg	01247	41,440,557.08	10.1%	1,639,380.81	4.0%		
Drury	01343	5,679,675.29	1.5%	Drury	01343	5,133,283.54	1.3%	546,391.75	10.6%		
Cheshire	01225	22,643,044.16	5.9%	Cheshire	01225	25,587,996.32	6.3%	(2,944,952.16)	-11.5%		
Williamstown / Hancock	01267	28,037,400.89	7.3%	Williamstown / Hancock	01267	37,575,482.51	9.2%	(9,538,081.62)	-25.4%		
Savoy	01256	2,959,234.27	0.8%	Savoy	01256	2,787,523.09	0.7%	171,711.18	6.2%		
Stamford, Vt	05352	3,692,678.75	1.0%	Stamford, Vt	05352	2,824,346.17	0.7%	868,332.58	30.7%		
Pownal, Vt	05261	1,414,375.24	0.4%	Pownal, Vt	05261	1,310,021.36	0.3%	104,353.88	8.0%		
Bennington, Vt	05201	262,662.42	0.1%	Bennington, Vt	05201	257,072.79	0.1%	5,589.63	2.2%		
Readsboro, Vt	05350	1,211,264.84	0.3%	Readsboro, Vt	05350	1,172,869.42	0.3%	38,395.42	3.3%		
North Bennington, Vt	05257	65,673.60	0.0%	North Bennington, Vt	05257	130,821.36	0.0%	(65,147.76)	-49.8%		
Petersburg, NY	12138	266,844.03	0.1%	Petersburg, NY	12138	42,175.73	0.0%	224,668.30	532.7%		
Plainfield	01070	844,623.27	0.2%	Plainfield	01070	752,953.92	0.2%	91,669.35	12.2%		
Total		175,115,224.43	45.8%	Total		180,515,402.79	44.1%	(5,400,178.36)	-3.0%		
Central Berkshire County				Central Berkshire County							
Lanesboro	01237	8,721,371.36	2.3%	Lanesboro	01237	11,121,762.78	2.7%	(2,400,391.42)	-21.6%		
Pittsfield	01201,01202	29,143,674.29	7.6%	Pittsfield	01201,01202	24,925,792.19	6.1%	4,217,882.10	16.9%		
Lenox	01240	21,077,794.35	5.5%	Lenox	01240	26,017,584.96	6.4%	(4,939,790.61)	-19.0%		
Windsor	01270	1,602,076.29	0.4%	Windsor	01270	1,481,193.45	0.4%	120,882.84	8.2%		
Richmond	01254	3,116,416.13	0.8%	Richmond	01254	1,567,130.27	0.4%	1,549,285.86	98.9%		
Dalton	01226,01227	10,703,413.84	2.8%	Dalton	01226,01227	14,278,565.28	3.5%	(3,575,151.44)	-25.0%		
Hinsdale / Peru	01235	3,087,744.57	0.8%	Hinsdale / Peru	01235	3,126,479.49	0.8%	(38,734.92)	-1.2%		
Becket / Washington	01223	3,018,402.21	0.8%	Becket / Washington	01223	4,035,561.97	1.0%	(1,017,159.76)	-25.2%		
Lenox Dale	01242	1,104,499.01	0.3%	Lenox Dale	01242	1,082,690.78	0.3%	21,808.23	2.0%		
Stephentown, NY	12168	165,572.16	0.0%	Stephentown, NY	12168	339,099.35	0.1%	(173,527.19)	-51.2%		
Cummington	01026	327,891.91	0.1%	Cummington	01026	417,685.84	0.1%	(89,793.93)	-21.5%		
Total		82,068,856.12	21.5%	Total		88,393,546.36	21.6%	(6,324,690.24)	-7.2%		
Southern Berkshire County				Southern Berkshire County							
Lee	01238	6,343,713.27	1.7%	Lee	01238	6,567,238.19	1.6%	(223,524.92)	-3.4%		
Stockbridge	01262	10,689,143.29	2.8%	Stockbridge	01262	8,252,891.50	2.0%	2,436,251.79	29.5%		
Great Barrington	01230	10,786,844.26	2.8%	Great Barrington	01230	16,489,729.07	4.0%	(5,702,884.81)	-34.6%		
West Stockbridge	01266	2,719,343.79	0.7%	West Stockbridge	01266	2,508,912.66	0.6%	210,431.13	8.4%		
Tyringham	01264	237,729.80	0.1%	Tyringham	01264	929,904.57	0.2%	(692,174.77)	-74.4%		
New Marlborough	01244,01259	1,716,251.42	0.4%	New Marlborough	01244,01259	1,582,707.31	0.4%	133,544.11	8.4%		
Monterey	01245	270,859.03	0.1%	Monterey	01245	269,322.80	0.1%	1,536.23	0.6%		
Sandisfield	01255	1,682,382.77	0.4%	Sandisfield	01255	1,457,545.86	0.4%	224,836.91	15.4%		
Sheffield	01257	3,956,061.09	1.0%	Sheffield	01257	4,133,218.76	1.0%	(177,157.67)	-4.3%		
Egremont/Mt Washington	01258	3,605,265.77	0.9%	Egremont/Mt Washington	01258	3,341,781.78	0.8%	263,483.99	7.9%		
Housatonic	01236	723,186.36	0.2%	Housatonic	01236	655,202.27	0.2%	67,984.09	10.4%		
Otis	01253	4,192,250.16	1.1%	Otis	01253	4,609,332.92	1.1%	(417,082.76)	-9.0%		
Total		46,923,031.01	12.3%	Total		50,797,787.69	12.4%	(3,874,756.68)	-7.6%		
All other towns		77,894,891.32	20.4%	All other towns		89,265,013.71	21.8%	(11,370,122.39)	-12.7%		
Total Checking		382,002,002.88		Total Checking		408,971,750.55		(26,969,747.67)	-6.6%		