

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2025				ZIP CODE ACCOUNT PROFILE June 30, 2024				Growth	% Growth
*****				*****					
MORTGAGE LOANS				MORTGAGE LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	50,333,771.56	6.8%	Adams	01220	53,989,331.29	7.5%	(3,655,559.73)	-6.8%
North Adams / Florida / Clarksburg	01247	60,534,367.08	8.2%	North Adams / Florida / Clarksburg	01247	61,944,276.40	8.6%	(1,409,909.32)	-2.3%
Drury	01343	1,150,385.58	0.2%	Drury	01343	1,177,649.43	0.2%	(27,263.85)	-2.3%
Cheshire	01225	29,259,020.35	4.0%	Cheshire	01225	29,853,748.30	4.2%	(594,727.95)	-2.0%
Williamstown / Hancock	01267	48,268,539.21	6.5%	Williamstown / Hancock	01267	52,165,022.63	7.3%	(3,896,483.42)	-7.5%
Savoy	01256	8,641,248.08	1.2%	Savoy	01256	9,447,970.08	1.3%	(806,722.00)	-8.5%
Stamford, Vt	05352	8,945,200.80	1.2%	Stamford, Vt	05352	9,216,633.68	1.3%	(271,432.88)	-2.9%
Pownal, Vt	05261	4,982,979.38	0.7%	Pownal, Vt	05261	4,936,022.90	0.7%	46,956.48	1.0%
Bennington, Vt	05201	2,810,493.59	0.4%	Bennington, Vt	05201	2,770,024.04	0.4%	40,469.55	1.5%
North Bennington, Vt	05257	202,380.58	0.0%	North Bennington, Vt	05257	86,500.48	0.0%	115,880.10	134.0%
Readsboro, Vt	05350	1,904,052.35	0.3%	Readsboro, Vt	05350	1,728,555.82	0.2%	175,496.53	10.2%
Petersburg, NY	12138	360,889.33	0.0%	Petersburg, NY	12138	369,933.42	0.1%	(9,044.09)	-2.4%
Plainfield	01070	572,531.01	0.1%	Plainfield	01070	617,705.02	0.1%	(45,174.01)	-7.3%
Total		217,965,858.90	29.5%	Total		228,303,373.49	31.8%	(10,337,514.59)	-4.5%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	29,424,420.19	4.0%	Lanesboro	01237	29,654,709.95	4.1%	(230,289.76)	-0.8%
Pittsfield	01201,01202	104,848,451.45	14.2%	Pittsfield	01201,01202	106,041,055.29	14.8%	(1,192,603.84)	-1.1%
Lenox	01240	39,176,183.15	5.3%	Lenox	01240	35,309,466.17	4.9%	3,866,716.98	11.0%
Windsor	01270	7,756,052.47	1.0%	Windsor	01270	7,854,860.80	1.1%	(98,808.33)	-1.3%
Richmond	01254	13,348,954.22	1.8%	Richmond	01254	12,471,326.24	1.7%	877,627.98	7.0%
Dalton	01226,01227	24,427,167.99	3.3%	Dalton	01226,01227	22,191,211.75	3.1%	2,235,956.24	10.1%
Hinsdale / Peru	01235	13,371,185.33	1.8%	Hinsdale / Peru	01235	13,167,256.97	1.8%	203,928.36	1.5%
Becket / Washington	01223	17,516,322.79	2.4%	Becket / Washington	01223	16,490,993.57	2.3%	1,025,329.22	6.2%
Stephentown, NY	12168	1,028,668.49	0.1%	Stephentown, NY	12168	398,500.10	0.1%	630,168.39	158.1%
Lenox Dale	01242	1,799,440.20	0.2%	Lenox Dale	01242	1,646,415.71	0.2%	153,024.49	9.3%
Cummington	01026	1,389,847.35	0.2%	Cummington	01026	1,309,102.70	0.2%	80,744.65	6.2%
Total		254,086,693.63	34.3%	Total		246,534,899.25	34.4%	7,551,794.38	3.1%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	25,613,603.11	3.5%	Lee	01238	24,248,998.25	3.4%	1,364,604.86	5.6%
Stockbridge	01262	24,836,233.74	3.4%	Stockbridge	01262	23,304,320.55	3.2%	1,531,913.19	6.6%
Great Barrington	01230	52,801,419.90	7.1%	Great Barrington	01230	49,959,160.34	7.0%	2,842,259.56	5.7%
West Stockbridge	01266	12,751,338.62	1.7%	West Stockbridge	01266	11,326,693.40	1.6%	1,424,645.22	12.6%
Tyringham	01264	3,865,022.55	0.5%	Tyringham	01264	2,870,321.03	0.4%	994,701.52	34.7%
New Marlborough	01244,01259	6,674,812.43	0.9%	New Marlborough	01244,01259	6,431,944.76	0.9%	242,867.67	3.8%
Monterey	01245	11,107,179.68	1.5%	Monterey	01245	11,329,580.88	1.6%	(222,401.20)	-2.0%
Sandisfield	01255	4,085,486.49	0.6%	Sandisfield	01255	4,282,685.62	0.6%	(197,199.13)	-4.6%
Sheffield	01257	11,410,183.72	1.5%	Sheffield	01257	9,189,590.22	1.3%	2,220,593.50	24.2%
Egremont/Mt Washington	01258	7,210,031.92	1.0%	Egremont/Mt Washington	01258	7,514,499.34	1.0%	(304,467.42)	-4.1%
Housatonic	01236	2,824,347.11	0.4%	Housatonic	01236	3,045,290.88	0.4%	(220,943.77)	-7.3%
Otis	01253	7,328,185.87	1.0%	Otis	01253	6,014,602.97	0.8%	1,313,582.90	21.8%
Total		170,507,845.14	23.1%	Total		159,517,688.24	22.2%	10,990,156.90	6.89%
All other towns		97,159,534.17	13.1%	All other towns		83,347,048.00	11.6%	13,812,486.17	16.6%
Total mortgage loans		739,719,931.84		Total mortgage loans		717,703,008.98		22,016,922.86	3.07%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2025				ZIP CODE ACCOUNT PROFILE June 30, 2024				Growth	% Growth
*****				*****					
INSTALLMENT LOANS				INSTALLMENT LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	2,057,951.37	26.5%	Adams	01220	2,022,577.48	24.6%	35,373.89	1.7%
North Adams / Florida / Clarksburg	01247	1,525,395.02	19.6%	North Adams / Florida / Clarksburg	01247	1,727,382.07	21.0%	(201,987.05)	-11.7%
Drury	01343	2,086.12	0.0%	Drury	01343	3,232.96	0.0%	(1,146.84)	-35.5%
Cheshire	01225	435,168.26	5.6%	Cheshire	01225	691,219.93	8.4%	(256,051.67)	-37.0%
Williamstown / Hancock	01267	276,561.11	3.6%	Williamstown / Hancock	01267	263,538.20	3.2%	13,022.91	4.9%
Savoy	01256	168,063.65	2.2%	Savoy	01256	177,988.16	2.2%	(9,924.51)	-5.6%
Stamford, Vt	05352	415,135.30	5.3%	Stamford, Vt	05352	426,561.69	5.2%	(11,426.39)	-2.7%
Pownal, Vt	05261	85,901.47	1.1%	Pownal, Vt	05261	105,847.95	1.3%	(19,946.48)	-18.8%
Bennington, Vt	05201	2,346.32	0.0%	Bennington, Vt	05201	15,878.90	0.2%	(13,532.58)	-85.2%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	70,021.20	0.9%	Readsboro, Vt	05350	68,063.74	0.8%	1,957.46	2.9%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	6,155.97	0.1%	Plainfield	01070	34,298.22	0.4%	(28,142.25)	-82.1%
Total		5,044,785.79	64.9%	Total		5,536,589.30	67.3%	(491,803.51)	-8.9%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	202,207.66	2.6%	Lanesboro	01237	199,699.11	2.4%	2,508.55	1.3%
Pittsfield	01201,01202	954,682.26	12.3%	Pittsfield	01201,01202	847,135.46	10.3%	107,546.80	12.7%
Lenox	01240	271,891.00	3.5%	Lenox	01240	191,753.76	2.3%	80,137.24	41.8%
Windsor	01270	163,421.43	2.1%	Windsor	01270	64,994.12	0.8%	98,427.31	151.4%
Richmond	01254	1,547.19	0.0%	Richmond	01254	-	0.0%	1,547.19	100.0%
Dalton	01226,01227	236,743.43	3.0%	Dalton	01226,01227	312,654.18	3.8%	(75,910.75)	-24.3%
Hinsdale / Peru	01235	82,900.95	1.1%	Hinsdale / Peru	01235	75,301.08	0.9%	7,599.87	10.1%
Becket / Washington	01223	77,128.94	1.0%	Becket / Washington	01223	60,539.41	0.7%	16,589.53	27.4%
Stephentown, NY	12168	21,731.01	0.3%	Stephentown, NY	12168	5,383.49	0.1%	16,347.52	303.7%
Lenox Dale	01242	11,987.03	0.2%	Lenox Dale	01242	1,438.52	0.0%	10,548.51	733.3%
Cummington	01026	19,003.02	0.2%	Cummington	01026	56,403.29	0.7%	(37,400.27)	-66.3%
Total		2,043,243.92	26.3%	Total		1,815,302.42	22.1%	227,941.50	12.6%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	160,167.97	2.1%	Lee	01238	235,272.98	2.9%	(75,105.01)	-31.9%
Stockbridge	01262	17,172.80	0.2%	Stockbridge	01262	29,274.01	0.4%	(12,101.21)	-41.3%
Great Barrington	01230	-	0.0%	Great Barrington	01230	2,245.96	0.0%	(2,245.96)	-100.0%
West Stockbridge	01266	87,976.90	1.1%	West Stockbridge	01266	122,938.42	1.5%	(34,961.52)	-28.4%
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	27,933.44	0.4%	Housatonic	01236	36,310.40	0.4%	(8,376.96)	-23.1%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		293,251.11	3.8%	Total		426,041.77	5.2%	(132,790.66)	-31.2%
All other towns		397,433.06	5.1%	All other towns		454,237.09	5.5%	(56,804.03)	-12.5%
Total installment loans		7,778,713.88		Total installment loans		8,232,170.58		(453,456.70)	-5.5%

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ZIP CODE ACCOUNT PROFILE June 30, 2025				ZIP CODE ACCOUNT PROFILE June 30, 2024				Growth	% Growth
*****				*****					
COMMERCIAL LOANS				COMMERCIAL LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	4,534,000.16	3.6%	Adams	01220	5,018,979.44	4.0%	(484,979.28)	-9.7%
North Adams / Florida / Clarksburg	01247	7,869,231.12	6.2%	North Adams / Florida / Clarksburg	01247	8,868,959.48	7.1%	(999,728.36)	-11.3%
Drury	01343	289,959.13	0.2%	Drury	01343	289,959.13	0.2%	-	0.0%
Cheshire	01225	2,549,870.31	2.0%	Cheshire	01225	2,864,423.78	2.3%	(314,553.47)	-11.0%
Williamstown / Hancock	01267	5,148,272.24	4.1%	Williamstown / Hancock	01267	5,629,543.18	4.5%	(481,270.94)	-8.5%
Savoy	01256	119,710.43	0.1%	Savoy	01256	104,009.00	0.1%	15,701.43	15.1%
Stamford, Vt	05352	1,227,871.10	1.0%	Stamford, Vt	05352	1,083,152.62	0.9%	144,718.48	13.4%
Pownal, Vt	05261	482,202.25	0.4%	Pownal, Vt	05261	522,006.45	0.4%	(39,804.20)	-7.6%
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	52,639.62	0.0%	Readsboro, Vt	05350	58,685.48	0.0%	(6,045.86)	-10.3%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	-	0.0%	Plainfield	01070	-	0.0%	-	0.0%
Total		22,273,756.36	17.6%	Total		24,439,718.56	19.4%	(2,165,962.20)	-8.9%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	2,314,211.31	1.8%	Lanesboro	01237	3,288,587.56	2.6%	(974,376.25)	-29.6%
Pittsfield	01201,01202	21,915,570.71	17.3%	Pittsfield	01201,01202	14,805,877.11	11.8%	7,109,693.60	48.0%
Lenox	01240	2,502,667.19	2.0%	Lenox	01240	2,672,215.58	2.1%	(169,548.39)	-6.3%
Windsor	01270	325,236.38	0.3%	Windsor	01270	530,830.93	0.4%	(205,594.55)	-38.7%
Richmond	01254	34,078.09	0.0%	Richmond	01254	37,151.93	0.0%	(3,073.84)	-8.3%
Dalton	01226,01227	3,099,970.47	2.4%	Dalton	01226,01227	3,448,935.65	2.7%	(348,965.18)	-10.1%
Hinsdale / Peru	01235	629,656.69	0.5%	Hinsdale / Peru	01235	667,120.21	0.5%	(37,463.52)	-5.6%
Becket / Washington	01223	141,678.94	0.1%	Becket / Washington	01223	184,645.95	0.1%	(42,967.01)	-23.3%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	13,876.86	0.0%	Lenox Dale	01242	10,719.15	0.0%	3,157.71	29.5%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
Total		30,976,946.64	24.4%	Total		25,646,084.07	20.4%	5,330,862.57	20.8%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	1,265,090.40	1.0%	Lee	01238	1,332,329.62	1.1%	(67,239.22)	-5.0%
Stockbridge	01262	235,558.42	0.2%	Stockbridge	01262	247,877.42	0.2%	(12,319.00)	-5.0%
Great Barrington	01230	12,469,077.96	9.8%	Great Barrington	01230	12,294,266.04	9.8%	174,811.92	1.4%
West Stockbridge	01266	383,006.31	0.3%	West Stockbridge	01266	843,886.69	0.7%	(460,880.38)	-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	132,788.63	0.1%	Monterey	01245	176,735.74	0.1%	(43,947.11)	-24.9%
Sandisfield	01255	-	0.0%	Sandisfield	01255	-	0.0%	-	0.0%
Sheffield	01257	-	0.0%	Sheffield	01257	-	0.0%	-	0.0%
Egremont/Mt Washington	01258	31,738.30	0.0%	Egremont/Mt Washington	01258	46,401.49	0.0%	(14,663.19)	-31.6%
Housatonic	01236	508,866.91	0.4%	Housatonic	01236	523,114.01	0.4%	(14,247.10)	-2.7%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		15,026,126.93	11.8%	Total		15,464,611.01	12.3%	(438,484.08)	-2.8%
All other towns		58,550,282.34	46.2%	All other towns		60,194,762.83	47.9%	(1,644,480.49)	-2.7%
Total commercial loans		126,827,112.27		Total commercial loans		125,745,176.47		1,081,935.80	0.9%
GRAND TOTAL LOANS		874,325,757.99	17.85%			851,680,356.03	16.91%		

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Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2025				ZIP CODE ACCOUNT PROFILE June 30, 2024				Growth	% Growth
*****				*****					
SAVINGS				SAVINGS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	28,675,499.34	24.3%	Adams	01220	28,575,848.04	24.6%	99,651.30	0.3%
North Adams / Florida / Clarksburg	01247	19,779,610.22	16.7%	North Adams / Florida / Clarksburg	01247	19,128,261.31	16.5%	651,348.91	3.4%
Drury	01343	279,846.98	0.2%	Drury	01343	176,574.16	0.2%	103,272.82	58.5%
Cheshire	01225	18,215,932.55	15.4%	Cheshire	01225	19,481,641.67	16.8%	(1,265,709.12)	-6.5%
Williamstown / Hancock	01267	7,941,332.59	6.7%	Williamstown / Hancock	01267	7,038,218.44	6.1%	903,114.15	12.8%
Savoy	01256	2,184,505.05	1.8%	Savoy	01256	2,240,734.53	1.9%	(56,229.48)	-2.5%
Stamford, Vt	05352	1,161,151.33	1.0%	Stamford, Vt	05352	941,228.92	0.8%	219,922.41	23.4%
Pownal, Vt	05261	1,233,945.39	1.0%	Pownal, Vt	05261	1,057,974.27	0.9%	175,971.12	16.6%
Bennington, Vt	05201	327,783.93	0.3%	Bennington, Vt	05201	180,754.44	0.2%	147,029.49	81.3%
North Bennington, Vt	05257	47,598.30	0.0%	North Bennington, Vt	05257	131.06	0.0%	47,467.24	36217.9%
Readsboro, Vt	05350	860,186.62	0.7%	Readsboro, Vt	05350	737,043.46	0.6%	123,143.16	16.7%
Petersburg, NY	12138	16,827.22	0.0%	Petersburg, NY	12138	58,006.54	0.0%	(41,179.32)	-71.0%
Plainfield	01070	192,194.49	0.2%	Plainfield	01070	200,640.16	0.2%	(8,445.67)	-4.2%
Total		80,916,414.01	68.5%	Total		79,817,057.00	68.7%	1,099,357.01	1.4%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	5,476,200.88	4.6%	Lanesboro	01237	5,464,913.85	4.7%	11,287.03	0.2%
Pittsfield	01201,01202	8,471,630.78	7.2%	Pittsfield	01201,01202	7,684,522.42	6.6%	787,108.36	10.2%
Lenox	01240	6,510,512.72	5.5%	Lenox	01240	5,425,208.14	4.7%	1,085,304.58	20.0%
Windsor	01270	574,104.69	0.5%	Windsor	01270	569,422.04	0.5%	4,682.65	0.8%
Richmond	01254	323,388.02	0.3%	Richmond	01254	532,010.08	0.5%	(208,622.06)	-39.2%
Dalton	01226,01227	1,245,896.09	1.1%	Dalton	01226,01227	1,128,683.53	1.0%	117,212.56	10.4%
Hinsdale / Peru	01235	739,835.46	0.6%	Hinsdale / Peru	01235	809,967.60	0.7%	(70,132.14)	-8.7%
Becket / Washington	01223	678,165.94	0.6%	Becket / Washington	01223	439,948.70	0.4%	238,217.24	54.1%
Stephentown, NY	12168	246,567.84	0.2%	Stephentown, NY	12168	212,391.62	0.2%	34,176.22	16.1%
Lenox Dale	01242	1,060,493.78	0.9%	Lenox Dale	01242	1,049,201.00	0.9%	11,292.78	1.1%
Cummington	01026	90,532.93	0.1%	Cummington	01026	135,360.91	0.1%	(44,827.98)	-33.1%
Total		25,417,329.13	21.5%	Total		23,451,629.89	20.2%	1,965,699.24	8.4%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	2,641,241.15	2.2%	Lee	01238	2,451,711.88	2.1%	189,529.27	7.7%
Stockbridge	01262	154,059.44	0.1%	Stockbridge	01262	153,809.01	0.1%	250.43	0.2%
Great Barrington	01230	201,025.06	0.2%	Great Barrington	01230	524,669.50	0.5%	(323,644.44)	-61.7%
West Stockbridge	01266	1,181,677.48	1.0%	West Stockbridge	01266	862,796.59	0.7%	318,880.89	37.0%
Tyringham	01264	30,100.67	0.0%	Tyringham	01264	41,406.28	0.0%	(11,305.61)	-27.3%
New Marlborough	01244,01259	32,697.20	0.0%	New Marlborough	01244,01259	44,362.85	0.0%	(11,665.65)	-26.3%
Monterey	01245	15,852.98	0.0%	Monterey	01245	246,498.01	0.2%	(230,645.03)	-93.6%
Sandisfield	01255	149,782.89	0.1%	Sandisfield	01255	79,102.15	0.1%	70,680.74	89.4%
Sheffield	01257	10,134.77	0.0%	Sheffield	01257	3,427.59	0.0%	6,707.18	195.7%
Egremont/Mt Washington	01258	269,795.27	0.2%	Egremont/Mt Washington	01258	31,259.85	0.0%	238,535.42	763.1%
Housatonic	01236	195,727.19	0.2%	Housatonic	01236	10,415.01	0.0%	185,312.18	1779.3%
Otis	01253	23,672.44	0.0%	Otis	01253	64,952.62	0.1%	(41,280.18)	-63.6%
Total		4,905,766.54	4.2%	Total		4,514,411.34	3.9%	391,355.20	8.7%
All other towns		6,915,925.76	5.9%	All other towns		8,379,827.60	7.2%	(1,463,901.84)	-17.5%
Total Savings		118,155,435.44		Total Savings		116,162,925.83		1,992,509.61	1.7%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2025				ZIP CODE ACCOUNT PROFILE June 30, 2024				Growth	% Growth
*****				*****					
CD's				CD's					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	51,180,382.80	22.6%	Adams	01220	48,223,697.77	21.4%	2,956,685.03	6.1%
North Adams / Florida / Clarksburg	01247	21,133,009.85	9.3%	North Adams / Florida / Clarksburg	01247	21,466,049.29	9.5%	(333,039.44)	-1.6%
Drury	01343	97,366.01	0.0%	Drury	01343	99,397.63	0.0%	(2,031.62)	-2.0%
Cheshire	01225	16,171,833.89	7.1%	Cheshire	01225	14,223,436.41	6.3%	1,948,397.48	13.7%
Williamstown / Hancock	01267	14,187,006.46	6.3%	Williamstown / Hancock	01267	13,942,897.43	6.2%	244,109.03	1.8%
Savoy	01256	3,496,229.31	1.5%	Savoy	01256	2,882,300.92	1.3%	613,928.39	21.3%
Stamford, Vt	05352	1,657,160.47	0.7%	Stamford, Vt	05352	1,372,009.26	0.6%	285,151.21	20.8%
Pownal, Vt	05261	747,525.28	0.3%	Pownal, Vt	05261	602,431.70	0.3%	145,093.58	24.1%
Bennington, Vt	05201	529,439.80	0.2%	Bennington, Vt	05201	707,048.34	0.3%	(177,608.54)	-25.1%
North Bennington, Vt	05257	620,406.33	0.3%	North Bennington, Vt	05257	604,491.63	0.3%	15,914.70	2.6%
Readsboro, Vt	05350	212,232.62	0.1%	Readsboro, Vt	05350	196,945.81	0.1%	15,286.81	7.8%
Petersburg, NY	12138	2,332.75	0.0%	Petersburg, NY	12138	838.11	0.0%	1,494.64	178.3%
Plainfield	01070	618,920.47	0.3%	Plainfield	01070	437,280.28	0.2%	181,640.19	41.5%
Total		110,653,846.04	48.9%	Total		104,758,824.58	46.5%	5,895,021.46	5.6%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	7,732,038.70	3.4%	Lanesboro	01237	7,012,492.91	3.1%	719,545.79	10.3%
Pittsfield	01201,01202	28,502,695.81	12.6%	Pittsfield	01201,01202	30,057,673.11	13.3%	(1,554,977.30)	-5.2%
Lenox	01240	10,230,482.08	4.5%	Lenox	01240	23,093,966.67	10.2%	(12,863,484.59)	-55.7%
Windsor	01270	693,253.72	0.3%	Windsor	01270	741,567.73	0.3%	(48,314.01)	-6.5%
Richmond	01254	646,999.91	0.3%	Richmond	01254	563,371.71	0.2%	83,628.20	14.8%
Dalton	01226,01227	6,206,407.27	2.7%	Dalton	01226,01227	6,601,205.29	2.9%	(394,798.02)	-6.0%
Hinsdale / Peru	01235	1,389,671.47	0.6%	Hinsdale / Peru	01235	1,539,287.30	0.7%	(149,615.83)	-9.7%
Becket / Washington	01223	710,965.34	0.3%	Becket / Washington	01223	540,644.97	0.2%	170,320.37	31.5%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	53,255.95	0.0%	(53,255.95)	-100.0%
Lenox Dale	01242	774,628.44	0.3%	Lenox Dale	01242	853,748.54	0.4%	(79,120.10)	-9.3%
Cummington	01026	4,449.04	0.0%	Cummington	01026	3,556.50	0.0%	892.54	25.1%
Total		56,891,591.78	25.1%	Total		71,060,770.68	31.5%	(14,169,178.90)	-19.9%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	2,196,327.50	1.0%	Lee	01238	2,794,901.20	1.2%	(598,573.70)	-21.4%
Stockbridge	01262	2,093,987.89	0.9%	Stockbridge	01262	2,451,039.64	1.1%	(357,051.75)	-14.6%
Great Barrington	01230	2,534,717.18	1.1%	Great Barrington	01230	2,236,764.84	1.0%	297,952.34	13.3%
West Stockbridge	01266	957,272.94	0.4%	West Stockbridge	01266	873,866.69	0.4%	83,406.25	9.5%
Tyringham	01264	133,846.86	0.1%	Tyringham	01264	127,160.44	0.1%	6,686.42	5.3%
New Marlborough	01244,01259	158,259.12	0.1%	New Marlborough	01244,01259	152,758.74	0.1%	5,500.38	3.6%
Monterey	01245	-	0.0%	Monterey	01245	-	0.0%	-	0.0%
Sandisfield	01255	1,094,926.00	0.5%	Sandisfield	01255	754,906.63	0.3%	340,019.37	45.0%
Sheffield	01257	103,540.49	0.0%	Sheffield	01257	104,108.83	0.0%	(568.34)	-0.5%
Egremont/Mt Washington	01258	1,267.45	0.0%	Egremont/Mt Washington	01258	49,942.07	0.0%	(48,674.62)	-97.5%
Housatonic	01236	10,032.77	0.0%	Housatonic	01236	32,991.03	0.0%	(22,958.26)	-69.6%
Otis	01253	572,819.25	0.3%	Otis	01253	262,689.77	0.1%	310,129.48	118.1%
Total		9,856,997.45	4.4%	Total		9,841,129.88	4.4%	15,867.57	0.2%
All other towns		49,057,688.94	21.7%	All other towns		39,759,617.04	17.6%	9,298,071.90	23.4%
Total CD's		226,460,124.21		Total CD's		225,420,342.18		1,039,782.03	0.5%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2025				ZIP CODE ACCOUNT PROFILE June 30, 2024				Growth	% Growth
*****				*****					
CHECKING				CHECKING					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	63,542,412.01	16.1%	Adams	01220	62,565,643.90	14.9%	976,768.11	1.6%
North Adams / Florida / Clarksburg	01247	43,737,688.79	11.1%	North Adams / Florida / Clarksburg	01247	44,045,886.40	10.5%	(308,197.61)	-0.7%
Drury	01343	6,913,680.60	1.7%	Drury	01343	6,038,124.76	1.4%	875,555.84	14.5%
Cheshire	01225	22,664,957.56	5.7%	Cheshire	01225	25,688,180.85	6.1%	(3,023,223.29)	-11.8%
Williamstown / Hancock	01267	32,574,113.08	8.2%	Williamstown / Hancock	01267	39,022,668.31	9.3%	(6,448,555.23)	-16.5%
Savoy	01256	3,299,161.53	0.8%	Savoy	01256	2,510,335.13	0.6%	788,826.40	31.4%
Stamford, Vt	05352	2,370,724.26	0.6%	Stamford, Vt	05352	3,011,320.65	0.7%	(640,596.39)	-21.3%
Pownal, Vt	05261	1,443,932.66	0.4%	Pownal, Vt	05261	1,493,520.89	0.4%	(49,588.23)	-3.3%
Bennington, Vt	05201	302,513.16	0.1%	Bennington, Vt	05201	319,952.05	0.1%	(17,438.89)	-5.5%
Readsboro, Vt	05350	1,063,296.86	0.3%	Readsboro, Vt	05350	1,400,639.48	0.3%	(337,342.62)	-24.1%
North Bennington, Vt	05257	34,513.33	0.0%	North Bennington, Vt	05257	45,259.43	0.0%	(10,746.10)	-23.7%
Petersburg, NY	12138	265,067.63	0.1%	Petersburg, NY	12138	35,797.80	0.0%	229,269.83	640.5%
Plainfield	01070	931,028.33	0.2%	Plainfield	01070	762,366.88	0.2%	168,661.45	22.1%
Total		179,143,089.80	45.3%	Total		186,939,696.53	44.5%	(7,796,606.73)	-4.2%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	9,084,776.98	2.3%	Lanesboro	01237	10,420,150.37	2.5%	(1,335,373.39)	-12.8%
Pittsfield	01201,01202	32,366,877.57	8.2%	Pittsfield	01201,01202	26,586,651.00	6.3%	5,780,226.57	21.7%
Lenox	01240	21,051,082.66	5.3%	Lenox	01240	21,156,356.20	5.0%	(105,273.54)	-0.5%
Windsor	01270	1,378,393.55	0.3%	Windsor	01270	1,504,256.74	0.4%	(125,863.19)	-8.4%
Richmond	01254	2,795,216.22	0.7%	Richmond	01254	2,165,072.92	0.5%	630,143.30	29.1%
Dalton	01226,01227	11,518,520.85	2.9%	Dalton	01226,01227	15,639,382.06	3.7%	(4,120,861.21)	-26.3%
Hinsdale / Peru	01235	5,489,390.78	1.4%	Hinsdale / Peru	01235	3,469,837.92	0.8%	2,019,552.86	58.2%
Becket / Washington	01223	2,865,503.27	0.7%	Becket / Washington	01223	4,241,349.82	1.0%	(1,375,846.55)	-32.4%
Lenox Dale	01242	1,095,979.49	0.3%	Lenox Dale	01242	1,090,829.14	0.3%	5,150.35	0.5%
Stephentown, NY	12168	249,297.79	0.1%	Stephentown, NY	12168	273,692.17	0.1%	(24,394.38)	-8.9%
Cummington	01026	437,032.58	0.1%	Cummington	01026	441,194.91	0.1%	(4,162.33)	-0.9%
Total		88,332,071.74	22.3%	Total		86,988,773.25	20.7%	1,343,298.49	1.5%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	6,329,623.94	1.6%	Lee	01238	7,136,755.56	1.7%	(807,131.62)	-11.3%
Stockbridge	01262	7,154,709.56	1.8%	Stockbridge	01262	9,205,021.11	2.2%	(2,050,311.55)	-22.3%
Great Barrington	01230	11,608,200.51	2.9%	Great Barrington	01230	18,565,534.83	4.4%	(6,957,334.32)	-37.5%
West Stockbridge	01266	3,511,440.76	0.9%	West Stockbridge	01266	2,957,319.62	0.7%	554,121.14	18.7%
Tyringham	01264	786,600.32	0.2%	Tyringham	01264	626,977.54	0.1%	159,622.78	25.5%
New Marlborough	01244,01259	1,728,946.15	0.4%	New Marlborough	01244,01259	1,691,272.48	0.4%	37,673.67	2.2%
Monterey	01245	262,722.90	0.1%	Monterey	01245	344,062.02	0.1%	(81,339.12)	-23.6%
Sandisfield	01255	2,593,539.95	0.7%	Sandisfield	01255	2,256,498.85	0.5%	337,041.10	14.9%
Sheffield	01257	4,408,472.07	1.1%	Sheffield	01257	4,149,130.86	1.0%	259,341.21	6.3%
Egremont/Mt Washington	01258	4,121,295.54	1.0%	Egremont/Mt Washington	01258	3,482,241.58	0.8%	639,053.96	18.4%
Housatonic	01236	575,381.39	0.1%	Housatonic	01236	871,148.02	0.2%	(295,766.63)	-34.0%
Otis	01253	4,821,618.58	1.2%	Otis	01253	4,779,157.67	1.1%	42,460.91	0.9%
Total		47,902,551.67	12.1%	Total		56,065,120.14	13.3%	(8,162,568.47)	-14.6%
All other towns		79,922,493.47	20.2%	All other towns		90,059,933.04	21.4%	(10,137,439.57)	-11.3%
Total Checking		395,300,206.68		Total Checking		420,053,522.96		(24,753,316.28)	-5.9%