

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2024				ZIP CODE ACCOUNT PROFILE March 31, 2023				Growth	% Growth
*****				*****					
MORTGAGE LOANS				MORTGAGE LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	55,168,516.60	7.8%	Adams	01220	55,309,120.16	8.5%	(140,603.56)	-0.3%
North Adams / Florida / Clarksburg	01247	62,637,165.76	8.9%	North Adams / Florida / Clarksburg	01247	61,887,703.02	9.5%	749,462.74	1.2%
Drury	01343	214,337.78	0.0%	Drury	01343	289,626.79	0.0%	(75,289.01)	-26.0%
Cheshire	01225	30,044,674.73	4.2%	Cheshire	01225	30,379,641.58	4.7%	(334,966.85)	-1.1%
Williamstown / Hancock	01267	52,098,610.52	7.4%	Williamstown / Hancock	01267	52,326,809.40	8.0%	(228,198.88)	-0.4%
Savoy	01256	9,598,551.81	1.4%	Savoy	01256	9,798,965.75	1.5%	(200,413.94)	-2.0%
Stamford, Vt	05352	9,310,520.02	1.3%	Stamford, Vt	05352	9,463,087.57	1.4%	(152,567.55)	-1.6%
Pownal, Vt	05261	4,985,285.41	0.7%	Pownal, Vt	05261	4,117,786.88	0.6%	867,498.53	21.1%
Bennington, Vt	05201	2,854,425.08	0.4%	Bennington, Vt	05201	2,533,096.07	0.4%	321,329.01	12.7%
North Bennington, Vt	05257	87,023.49	0.0%	North Bennington, Vt	05257	89,172.48	0.0%	(2,148.99)	-2.4%
Readsboro, Vt	05350	2,068,973.31	0.3%	Readsboro, Vt	05350	2,208,824.55	0.3%	(139,851.24)	-6.3%
Petersburg, NY	12138	372,213.18	0.1%	Petersburg, NY	12138	380,379.29	0.1%	(8,166.11)	-2.1%
Plainfield	01070	655,055.70	0.1%	Plainfield	01070	669,949.39	0.1%	(14,893.69)	-2.2%
Total		230,095,353.39	32.5%	Total		229,454,162.93	35.1%	641,190.46	0.3%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	30,118,116.36	4.3%	Lanesboro	01237	26,801,396.57	4.1%	3,316,719.79	12.4%
Pittsfield	01201,01202	106,177,375.11	15.0%	Pittsfield	01201,01202	97,796,762.56	15.0%	8,380,612.55	8.6%
Lenox	01240	34,469,704.26	4.9%	Lenox	01240	32,614,083.20	5.0%	1,855,621.06	5.7%
Windsor	01270	7,850,319.83	1.1%	Windsor	01270	7,188,106.08	1.1%	662,213.75	9.2%
Richmond	01254	12,543,042.57	1.8%	Richmond	01254	10,014,177.24	1.5%	2,528,865.33	25.3%
Dalton	01226,01227	21,852,624.83	3.1%	Dalton	01226,01227	21,063,061.26	3.2%	789,563.57	3.7%
Hinsdale / Peru	01235	12,335,480.50	1.7%	Hinsdale / Peru	01235	11,178,186.85	1.7%	1,157,293.65	10.4%
Becket / Washington	01223	16,236,588.28	2.3%	Becket / Washington	01223	14,504,992.42	2.2%	1,731,595.86	11.9%
Stephentown, NY	12168	386,844.03	0.1%	Stephentown, NY	12168	-	0.0%	386,844.03	100.0%
Lenox Dale	01242	1,564,980.11	0.2%	Lenox Dale	01242	1,573,858.75	0.2%	(8,878.64)	-0.6%
Cummington	01026	1,320,187.04	0.2%	Cummington	01026	1,202,078.10	0.2%	118,108.94	9.8%
Total		244,855,262.92	34.6%	Total		223,936,703.03	34.3%	20,918,559.89	9.3%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	22,020,224.44	3.1%	Lee	01238	22,018,126.39	3.4%	2,098.05	0.0%
Stockbridge	01262	21,879,786.91	3.1%	Stockbridge	01262	19,080,581.72	2.9%	2,799,205.19	14.7%
Great Barrington	01230	49,184,493.61	7.0%	Great Barrington	01230	45,702,821.79	7.0%	3,481,671.82	7.6%
West Stockbridge	01266	10,590,817.70	1.5%	West Stockbridge	01266	9,683,999.72	1.5%	906,817.98	9.4%
Tyringham	01264	2,886,254.44	0.4%	Tyringham	01264	2,215,233.03	0.3%	671,021.41	30.3%
New Marlborough	01244,01259	6,529,293.00	0.9%	New Marlborough	01244,01259	6,856,281.85	1.1%	(326,988.85)	-4.8%
Monterey	01245	10,812,380.46	1.5%	Monterey	01245	9,701,662.47	1.5%	1,110,717.99	11.4%
Sandisfield	01255	4,321,828.79	0.6%	Sandisfield	01255	3,173,587.07	0.5%	1,148,241.72	36.2%
Sheffield	01257	9,197,422.94	1.3%	Sheffield	01257	7,392,940.80	1.1%	1,804,482.14	24.4%
Egremont/Mt Washington	01258	6,999,003.08	1.0%	Egremont/Mt Washington	01258	6,308,087.57	1.0%	690,915.51	11.0%
Housatonic	01236	3,065,698.84	0.4%	Housatonic	01236	3,072,303.80	0.5%	(6,604.96)	-0.2%
Otis	01253	5,651,168.78	0.8%	Otis	01253	5,340,113.11	0.8%	311,055.67	5.8%
Total		153,138,372.99	21.7%	Total		140,545,739.32	21.5%	12,592,633.67	8.96%
All other towns		78,859,616.27	11.2%	All other towns		58,928,661.59	9.0%	19,930,954.68	33.8%
Total mortgage loans		706,948,605.57		Total mortgage loans		652,865,266.87		54,083,338.70	8.28%

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Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2024				ZIP CODE ACCOUNT PROFILE March 31, 2023				Growth	% Growth
*****				*****					
INSTALLMENT LOANS				INSTALLMENT LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	2,144,671.96	25.8%	Adams	01220	1,991,333.49	23.9%	153,338.47	7.7%
North Adams / Florida / Clarksburg	01247	1,745,825.06	21.0%	North Adams / Florida / Clarksburg	01247	1,686,040.18	20.3%	59,784.88	3.5%
Drury	01343	3,527.71	0.0%	Drury	01343	-	0.0%	3,527.71	100.0%
Cheshire	01225	666,127.08	8.0%	Cheshire	01225	751,132.01	9.0%	(85,004.93)	-11.3%
Williamstown / Hancock	01267	269,699.00	3.2%	Williamstown / Hancock	01267	275,459.88	3.3%	(5,760.88)	-2.1%
Savoy	01256	136,689.99	1.6%	Savoy	01256	100,622.66	1.2%	36,067.33	35.8%
Stamford, Vt	05352	372,186.64	4.5%	Stamford, Vt	05352	361,082.84	4.3%	11,103.80	3.1%
Pownal, Vt	05261	105,925.96	1.3%	Pownal, Vt	05261	105,156.32	1.3%	769.64	0.7%
Bennington, Vt	05201	20,689.41	0.2%	Bennington, Vt	05201	31,793.90	0.4%	(11,104.49)	-34.9%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	85,295.17	1.0%	Readsboro, Vt	05350	124,346.31	1.5%	(39,051.14)	-31.4%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	36,212.42	0.4%	Plainfield	01070	31,527.82	0.4%	4,684.60	14.9%
Total		5,586,850.40	67.2%	Total		5,458,495.41	65.6%	128,354.99	2.4%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	198,653.77	2.4%	Lanesboro	01237	162,150.90	1.9%	36,502.87	22.5%
Pittsfield	01201,01202	824,663.85	9.9%	Pittsfield	01201,01202	853,052.65	10.3%	(28,388.80)	-3.3%
Lenox	01240	198,895.68	2.4%	Lenox	01240	214,198.36	2.6%	(15,302.68)	-7.1%
Windsor	01270	62,189.32	0.7%	Windsor	01270	94,182.36	1.1%	(31,993.04)	-34.0%
Richmond	01254	-	0.0%	Richmond	01254	-	0.0%	-	0.0%
Dalton	01226,01227	317,893.48	3.8%	Dalton	01226,01227	199,119.07	2.4%	118,774.41	59.6%
Hinsdale / Peru	01235	84,525.90	1.0%	Hinsdale / Peru	01235	147,723.12	1.8%	(63,197.22)	-42.8%
Becket / Washington	01223	63,878.56	0.8%	Becket / Washington	01223	93,773.50	1.1%	(29,894.94)	-31.9%
Stephentown, NY	12168	6,115.62	0.1%	Stephentown, NY	12168	6,797.34	0.1%	(681.72)	-10.0%
Lenox Dale	01242	1,887.14	0.0%	Lenox Dale	01242	3,543.74	0.0%	(1,656.60)	-46.7%
Cummington	01026	61,041.48	0.7%	Cummington	01026	73,822.34	0.9%	(12,780.86)	-17.3%
Total		1,819,744.80	21.9%	Total		1,848,363.38	22.2%	(28,618.58)	-1.5%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	208,963.28	2.5%	Lee	01238	153,112.55	1.8%	55,850.73	36.5%
Stockbridge	01262	21,827.93	0.3%	Stockbridge	01262	28,718.66	0.3%	(6,890.73)	-24.0%
Great Barrington	01230	21,670.03	0.3%	Great Barrington	01230	14,974.10	0.2%	6,695.93	44.7%
West Stockbridge	01266	131,536.30	1.6%	West Stockbridge	01266	128,533.96	1.5%	3,002.34	2.3%
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	38,305.40	0.5%	Housatonic	01236	28,766.90	0.3%	9,538.50	33.2%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		422,302.94	5.1%	Total		354,106.17	4.3%	68,196.77	19.3%
All other towns		479,173.67	5.8%	All other towns		658,446.59	7.9%	(179,272.92)	-27.2%
Total installment loans		8,308,071.81		Total installment loans		8,319,411.55		(11,339.74)	-0.1%

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ZIP CODE ACCOUNT PROFILE March 31, 2024				ZIP CODE ACCOUNT PROFILE March 31, 2023				Growth	% Growth
*****				*****					
COMMERCIAL LOANS				COMMERCIAL LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	5,059,138.07	4.1%	Adams	01220	5,359,825.84	4.6%	(300,687.77)	-5.6%
North Adams / Florida / Clarksburg	01247	8,629,292.91	7.0%	North Adams / Florida / Clarksburg	01247	8,477,612.65	7.3%	151,680.26	1.8%
Drury	01343	289,959.13	0.2%	Drury	01343	289,959.13	0.2%	-	0.0%
Cheshire	01225	2,886,672.48	2.3%	Cheshire	01225	3,387,290.36	2.9%	(500,617.88)	-14.8%
Williamstown / Hancock	01267	5,672,950.25	4.6%	Williamstown / Hancock	01267	5,628,086.61	4.8%	44,863.64	0.8%
Savoy	01256	110,406.83	0.1%	Savoy	01256	164,082.79	0.1%	(53,675.96)	-32.7%
Stamford, Vt	05352	1,117,999.09	0.9%	Stamford, Vt	05352	723,718.09	0.6%	394,281.00	54.5%
Pownal, Vt	05261	531,874.29	0.4%	Pownal, Vt	05261	800,377.65	0.7%	(268,503.36)	-33.5%
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	60,118.05	0.0%	Readsboro, Vt	05350	65,607.62	0.1%	(5,489.57)	-8.4%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	-	0.0%	Plainfield	01070	-	0.0%	-	0.0%
Total		24,358,411.10	19.6%	Total		24,896,560.74	21.4%	(538,149.64)	-2.2%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	3,458,277.16	2.8%	Lanesboro	01237	3,475,694.76	3.0%	(17,417.60)	-0.5%
Pittsfield	01201,01202	12,559,796.47	10.1%	Pittsfield	01201,01202	10,261,007.07	8.8%	2,298,789.40	22.4%
Lenox	01240	2,751,250.58	2.2%	Lenox	01240	3,271,238.72	2.8%	(519,988.14)	-15.9%
Windsor	01270	543,682.16	0.4%	Windsor	01270	473,797.39	0.4%	69,884.77	14.7%
Richmond	01254	37,608.46	0.0%	Richmond	01254	40,289.42	0.0%	(2,680.96)	-6.7%
Dalton	01226,01227	2,978,229.66	2.4%	Dalton	01226,01227	2,954,743.89	2.5%	23,485.77	0.8%
Hinsdale / Peru	01235	676,526.69	0.5%	Hinsdale / Peru	01235	928,013.77	0.8%	(251,487.08)	-27.1%
Becket / Washington	01223	239,498.45	0.2%	Becket / Washington	01223	283,021.91	0.2%	(43,523.46)	-15.4%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	11,126.86	0.0%	Lenox Dale	01242	14,126.86	0.0%	(3,000.00)	-21.2%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
Total		23,255,996.49	18.7%	Total		21,701,933.79	18.7%	1,554,062.70	7.2%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	1,351,152.72	1.1%	Lee	01238	801,108.04	0.7%	550,044.68	68.7%
Stockbridge	01262	251,321.34	0.2%	Stockbridge	01262	262,514.41	0.2%	(11,193.07)	-4.3%
Great Barrington	01230	11,547,200.95	9.3%	Great Barrington	01230	3,350,562.40	2.9%	8,196,638.55	244.6%
West Stockbridge	01266	851,927.04	0.7%	West Stockbridge	01266	901,758.16	0.8%	(49,831.12)	-5.5%
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	187,998.76	0.2%	Monterey	01245	231,377.80	0.2%	(43,379.04)	-18.7%
Sandisfield	01255	-	0.0%	Sandisfield	01255	-	0.0%	-	0.0%
Sheffield	01257	-	0.0%	Sheffield	01257	-	0.0%	-	0.0%
Egremont/Mt Washington	01258	48,715.07	0.0%	Egremont/Mt Washington	01258	62,091.45	0.1%	(13,376.38)	-21.5%
Housatonic	01236	520,000.00	0.4%	Housatonic	01236	-	0.0%	520,000.00	100.0%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		14,758,315.88	11.9%	Total		5,609,412.26	4.8%	9,148,903.62	163.1%
All other towns		61,788,061.10	49.8%	All other towns		64,036,286.27	55.1%	(2,248,225.17)	-3.5%
Total commercial loans		124,160,784.57		Total commercial loans		116,244,193.06		7,916,591.51	6.8%

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Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2024				ZIP CODE ACCOUNT PROFILE March 31, 2023				Growth	% Growth
*****				*****					
SAVINGS				SAVINGS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	29,067,976.39	24.1%	Adams	01220	35,680,517.88	27.0%	(6,612,541.49)	-18.5%
North Adams / Florida / Clarksburg	01247	20,202,223.47	16.8%	North Adams / Florida / Clarksburg	01247	22,036,880.78	16.7%	(1,834,657.31)	-8.3%
Drury	01343	178,946.32	0.1%	Drury	01343	210,051.64	0.2%	(31,105.32)	-14.8%
Cheshire	01225	20,540,922.02	17.0%	Cheshire	01225	18,162,760.06	13.7%	2,378,161.96	13.1%
Williamstown / Hancock	01267	7,952,065.28	6.6%	Williamstown / Hancock	01267	7,487,579.30	5.7%	464,485.98	6.2%
Savoy	01256	2,891,749.60	2.4%	Savoy	01256	3,417,793.98	2.6%	(526,044.38)	-15.4%
Stamford, Vt	05352	804,195.52	0.7%	Stamford, Vt	05352	1,095,582.71	0.8%	(291,387.19)	-26.6%
Pownal, Vt	05261	1,070,612.24	0.9%	Pownal, Vt	05261	1,632,516.56	1.2%	(561,904.32)	-34.4%
Bennington, Vt	05201	191,660.40	0.2%	Bennington, Vt	05201	372,598.60	0.3%	(180,938.20)	-48.6%
North Bennington, Vt	05257	151.02	0.0%	North Bennington, Vt	05257	670.88	0.0%	(519.86)	-77.5%
Readsboro, Vt	05350	530,505.92	0.4%	Readsboro, Vt	05350	501,387.68	0.4%	29,118.24	5.8%
Petersburg, NY	12138	37,259.00	0.0%	Petersburg, NY	12138	181,827.54	0.1%	(144,568.54)	-79.5%
Plainfield	01070	192,576.51	0.2%	Plainfield	01070	247,236.40	0.2%	(54,659.89)	-22.1%
Total		83,660,843.69	69.4%	Total		91,027,404.01	68.9%	(7,366,560.32)	-8.1%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	5,694,270.23	4.7%	Lanesboro	01237	7,074,382.37	5.4%	(1,380,112.14)	-19.5%
Pittsfield	01201,01202	7,581,821.15	6.3%	Pittsfield	01201,01202	8,631,111.03	6.5%	(1,049,289.88)	-12.2%
Lenox	01240	5,361,332.84	4.4%	Lenox	01240	6,648,533.18	5.0%	(1,287,200.34)	-19.4%
Windsor	01270	721,947.53	0.6%	Windsor	01270	759,710.11	0.6%	(37,762.58)	-5.0%
Richmond	01254	568,702.30	0.5%	Richmond	01254	640,529.12	0.5%	(71,826.82)	-11.2%
Dalton	01226,01227	1,222,215.80	1.0%	Dalton	01226,01227	1,298,477.58	1.0%	(76,261.78)	-5.9%
Hinsdale / Peru	01235	880,379.17	0.7%	Hinsdale / Peru	01235	1,092,223.19	0.8%	(211,844.02)	-19.4%
Becket / Washington	01223	367,858.60	0.3%	Becket / Washington	01223	634,185.47	0.5%	(266,326.87)	-42.0%
Stephentown, NY	12168	201,395.42	0.2%	Stephentown, NY	12168	169,297.49	0.1%	32,097.93	19.0%
Lenox Dale	01242	1,026,321.32	0.9%	Lenox Dale	01242	1,117,050.98	0.8%	(90,729.66)	-8.1%
Cummington	01026	116,787.03	0.1%	Cummington	01026	137,632.95	0.1%	(20,845.92)	-15.1%
Total		23,743,031.39	19.7%	Total		28,203,133.47	21.3%	(4,460,102.08)	-15.8%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	2,583,006.92	2.1%	Lee	01238	2,396,096.15	1.8%	186,910.77	7.8%
Stockbridge	01262	68,181.34	0.1%	Stockbridge	01262	284,201.03	0.2%	(216,019.69)	-76.0%
Great Barrington	01230	794,512.01	0.7%	Great Barrington	01230	405,445.04	0.3%	389,066.97	96.0%
West Stockbridge	01266	879,477.60	0.7%	West Stockbridge	01266	501,411.31	0.4%	378,066.29	75.4%
Tyringham	01264	35,451.06	0.0%	Tyringham	01264	46,659.69	0.0%	(11,208.63)	-24.0%
New Marlborough	01244,01259	52,426.79	0.0%	New Marlborough	01244,01259	68,913.95	0.1%	(16,487.16)	-23.9%
Monterey	01245	4,620.94	0.0%	Monterey	01245	2,751.21	0.0%	1,869.73	68.0%
Sandisfield	01255	75,033.67	0.1%	Sandisfield	01255	89,090.44	0.1%	(14,056.77)	-15.8%
Sheffield	01257	3,396.75	0.0%	Sheffield	01257	65,711.64	0.0%	(62,314.89)	-94.8%
Egremont/Mt Washington	01258	20,966.45	0.0%	Egremont/Mt Washington	01258	52,925.57	0.0%	(31,959.12)	-60.4%
Housatonic	01236	12,834.68	0.0%	Housatonic	01236	11,594.07	0.0%	1,240.61	10.7%
Otis	01253	21,785.68	0.0%	Otis	01253	78,350.19	0.1%	(56,564.51)	-72.2%
Total		4,551,693.89	3.8%	Total		4,003,150.29	3.0%	548,543.60	13.7%
All other towns		8,540,645.05	7.1%	All other towns		8,927,236.63	6.8%	(386,591.58)	-4.3%
Total Savings		120,496,214.02		Total Savings		132,160,924.40		(11,664,710.38)	-8.8%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2024				ZIP CODE ACCOUNT PROFILE March 31, 2023				Growth	% Growth
*****				*****					
CD's				CD's					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	49,292,228.74	21.7%	Adams	01220	34,826,606.05	18.7%	14,465,622.69	41.5%
North Adams / Florida / Clarksburg	01247	21,535,160.77	9.5%	North Adams / Florida / Clarksburg	01247	12,925,730.38	6.9%	8,609,430.39	66.6%
Drury	01343	99,113.79	0.0%	Drury	01343	97,370.33	0.1%	1,743.46	1.8%
Cheshire	01225	14,447,197.25	6.4%	Cheshire	01225	14,371,907.30	7.7%	75,289.95	0.5%
Williamstown / Hancock	01267	14,956,262.76	6.6%	Williamstown / Hancock	01267	13,089,679.15	7.0%	1,866,583.61	14.3%
Savoy	01256	2,171,166.54	1.0%	Savoy	01256	1,427,082.21	0.8%	744,084.33	52.1%
Stamford, Vt	05352	1,348,360.08	0.6%	Stamford, Vt	05352	847,508.24	0.5%	500,851.84	59.1%
Pownal, Vt	05261	597,166.36	0.3%	Pownal, Vt	05261	278,116.94	0.1%	319,049.42	114.7%
Bennington, Vt	05201	741,446.17	0.3%	Bennington, Vt	05201	761,137.64	0.4%	(19,691.47)	-2.6%
North Bennington, Vt	05257	505,392.45	0.2%	North Bennington, Vt	05257	-	0.0%	505,392.45	100.0%
Readsboro, Vt	05350	117,468.85	0.1%	Readsboro, Vt	05350	36,164.81	0.0%	81,304.04	224.8%
Petersburg, NY	12138	634.75	0.0%	Petersburg, NY	12138	65,312.64	0.0%	(64,677.89)	-99.0%
Plainfield	01070	397,933.08	0.2%	Plainfield	01070	378,458.45	0.2%	19,474.63	5.1%
Total		106,209,531.59	46.7%	Total		79,105,074.14	42.5%	27,104,457.45	34.3%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	6,105,918.10	2.7%	Lanesboro	01237	3,978,366.12	2.1%	2,127,551.98	53.5%
Pittsfield	01201,01202	30,718,310.70	13.5%	Pittsfield	01201,01202	11,682,175.38	6.3%	19,036,135.32	163.0%
Lenox	01240	23,532,537.72	10.4%	Lenox	01240	9,903,226.54	5.3%	13,629,311.18	137.6%
Windsor	01270	617,431.26	0.3%	Windsor	01270	1,026,192.22	0.6%	(408,760.96)	-39.8%
Richmond	01254	581,764.62	0.3%	Richmond	01254	770,930.48	0.4%	(189,165.86)	-24.5%
Dalton	01226,01227	6,295,914.13	2.8%	Dalton	01226,01227	2,416,333.65	1.3%	3,879,580.48	160.6%
Hinsdale / Peru	01235	1,588,207.21	0.7%	Hinsdale / Peru	01235	1,305,646.88	0.7%	282,560.33	21.6%
Becket / Washington	01223	447,355.26	0.2%	Becket / Washington	01223	232,892.89	0.1%	214,462.37	92.1%
Stephentown, NY	12168	53,081.05	0.0%	Stephentown, NY	12168	59,988.28	0.0%	(6,907.23)	-11.5%
Lenox Dale	01242	849,226.92	0.4%	Lenox Dale	01242	671,699.43	0.4%	177,527.49	26.4%
Cummington	01026	49,897.78	0.0%	Cummington	01026	25,253.40	0.0%	24,644.38	97.6%
Total		70,839,644.75	31.2%	Total		32,072,705.27	17.2%	38,766,939.48	120.9%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	3,073,604.68	1.4%	Lee	01238	1,641,113.16	0.9%	1,432,491.52	87.3%
Stockbridge	01262	4,871,338.87	2.1%	Stockbridge	01262	3,036,772.01	1.6%	1,834,566.86	60.4%
Great Barrington	01230	2,199,471.52	1.0%	Great Barrington	01230	1,085,800.78	0.6%	1,113,670.74	102.6%
West Stockbridge	01266	1,038,602.16	0.5%	West Stockbridge	01266	815,889.77	0.4%	222,712.39	27.3%
Tyringham	01264	130,945.06	0.1%	Tyringham	01264	125,651.48	0.1%	5,293.58	4.2%
New Marlborough	01244,01259	151,163.72	0.1%	New Marlborough	01244,01259	-	0.0%	151,163.72	100.0%
Monterey	01245	-	0.0%	Monterey	01245	-	0.0%	-	0.0%
Sandisfield	01255	736,342.85	0.3%	Sandisfield	01255	200,342.39	0.1%	536,000.46	267.5%
Sheffield	01257	100,130.40	0.0%	Sheffield	01257	-	0.0%	100,130.40	100.0%
Egremont/Mt Washington	01258	553,753.72	0.2%	Egremont/Mt Washington	01258	504,368.93	0.3%	49,384.79	9.8%
Housatonic	01236	217,911.73	0.1%	Housatonic	01236	12,292.61	0.0%	205,619.12	1672.7%
Otis	01253	260,133.62	0.1%	Otis	01253	260,560.87	0.1%	(427.25)	-0.2%
Total		13,333,398.33	5.9%	Total		7,682,792.00	4.1%	5,650,606.33	73.5%
All other towns		36,881,933.02	16.2%	All other towns		67,317,995.59	36.2%	(30,436,062.57)	-45.2%
Total CD's		227,264,507.69		Total CD's		186,178,567.00		41,085,940.69	22.1%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2024				ZIP CODE ACCOUNT PROFILE March 31, 2023				Growth	% Growth
*****				*****					
CHECKING				CHECKING					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	61,500,299.50	15.0%	Adams	01220	70,446,374.44	15.5%	(8,946,074.94)	-12.7%
North Adams / Florida / Clarksburg	01247	41,440,557.08	10.1%	North Adams / Florida / Clarksburg	01247	47,559,706.05	10.5%	(6,119,148.97)	-12.9%
Drury	01343	5,133,283.54	1.3%	Drury	01343	4,952,040.78	1.1%	181,242.76	3.7%
Cheshire	01225	25,587,996.32	6.3%	Cheshire	01225	28,080,659.56	6.2%	(2,492,663.24)	-8.9%
Williamstown / Hancock	01267	37,575,482.51	9.2%	Williamstown / Hancock	01267	39,746,810.23	8.8%	(2,171,327.72)	-5.5%
Savoy	01256	2,787,523.09	0.7%	Savoy	01256	3,439,248.75	0.8%	(651,725.66)	-18.9%
Stamford, Vt	05352	2,824,346.17	0.7%	Stamford, Vt	05352	2,762,297.49	0.6%	62,048.68	2.2%
Pownal, Vt	05261	1,310,021.36	0.3%	Pownal, Vt	05261	2,083,917.79	0.5%	(773,896.43)	-37.1%
Bennington, Vt	05201	257,072.79	0.1%	Bennington, Vt	05201	627,440.76	0.1%	(370,367.97)	-59.0%
Readsboro, Vt	05350	1,172,869.42	0.3%	Readsboro, Vt	05350	1,673,021.21	0.4%	(500,151.79)	-29.9%
North Bennington, Vt	05257	130,821.36	0.0%	North Bennington, Vt	05257	579,783.26	0.1%	(448,961.90)	-77.4%
Petersburg, NY	12138	42,175.73	0.0%	Petersburg, NY	12138	197,094.85	0.0%	(154,919.12)	-78.6%
Plainfield	01070	752,953.92	0.2%	Plainfield	01070	753,060.65	0.2%	(106.73)	0.0%
Total		180,515,402.79	44.1%	Total		202,901,455.82	44.7%	(22,386,053.03)	-11.0%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	11,121,762.78	2.7%	Lanesboro	01237	10,996,195.26	2.4%	125,567.52	1.1%
Pittsfield	01201,01202	24,925,792.19	6.1%	Pittsfield	01201,01202	24,020,866.56	5.3%	904,925.63	3.8%
Lenox	01240	26,017,584.96	6.4%	Lenox	01240	27,790,030.85	6.1%	(1,772,445.89)	-6.4%
Windsor	01270	1,481,193.45	0.4%	Windsor	01270	1,083,341.59	0.2%	397,851.86	36.7%
Richmond	01254	1,567,130.27	0.4%	Richmond	01254	1,433,052.86	0.3%	134,077.41	9.4%
Dalton	01226,01227	14,278,565.28	3.5%	Dalton	01226,01227	20,361,672.01	4.5%	(6,083,106.73)	-29.9%
Hinsdale / Peru	01235	3,126,479.49	0.8%	Hinsdale / Peru	01235	3,609,765.88	0.8%	(483,286.39)	-13.4%
Becket / Washington	01223	4,035,561.97	1.0%	Becket / Washington	01223	3,327,306.56	0.7%	708,255.41	21.3%
Lenox Dale	01242	1,082,690.78	0.3%	Lenox Dale	01242	1,018,929.89	0.2%	63,760.89	6.3%
Stephentown, NY	12168	339,099.35	0.1%	Stephentown, NY	12168	364,022.31	0.1%	(24,922.96)	-6.8%
Cummington	01026	417,685.84	0.1%	Cummington	01026	435,046.16	0.1%	(17,360.32)	-4.0%
Total		88,393,546.36	21.6%	Total		94,440,229.93	20.8%	(6,046,683.57)	-6.4%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	6,567,238.19	1.6%	Lee	01238	7,435,419.15	1.6%	(868,180.96)	-11.7%
Stockbridge	01262	8,252,891.50	2.0%	Stockbridge	01262	16,446,671.44	3.6%	(8,193,779.94)	-49.8%
Great Barrington	01230	16,489,729.07	4.0%	Great Barrington	01230	11,250,333.84	2.5%	5,239,395.23	46.6%
West Stockbridge	01266	2,508,912.66	0.6%	West Stockbridge	01266	1,418,327.44	0.3%	1,090,585.22	76.9%
Tyringham	01264	929,904.57	0.2%	Tyringham	01264	15,086.95	0.0%	914,817.62	6063.6%
New Marlborough	01244,01259	1,582,707.31	0.4%	New Marlborough	01244,01259	1,765,583.74	0.4%	(182,876.43)	-10.4%
Monterey	01245	269,322.80	0.1%	Monterey	01245	231,559.84	0.1%	37,762.96	16.3%
Sandisfield	01255	1,457,545.86	0.4%	Sandisfield	01255	1,262,647.34	0.3%	194,898.52	15.4%
Sheffield	01257	4,133,218.76	1.0%	Sheffield	01257	2,476,985.88	0.5%	1,656,232.88	66.9%
Egremont/Mt Washington	01258	3,341,781.78	0.8%	Egremont/Mt Washington	01258	2,511,623.95	0.6%	830,157.83	33.1%
Housatonic	01236	655,202.27	0.2%	Housatonic	01236	960,750.93	0.2%	(305,548.66)	-31.8%
Otis	01253	4,609,332.92	1.1%	Otis	01253	3,291,421.34	0.7%	1,317,911.58	40.0%
Total		50,797,787.69	12.4%	Total		49,066,411.84	10.8%	1,731,375.85	3.5%
All other towns		89,265,013.71	21.8%	All other towns		107,775,955.99	23.7%	(18,510,942.28)	-17.2%
Total Checking		408,971,750.55		Total Checking		454,184,053.58		(45,212,303.03)	-10.0%