

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2024				ZIP CODE ACCOUNT PROFILE June 30, 2023				Growth	% Growth
*****				*****					
MORTGAGE LOANS				MORTGAGE LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	53,989,331.29	7.5%	Adams	01220	55,014,522.05	8.2%	(1,025,190.76)	-1.9%
North Adams / Florida / Clarksburg	01247	61,944,276.40	8.6%	North Adams / Florida / Clarksburg	01247	60,973,013.72	9.1%	971,262.68	1.6%
Drury	01343	1,177,649.43	0.2%	Drury	01343	284,368.35	0.0%	893,281.08	314.1%
Cheshire	01225	29,853,748.30	4.2%	Cheshire	01225	30,468,645.21	4.5%	(614,896.91)	-2.0%
Williamstown / Hancock	01267	52,165,022.63	7.3%	Williamstown / Hancock	01267	51,316,547.93	7.6%	848,474.70	1.7%
Savoy	01256	9,447,970.08	1.3%	Savoy	01256	9,820,327.08	1.5%	(372,357.00)	-3.8%
Stamford, Vt	05352	9,216,633.68	1.3%	Stamford, Vt	05352	9,515,409.61	1.4%	(298,775.93)	-3.1%
Pownal, Vt	05261	4,936,022.90	0.7%	Pownal, Vt	05261	4,638,742.92	0.7%	297,279.98	6.4%
Bennington, Vt	05201	2,770,024.04	0.4%	Bennington, Vt	05201	3,156,531.41	0.5%	(386,507.37)	-12.2%
North Bennington, Vt	05257	86,500.48	0.0%	North Bennington, Vt	05257	88,584.99	0.0%	(2,084.51)	-2.4%
Readsboro, Vt	05350	1,728,555.82	0.2%	Readsboro, Vt	05350	2,197,236.16	0.3%	(468,680.34)	-21.3%
Petersburg, NY	12138	369,933.42	0.1%	Petersburg, NY	12138	378,576.42	0.1%	(8,643.00)	-2.3%
Plainfield	01070	617,705.02	0.1%	Plainfield	01070	664,836.39	0.1%	(47,131.37)	-7.1%
Total		228,303,373.49	31.8%	Total		228,517,342.24	34.0%	(213,968.75)	-0.1%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	29,654,709.95	4.1%	Lanesboro	01237	27,675,857.24	4.1%	1,978,852.71	7.2%
Pittsfield	01201,01202	106,041,055.29	14.8%	Pittsfield	01201,01202	102,186,792.27	15.2%	3,854,263.02	3.8%
Lenox	01240	35,309,466.17	4.9%	Lenox	01240	33,311,311.11	5.0%	1,998,155.06	6.0%
Windsor	01270	7,854,860.80	1.1%	Windsor	01270	7,262,373.63	1.1%	592,487.17	8.2%
Richmond	01254	12,471,326.24	1.7%	Richmond	01254	10,499,782.23	1.6%	1,971,544.01	18.8%
Dalton	01226,01227	22,191,211.75	3.1%	Dalton	01226,01227	21,309,902.72	3.2%	881,309.03	4.1%
Hinsdale / Peru	01235	13,167,256.97	1.8%	Hinsdale / Peru	01235	11,186,188.46	1.7%	1,981,068.51	17.7%
Becket / Washington	01223	16,490,993.57	2.3%	Becket / Washington	01223	15,420,567.76	2.3%	1,070,425.81	6.9%
Stephentown, NY	12168	398,500.10	0.1%	Stephentown, NY	12168	355,250.00	0.1%	43,250.10	12.2%
Lenox Dale	01242	1,646,415.71	0.2%	Lenox Dale	01242	1,619,631.92	0.2%	26,783.79	1.7%
Cummington	01026	1,309,102.70	0.2%	Cummington	01026	1,192,533.88	0.2%	116,568.82	9.8%
Total		246,534,899.25	34.4%	Total		232,020,191.22	34.5%	14,514,708.03	6.3%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	24,248,998.25	3.4%	Lee	01238	21,887,723.51	3.3%	2,361,274.74	10.8%
Stockbridge	01262	23,304,320.55	3.2%	Stockbridge	01262	19,432,446.29	2.9%	3,871,874.26	19.9%
Great Barrington	01230	49,959,160.34	7.0%	Great Barrington	01230	46,069,530.54	6.9%	3,889,629.80	8.4%
West Stockbridge	01266	11,326,693.40	1.6%	West Stockbridge	01266	9,624,815.00	1.4%	1,701,878.40	17.7%
Tyringham	01264	2,870,321.03	0.4%	Tyringham	01264	2,198,230.84	0.3%	672,090.19	30.6%
New Marlborough	01244,01259	6,431,944.76	0.9%	New Marlborough	01244,01259	6,817,967.75	1.0%	(386,022.99)	-5.7%
Monterey	01245	11,329,580.88	1.6%	Monterey	01245	9,863,837.16	1.5%	1,465,743.72	14.9%
Sandisfield	01255	4,282,685.62	0.6%	Sandisfield	01255	4,024,171.37	0.6%	258,514.25	6.4%
Sheffield	01257	9,189,590.22	1.3%	Sheffield	01257	8,256,723.88	1.2%	932,866.34	11.3%
Egremont/Mt Washington	01258	7,514,499.34	1.0%	Egremont/Mt Washington	01258	6,739,558.27	1.0%	774,941.07	11.5%
Housatonic	01236	3,045,290.88	0.4%	Housatonic	01236	3,168,065.17	0.5%	(122,774.29)	-3.9%
Otis	01253	6,014,602.97	0.8%	Otis	01253	5,213,064.12	0.8%	801,538.85	15.4%
Total		159,517,688.24	22.2%	Total		143,296,133.90	21.3%	16,221,554.34	11.32%
All other towns		83,347,048.00	11.6%	All other towns		68,131,748.59	10.1%	15,215,299.41	22.3%
Total mortgage loans		717,703,008.98		Total mortgage loans		671,965,415.95		45,737,593.03	6.81%

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Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2024				ZIP CODE ACCOUNT PROFILE June 30, 2023				Growth	% Growth
*****				*****					
INSTALLMENT LOANS				INSTALLMENT LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	2,022,577.48	24.6%	Adams	01220	2,056,421.77	24.5%	(33,844.29)	-1.6%
North Adams / Florida / Clarksburg	01247	1,727,382.07	21.0%	North Adams / Florida / Clarksburg	01247	1,762,837.30	21.0%	(35,455.23)	-2.0%
Drury	01343	3,232.96	0.0%	Drury	01343	-	0.0%	3,232.96	100.0%
Cheshire	01225	691,219.93	8.4%	Cheshire	01225	752,562.92	9.0%	(61,342.99)	-8.2%
Williamstown / Hancock	01267	263,538.20	3.2%	Williamstown / Hancock	01267	261,237.61	3.1%	2,300.59	0.9%
Savoy	01256	177,988.16	2.2%	Savoy	01256	111,680.80	1.3%	66,307.36	59.4%
Stamford, Vt	05352	426,561.69	5.2%	Stamford, Vt	05352	378,242.43	4.5%	48,319.26	12.8%
Pownal, Vt	05261	105,847.95	1.3%	Pownal, Vt	05261	101,261.55	1.2%	4,586.40	4.5%
Bennington, Vt	05201	15,878.90	0.2%	Bennington, Vt	05201	29,301.58	0.3%	(13,422.68)	-45.8%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	68,063.74	0.8%	Readsboro, Vt	05350	107,233.00	1.3%	(39,169.26)	-36.5%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	34,298.22	0.4%	Plainfield	01070	38,508.34	0.5%	(4,210.12)	-10.9%
Total		5,536,589.30	67.3%	Total		5,599,287.30	66.8%	(62,698.00)	-1.1%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	199,699.11	2.4%	Lanesboro	01237	137,926.01	1.6%	61,773.10	44.8%
Pittsfield	01201,01202	847,135.46	10.3%	Pittsfield	01201,01202	914,159.39	10.9%	(67,023.93)	-7.3%
Lenox	01240	191,753.76	2.3%	Lenox	01240	222,827.07	2.7%	(31,073.31)	-13.9%
Windsor	01270	64,994.12	0.8%	Windsor	01270	70,658.16	0.8%	(5,664.04)	-8.0%
Richmond	01254	-	0.0%	Richmond	01254	-	0.0%	-	0.0%
Dalton	01226,01227	312,654.18	3.8%	Dalton	01226,01227	259,720.71	3.1%	52,933.47	20.4%
Hinsdale / Peru	01235	75,301.08	0.9%	Hinsdale / Peru	01235	116,511.30	1.4%	(41,210.22)	-35.4%
Becket / Washington	01223	60,539.41	0.7%	Becket / Washington	01223	90,791.34	1.1%	(30,251.93)	-33.3%
Stephentown, NY	12168	5,383.49	0.1%	Stephentown, NY	12168	7,240.50	0.1%	(1,857.01)	-25.6%
Lenox Dale	01242	1,438.52	0.0%	Lenox Dale	01242	3,150.06	0.0%	(1,711.54)	-54.3%
Cummington	01026	56,403.29	0.7%	Cummington	01026	83,996.61	1.0%	(27,593.32)	-32.9%
Total		1,815,302.42	22.1%	Total		1,906,981.15	22.8%	(91,678.73)	-4.8%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	235,272.98	2.9%	Lee	01238	142,713.53	1.7%	92,559.45	64.9%
Stockbridge	01262	29,274.01	0.4%	Stockbridge	01262	26,191.37	0.3%	3,082.64	11.8%
Great Barrington	01230	2,245.96	0.0%	Great Barrington	01230	12,051.80	0.1%	(9,805.84)	-81.4%
West Stockbridge	01266	122,938.42	1.5%	West Stockbridge	01266	83,175.82	1.0%	39,762.60	47.8%
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	36,310.40	0.4%	Housatonic	01236	27,729.23	0.3%	8,581.17	30.9%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		426,041.77	5.2%	Total		291,861.75	3.5%	134,180.02	46.0%
All other towns		454,237.09	5.5%	All other towns		583,987.69	7.0%	(129,750.60)	-22.2%
Total installment loans		8,232,170.58		Total installment loans		8,382,117.89		(149,947.31)	-1.8%

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ZIP CODE ACCOUNT PROFILE June 30, 2024				ZIP CODE ACCOUNT PROFILE June 30, 2023				Growth	% Growth
*****				*****					
COMMERCIAL LOANS				COMMERCIAL LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	5,018,979.44	4.0%	Adams	01220	5,334,827.52	4.6%	(315,848.08)	-5.9%
North Adams / Florida / Clarksburg	01247	8,868,959.48	7.1%	North Adams / Florida / Clarksburg	01247	8,983,206.08	7.7%	(114,246.60)	-1.3%
Drury	01343	289,959.13	0.2%	Drury	01343	289,959.13	0.2%	-	100.0%
Cheshire	01225	2,864,423.78	2.3%	Cheshire	01225	3,203,658.66	2.7%	(339,234.88)	-10.6%
Williamstown / Hancock	01267	5,629,543.18	4.5%	Williamstown / Hancock	01267	5,493,585.33	4.7%	135,957.85	2.5%
Savoy	01256	104,009.00	0.1%	Savoy	01256	130,324.50	0.1%	(26,315.50)	-20.2%
Stamford, Vt	05352	1,083,152.62	0.9%	Stamford, Vt	05352	688,813.05	0.6%	394,339.57	57.2%
Pownal, Vt	05261	522,006.45	0.4%	Pownal, Vt	05261	754,497.20	0.6%	(232,490.75)	-30.8%
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	58,685.48	0.0%	Readsboro, Vt	05350	64,280.38	0.1%	(5,594.90)	-8.7%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	-	0.0%	Plainfield	01070	-	0.0%	-	0.0%
Total		24,439,718.56	19.4%	Total		24,943,151.85	21.3%	(503,433.29)	-2.0%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	3,288,587.56	2.6%	Lanesboro	01237	3,535,184.33	3.0%	(246,596.77)	-7.0%
Pittsfield	01201,01202	14,805,877.11	11.8%	Pittsfield	01201,01202	10,763,911.79	9.2%	4,041,965.32	37.6%
Lenox	01240	2,672,215.58	2.1%	Lenox	01240	3,455,272.33	2.9%	(783,056.75)	-22.7%
Windsor	01270	530,830.93	0.4%	Windsor	01270	424,930.85	0.4%	105,900.08	24.9%
Richmond	01254	37,151.93	0.0%	Richmond	01254	39,589.79	0.0%	(2,437.86)	-6.2%
Dalton	01226,01227	3,448,935.65	2.7%	Dalton	01226,01227	2,934,858.86	2.5%	514,076.79	17.5%
Hinsdale / Peru	01235	667,120.21	0.5%	Hinsdale / Peru	01235	924,576.91	0.8%	(257,456.70)	-27.8%
Becket / Washington	01223	184,645.95	0.1%	Becket / Washington	01223	271,328.19	0.2%	(86,682.24)	-31.9%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	10,719.15	0.0%	Lenox Dale	01242	13,376.86	0.0%	(2,657.71)	-19.9%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
Total		25,646,084.07	20.4%	Total		22,363,029.91	19.1%	3,283,054.16	14.7%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	1,332,329.62	1.1%	Lee	01238	788,151.01	0.7%	544,178.61	69.0%
Stockbridge	01262	247,877.42	0.2%	Stockbridge	01262	259,888.83	0.2%	(12,011.41)	-4.6%
Great Barrington	01230	12,294,266.04	9.8%	Great Barrington	01230	3,970,005.45	3.4%	8,324,260.59	209.7%
West Stockbridge	01266	843,886.69	0.7%	West Stockbridge	01266	883,801.55	0.8%	(39,914.86)	-4.5%
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	176,735.74	0.1%	Monterey	01245	220,577.49	0.2%	(43,841.75)	-19.9%
Sandisfield	01255	-	0.0%	Sandisfield	01255	-	0.0%	-	0.0%
Sheffield	01257	-	0.0%	Sheffield	01257	-	0.0%	-	0.0%
Egremont/Mt Washington	01258	46,401.49	0.0%	Egremont/Mt Washington	01258	58,826.10	0.1%	(12,424.61)	-21.1%
Housatonic	01236	523,114.01	0.4%	Housatonic	01236	-	0.0%	523,114.01	100.0%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		15,464,611.01	12.3%	Total		6,181,250.43	5.3%	9,283,360.58	150.2%
All other towns		60,194,762.83	47.9%	All other towns		63,681,413.55	54.4%	(3,486,650.72)	-5.5%
Total commercial loans		125,745,176.47		Total commercial loans		117,168,845.74		8,576,330.73	7.3%

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Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2024				ZIP CODE ACCOUNT PROFILE June 30, 2023				Growth	% Growth
*****				*****					
SAVINGS				SAVINGS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	28,575,848.04	24.6%	Adams	01220	34,458,016.26	27.2%	(5,882,168.22)	-17.1%
North Adams / Florida / Clarksburg	01247	19,128,261.31	16.5%	North Adams / Florida / Clarksburg	01247	21,241,215.46	16.8%	(2,112,954.15)	-9.9%
Drury	01343	176,574.16	0.2%	Drury	01343	178,057.92	0.1%	(1,483.76)	-0.8%
Cheshire	01225	19,481,641.67	16.8%	Cheshire	01225	17,802,128.54	14.0%	1,679,513.13	9.4%
Williamstown / Hancock	01267	7,038,218.44	6.1%	Williamstown / Hancock	01267	7,049,024.14	5.6%	(10,805.70)	-0.2%
Savoy	01256	2,240,734.53	1.9%	Savoy	01256	2,900,305.33	2.3%	(659,570.80)	-22.7%
Stamford, Vt	05352	941,228.92	0.8%	Stamford, Vt	05352	1,000,465.43	0.8%	(59,236.51)	-5.9%
Pownal, Vt	05261	1,057,974.27	0.9%	Pownal, Vt	05261	1,569,730.41	1.2%	(511,756.14)	-32.6%
Bennington, Vt	05201	180,754.44	0.2%	Bennington, Vt	05201	181,144.34	0.1%	(389.90)	-0.2%
North Bennington, Vt	05257	131.06	0.0%	North Bennington, Vt	05257	110.93	0.0%	20.13	18.1%
Readsboro, Vt	05350	737,043.46	0.6%	Readsboro, Vt	05350	515,935.49	0.4%	221,107.97	42.9%
Petersburg, NY	12138	58,006.54	0.0%	Petersburg, NY	12138	50,388.87	0.0%	7,617.67	15.1%
Plainfield	01070	200,640.16	0.2%	Plainfield	01070	234,529.86	0.2%	(33,889.70)	-14.5%
Total		79,817,057.00	68.7%	Total		87,181,052.98	68.8%	(7,363,995.98)	-8.4%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	5,464,913.85	4.7%	Lanesboro	01237	6,686,332.25	5.3%	(1,221,418.40)	-18.3%
Pittsfield	01201,01202	7,684,522.42	6.6%	Pittsfield	01201,01202	9,408,955.72	7.4%	(1,724,433.30)	-18.3%
Lenox	01240	5,425,208.14	4.7%	Lenox	01240	5,966,189.28	4.7%	(540,981.14)	-9.1%
Windsor	01270	569,422.04	0.5%	Windsor	01270	688,521.61	0.5%	(119,099.57)	-17.3%
Richmond	01254	532,010.08	0.5%	Richmond	01254	967,970.92	0.8%	(435,960.84)	-45.0%
Dalton	01226,01227	1,128,683.53	1.0%	Dalton	01226,01227	1,250,575.30	1.0%	(121,891.77)	-9.7%
Hinsdale / Peru	01235	809,967.60	0.7%	Hinsdale / Peru	01235	1,112,128.37	0.9%	(302,160.77)	-27.2%
Becket / Washington	01223	439,948.70	0.4%	Becket / Washington	01223	482,436.49	0.4%	(42,487.79)	-8.8%
Stephentown, NY	12168	212,391.62	0.2%	Stephentown, NY	12168	171,436.30	0.1%	40,955.32	23.9%
Lenox Dale	01242	1,049,201.00	0.9%	Lenox Dale	01242	1,010,427.15	0.8%	38,773.85	3.8%
Cummington	01026	135,360.91	0.1%	Cummington	01026	138,714.06	0.1%	(3,353.15)	-2.4%
Total		23,451,629.89	20.2%	Total		27,883,687.45	22.0%	(4,432,057.56)	-15.9%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	2,451,711.88	2.1%	Lee	01238	2,300,246.12	1.8%	151,465.76	6.6%
Stockbridge	01262	153,809.01	0.1%	Stockbridge	01262	202,985.91	0.2%	(49,176.90)	-24.2%
Great Barrington	01230	524,669.50	0.5%	Great Barrington	01230	670,119.08	0.5%	(145,449.58)	-21.7%
West Stockbridge	01266	862,796.59	0.7%	West Stockbridge	01266	127,177.69	0.1%	735,618.90	578.4%
Tyringham	01264	41,406.28	0.0%	Tyringham	01264	33,132.53	0.0%	8,273.75	25.0%
New Marlborough	01244,01259	44,362.85	0.0%	New Marlborough	01244,01259	62,902.39	0.0%	(18,539.54)	-29.5%
Monterey	01245	246,498.01	0.2%	Monterey	01245	2,151.79	0.0%	244,346.22	11355.5%
Sandisfield	01255	79,102.15	0.1%	Sandisfield	01255	88,106.77	0.1%	(9,004.62)	-10.2%
Sheffield	01257	3,427.59	0.0%	Sheffield	01257	196,472.62	0.2%	(193,045.03)	-98.3%
Egremont/Mt Washington	01258	31,259.85	0.0%	Egremont/Mt Washington	01258	29,320.30	0.0%	1,939.55	6.6%
Housatonic	01236	10,415.01	0.0%	Housatonic	01236	11,627.78	0.0%	(1,212.77)	-10.4%
Otis	01253	64,952.62	0.1%	Otis	01253	37,377.86	0.0%	27,574.76	73.8%
Total		4,514,411.34	3.9%	Total		3,761,620.84	3.0%	752,790.50	20.0%
All other towns		8,379,827.60	7.2%	All other towns		7,950,730.12	6.3%	429,097.48	5.4%
Total Savings		116,162,925.83		Total Savings		126,777,091.39		(10,614,165.56)	-8.4%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2024				ZIP CODE ACCOUNT PROFILE June 30, 2023				Growth	% Growth
*****				*****					
CD's				CD's					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	48,223,697.77	21.4%	Adams	01220	37,779,309.97	17.6%	10,444,387.80	27.6%
North Adams / Florida / Clarksburg	01247	21,466,049.29	9.5%	North Adams / Florida / Clarksburg	01247	15,596,248.80	7.3%	5,869,800.49	37.6%
Drury	01343	99,397.63	0.0%	Drury	01343	97,548.71	0.0%	1,848.92	1.9%
Cheshire	01225	14,223,436.41	6.3%	Cheshire	01225	17,137,559.92	8.0%	(2,914,123.51)	-17.0%
Williamstown / Hancock	01267	13,942,897.43	6.2%	Williamstown / Hancock	01267	14,747,286.68	6.9%	(804,389.25)	-5.5%
Savoy	01256	2,882,300.92	1.3%	Savoy	01256	1,568,082.72	0.7%	1,314,218.20	83.8%
Stamford, Vt	05352	1,372,009.26	0.6%	Stamford, Vt	05352	1,594,411.65	0.7%	(222,402.39)	-13.9%
Pownal, Vt	05261	602,431.70	0.3%	Pownal, Vt	05261	295,149.61	0.1%	307,282.09	104.1%
Bennington, Vt	05201	707,048.34	0.3%	Bennington, Vt	05201	864,411.63	0.4%	(157,363.29)	-18.2%
North Bennington, Vt	05257	604,491.63	0.3%	North Bennington, Vt	05257	-	0.0%	604,491.63	100.0%
Readsboro, Vt	05350	196,945.81	0.1%	Readsboro, Vt	05350	41,263.91	0.0%	155,681.90	377.3%
Petersburg, NY	12138	838.11	0.0%	Petersburg, NY	12138	65,491.41	0.0%	(64,653.30)	-98.7%
Plainfield	01070	437,280.28	0.2%	Plainfield	01070	455,795.16	0.2%	(18,514.88)	-4.1%
Total		104,758,824.58	46.5%	Total		90,242,560.17	42.1%	14,516,264.41	16.1%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	7,012,492.91	3.1%	Lanesboro	01237	5,015,347.46	2.3%	1,997,145.45	39.8%
Pittsfield	01201,01202	30,057,673.11	13.3%	Pittsfield	01201,01202	22,072,697.89	10.3%	7,984,975.22	36.2%
Lenox	01240	23,093,966.67	10.2%	Lenox	01240	11,676,312.82	5.4%	11,417,653.85	97.8%
Windsor	01270	741,567.73	0.3%	Windsor	01270	1,033,414.94	0.5%	(291,847.21)	-28.2%
Richmond	01254	563,371.71	0.2%	Richmond	01254	777,257.77	0.4%	(213,886.06)	-27.5%
Dalton	01226,01227	6,601,205.29	2.9%	Dalton	01226,01227	6,803,635.74	3.2%	(202,430.45)	-3.0%
Hinsdale / Peru	01235	1,539,287.30	0.7%	Hinsdale / Peru	01235	1,407,110.15	0.7%	132,177.15	9.4%
Becket / Washington	01223	540,644.97	0.2%	Becket / Washington	01223	390,857.32	0.2%	149,787.65	38.3%
Stephentown, NY	12168	53,255.95	0.0%	Stephentown, NY	12168	60,058.10	0.0%	(6,802.15)	-11.3%
Lenox Dale	01242	853,748.54	0.4%	Lenox Dale	01242	673,918.91	0.3%	179,829.63	26.7%
Cummington	01026	3,556.50	0.0%	Cummington	01026	25,470.92	0.0%	(21,914.42)	-86.0%
Total		71,060,770.68	31.5%	Total		49,936,082.02	23.3%	21,124,688.66	42.3%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	2,794,901.20	1.2%	Lee	01238	2,112,413.73	1.0%	682,487.47	32.3%
Stockbridge	01262	2,451,039.64	1.1%	Stockbridge	01262	4,582,264.66	2.1%	(2,131,225.02)	-46.5%
Great Barrington	01230	2,236,764.84	1.0%	Great Barrington	01230	1,091,979.37	0.5%	1,144,785.47	104.8%
West Stockbridge	01266	873,866.69	0.4%	West Stockbridge	01266	1,084,741.55	0.5%	(210,874.86)	-19.4%
Tyringham	01264	127,160.44	0.1%	Tyringham	01264	126,946.97	0.1%	213.47	0.2%
New Marlborough	01244,01259	152,758.74	0.1%	New Marlborough	01244,01259	-	0.0%	152,758.74	100.0%
Monterey	01245	-	0.0%	Monterey	01245	-	0.0%	-	0.0%
Sandisfield	01255	754,906.63	0.3%	Sandisfield	01255	202,432.14	0.1%	552,474.49	272.9%
Sheffield	01257	104,108.83	0.0%	Sheffield	01257	-	0.0%	104,108.83	100.0%
Egremont/Mt Washington	01258	49,942.07	0.0%	Egremont/Mt Washington	01258	509,315.10	0.2%	(459,373.03)	-90.2%
Housatonic	01236	32,991.03	0.0%	Housatonic	01236	12,413.40	0.0%	20,577.63	165.8%
Otis	01253	262,689.77	0.1%	Otis	01253	263,121.21	0.1%	(431.44)	-0.2%
Total		9,841,129.88	4.4%	Total		9,985,628.13	4.7%	(144,498.25)	-1.4%
All other towns		39,759,617.04	17.6%	All other towns		64,402,899.29	30.0%	(24,643,282.25)	-38.3%
Total CD's		225,420,342.18		Total CD's		214,567,169.61		10,853,172.57	5.1%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2024				ZIP CODE ACCOUNT PROFILE June 30, 2023				Growth	% Growth
*****				*****					
CHECKING				CHECKING					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	62,565,643.90	14.9%	Adams	01220	65,699,706.50	15.4%	(3,134,062.60)	-4.8%
North Adams / Florida / Clarksburg	01247	44,045,886.40	10.5%	North Adams / Florida / Clarksburg	01247	45,818,119.02	10.7%	(1,772,232.62)	-3.9%
Drury	01343	6,038,124.76	1.4%	Drury	01343	5,830,036.06	1.4%	208,088.70	3.6%
Cheshire	01225	25,688,180.85	6.1%	Cheshire	01225	27,103,142.42	6.3%	(1,414,961.57)	-5.2%
Williamstown / Hancock	01267	39,022,668.31	9.3%	Williamstown / Hancock	01267	41,730,414.76	9.8%	(2,707,746.45)	-6.5%
Savoy	01256	2,510,335.13	0.6%	Savoy	01256	3,133,268.60	0.7%	(622,933.47)	-19.9%
Stamford, Vt	05352	3,011,320.65	0.7%	Stamford, Vt	05352	3,574,746.27	0.8%	(563,425.62)	-15.8%
Pownal, Vt	05261	1,493,520.89	0.4%	Pownal, Vt	05261	2,068,023.40	0.5%	(574,502.51)	-27.8%
Bennington, Vt	05201	319,952.05	0.1%	Bennington, Vt	05201	309,032.64	0.1%	10,919.41	3.5%
Readsboro, Vt	05350	1,400,639.48	0.3%	Readsboro, Vt	05350	1,367,762.43	0.3%	32,877.05	2.4%
North Bennington, Vt	05257	45,259.43	0.0%	North Bennington, Vt	05257	600,421.75	0.1%	(555,162.32)	-92.5%
Petersburg, NY	12138	35,797.80	0.0%	Petersburg, NY	12138	164,325.90	0.0%	(128,528.10)	-78.2%
Plainfield	01070	762,366.88	0.2%	Plainfield	01070	769,171.65	0.2%	(6,804.77)	-0.9%
Total		186,939,696.53	44.5%	Total		198,168,171.40	46.3%	(11,228,474.87)	-5.7%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	10,420,150.37	2.5%	Lanesboro	01237	11,096,157.19	2.6%	(676,006.82)	-6.1%
Pittsfield	01201,01202	26,586,651.00	6.3%	Pittsfield	01201,01202	24,879,928.36	5.8%	1,706,722.64	6.9%
Lenox	01240	21,156,356.20	5.0%	Lenox	01240	24,571,185.11	5.7%	(3,414,828.91)	-13.9%
Windsor	01270	1,504,256.74	0.4%	Windsor	01270	1,237,503.26	0.3%	266,753.48	21.6%
Richmond	01254	2,165,072.92	0.5%	Richmond	01254	1,793,357.38	0.4%	371,715.54	20.7%
Dalton	01226,01227	15,639,382.06	3.7%	Dalton	01226,01227	16,229,178.83	3.8%	(589,796.77)	-3.6%
Hinsdale / Peru	01235	3,469,837.92	0.8%	Hinsdale / Peru	01235	3,927,118.75	0.9%	(457,280.83)	-11.6%
Becket / Washington	01223	4,241,349.82	1.0%	Becket / Washington	01223	3,868,592.96	0.9%	372,756.86	9.6%
Lenox Dale	01242	1,090,829.14	0.3%	Lenox Dale	01242	962,336.48	0.2%	128,492.66	13.4%
Stephentown, NY	12168	273,692.17	0.1%	Stephentown, NY	12168	229,933.95	0.1%	43,758.22	19.0%
Cummington	01026	441,194.91	0.1%	Cummington	01026	467,013.86	0.1%	(25,818.95)	-5.5%
Total		86,988,773.25	20.7%	Total		89,262,306.13	20.9%	(2,273,532.88)	-2.5%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	7,136,755.56	1.7%	Lee	01238	7,505,702.70	1.8%	(368,947.14)	-4.9%
Stockbridge	01262	9,205,021.11	2.2%	Stockbridge	01262	16,392,080.94	3.8%	(7,187,059.83)	-43.8%
Great Barrington	01230	18,565,534.83	4.4%	Great Barrington	01230	14,242,242.44	3.3%	4,323,292.39	30.4%
West Stockbridge	01266	2,957,319.62	0.7%	West Stockbridge	01266	1,400,626.47	0.3%	1,556,693.15	111.1%
Tyringham	01264	626,977.54	0.1%	Tyringham	01264	19,095.04	0.0%	607,882.50	3183.5%
New Marlborough	01244,01259	1,691,272.48	0.4%	New Marlborough	01244,01259	1,658,904.28	0.4%	32,368.20	2.0%
Monterey	01245	344,062.02	0.1%	Monterey	01245	197,445.92	0.0%	146,616.10	74.3%
Sandisfield	01255	2,256,498.85	0.5%	Sandisfield	01255	1,310,770.27	0.3%	945,728.58	72.2%
Sheffield	01257	4,149,130.86	1.0%	Sheffield	01257	2,509,014.46	0.6%	1,640,116.40	65.4%
Egremont/Mt Washington	01258	3,482,241.58	0.8%	Egremont/Mt Washington	01258	3,461,897.72	0.8%	20,343.86	0.6%
Housatonic	01236	871,148.02	0.2%	Housatonic	01236	902,899.16	0.2%	(31,751.14)	-3.5%
Otis	01253	4,779,157.67	1.1%	Otis	01253	3,594,659.61	0.8%	1,184,498.06	33.0%
Total		56,065,120.14	13.3%	Total		53,195,339.01	12.4%	2,869,781.13	5.4%
All other towns		90,059,933.04	21.4%	All other towns		87,242,739.99	20.4%	2,817,193.05	3.2%
Total Checking		420,053,522.96		Total Checking		427,868,556.53		(7,815,033.57)	-1.8%