

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE September 30, 2024				ZIP CODE ACCOUNT PROFILE September 30, 2023				Growth	% Growth
*****				*****					
MORTGAGE LOANS				MORTGAGE LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	53,528,010.86	7.4%	Adams	01220	55,005,104.54	7.9%	(1,477,093.68)	-2.7%
North Adams / Florida / Clarksburg	01247	62,138,553.51	8.6%	North Adams / Florida / Clarksburg	01247	62,985,516.26	9.1%	(846,962.75)	-1.3%
Drury	01343	1,172,313.65	0.2%	Drury	01343	231,514.16	0.0%	940,799.49	406.4%
Cheshire	01225	29,384,890.86	4.1%	Cheshire	01225	30,556,571.17	4.4%	(1,171,680.31)	-3.8%
Williamstown / Hancock	01267	50,507,310.07	7.0%	Williamstown / Hancock	01267	52,005,117.96	7.5%	(1,497,807.89)	-2.9%
Savoy	01256	9,452,881.46	1.3%	Savoy	01256	9,796,054.32	1.4%	(343,172.86)	-3.5%
Stamford, Vt	05352	9,359,868.46	1.3%	Stamford, Vt	05352	9,990,331.67	1.4%	(630,463.21)	-6.3%
Pownal, Vt	05261	4,876,978.19	0.7%	Pownal, Vt	05261	4,910,843.62	0.7%	(33,865.43)	-0.7%
Bennington, Vt	05201	2,593,670.26	0.4%	Bennington, Vt	05201	2,805,726.28	0.4%	(212,056.02)	-7.6%
North Bennington, Vt	05257	85,797.00	0.0%	North Bennington, Vt	05257	87,993.09	0.0%	(2,196.09)	-2.5%
Readsboro, Vt	05350	1,764,900.08	0.2%	Readsboro, Vt	05350	2,136,460.07	0.3%	(371,559.99)	-17.4%
Petersburg, NY	12138	367,630.63	0.1%	Petersburg, NY	12138	376,361.81	0.1%	(8,731.18)	-2.3%
Plainfield	01070	604,593.27	0.1%	Plainfield	01070	647,653.48	0.1%	(43,060.21)	-6.6%
Total		225,837,398.30	31.3%	Total		231,535,248.43	33.4%	(5,697,850.13)	-2.5%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	29,229,249.42	4.1%	Lanesboro	01237	29,193,734.89	4.2%	35,514.53	0.1%
Pittsfield	01201,01202	106,113,061.91	14.7%	Pittsfield	01201,01202	104,879,957.77	15.1%	1,233,104.14	1.2%
Lenox	01240	36,543,530.87	5.1%	Lenox	01240	33,154,877.59	4.8%	3,388,653.28	10.2%
Windsor	01270	7,551,316.06	1.0%	Windsor	01270	7,218,074.88	1.0%	333,241.18	4.6%
Richmond	01254	12,673,842.49	1.8%	Richmond	01254	12,741,924.42	1.8%	(68,081.93)	-0.5%
Dalton	01226,01227	22,794,600.58	3.2%	Dalton	01226,01227	21,770,580.08	3.1%	1,024,020.50	4.7%
Hinsdale / Peru	01235	13,366,515.83	1.9%	Hinsdale / Peru	01235	11,323,078.93	1.6%	2,043,436.90	18.0%
Becket / Washington	01223	16,617,697.63	2.3%	Becket / Washington	01223	16,147,675.59	2.3%	470,022.04	2.9%
Stephentown, NY	12168	657,742.54	0.1%	Stephentown, NY	12168	354,557.67	0.1%	303,184.87	85.5%
Lenox Dale	01242	1,943,112.50	0.3%	Lenox Dale	01242	1,628,833.64	0.2%	314,278.86	19.3%
Cummington	01026	1,301,032.83	0.2%	Cummington	01026	1,182,222.08	0.2%	118,810.75	10.0%
Total		248,791,702.66	34.5%	Total		239,595,517.54	34.6%	9,196,185.12	3.8%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	24,474,525.72	3.4%	Lee	01238	22,047,019.19	3.2%	2,427,506.53	11.0%
Stockbridge	01262	23,860,585.42	3.3%	Stockbridge	01262	21,121,588.36	3.1%	2,738,997.06	13.0%
Great Barrington	01230	50,104,982.27	6.9%	Great Barrington	01230	46,694,571.82	6.7%	3,410,410.45	7.3%
West Stockbridge	01266	11,605,474.18	1.6%	West Stockbridge	01266	10,069,145.74	1.5%	1,536,328.44	15.3%
Tyringham	01264	2,889,094.61	0.4%	Tyringham	01264	2,420,359.77	0.3%	468,734.84	19.4%
New Marlborough	01244,01259	6,735,291.49	0.9%	New Marlborough	01244,01259	6,721,615.52	1.0%	13,675.97	0.2%
Monterey	01245	11,328,913.50	1.6%	Monterey	01245	10,088,732.91	1.5%	1,240,180.59	12.3%
Sandisfield	01255	4,251,611.92	0.6%	Sandisfield	01255	4,126,033.13	0.6%	125,578.79	3.0%
Sheffield	01257	9,503,606.05	1.3%	Sheffield	01257	8,993,848.12	1.3%	509,757.93	5.7%
Egremont/Mt Washington	01258	7,379,840.61	1.0%	Egremont/Mt Washington	01258	6,686,023.78	1.0%	693,816.83	10.4%
Housatonic	01236	3,023,175.87	0.4%	Housatonic	01236	2,690,512.83	0.4%	332,663.04	12.4%
Otis	01253	6,104,384.17	0.8%	Otis	01253	5,451,351.31	0.8%	653,032.86	12.0%
Total		161,261,485.81	22.4%	Total		147,110,802.48	21.2%	14,150,683.33	9.62%
All other towns		85,495,820.82	11.9%	All other towns		74,196,695.32	10.7%	11,299,125.50	15.2%
Total mortgage loans		721,386,407.59		Total mortgage loans		692,438,263.77		28,948,143.82	4.18%

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Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE September 30, 2024				ZIP CODE ACCOUNT PROFILE September 30, 2023				Growth	% Growth
*****				*****					
INSTALLMENT LOANS				INSTALLMENT LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	2,061,171.73	24.7%	Adams	01220	2,186,564.60	25.1%	(125,392.87)	-5.7%
North Adams / Florida / Clarksburg	01247	1,774,895.17	21.3%	North Adams / Florida / Clarksburg	01247	1,669,796.03	19.2%	105,099.14	6.3%
Drury	01343	2,931.15	0.0%	Drury	01343	-	0.0%	2,931.15	100.0%
Cheshire	01225	605,319.02	7.3%	Cheshire	01225	710,897.68	8.2%	(105,578.66)	-14.9%
Williamstown / Hancock	01267	274,178.48	3.3%	Williamstown / Hancock	01267	276,968.10	3.2%	(2,789.62)	-1.0%
Savoy	01256	187,865.41	2.3%	Savoy	01256	108,348.33	1.2%	79,517.08	73.4%
Stamford, Vt	05352	402,216.84	4.8%	Stamford, Vt	05352	359,146.85	4.1%	43,069.99	12.0%
Pownal, Vt	05261	81,843.28	1.0%	Pownal, Vt	05261	114,341.39	1.3%	(32,498.11)	-28.4%
Bennington, Vt	05201	12,682.56	0.2%	Bennington, Vt	05201	26,435.94	0.3%	(13,753.38)	-52.0%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	58,036.80	0.7%	Readsboro, Vt	05350	103,688.20	1.2%	(45,651.40)	-44.0%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	33,871.19	0.4%	Plainfield	01070	36,766.11	0.4%	(2,894.92)	-7.9%
Total		5,495,011.63	66.0%	Total		5,592,953.23	64.3%	(97,941.60)	-1.8%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	221,869.80	2.7%	Lanesboro	01237	153,199.32	1.8%	68,670.48	44.8%
Pittsfield	01201,01202	918,964.30	11.0%	Pittsfield	01201,01202	1,094,339.21	12.6%	(175,374.91)	-16.0%
Lenox	01240	265,559.03	3.2%	Lenox	01240	216,232.72	2.5%	49,326.31	22.8%
Windsor	01270	60,276.98	0.7%	Windsor	01270	59,106.79	0.7%	1,170.19	2.0%
Richmond	01254	-	0.0%	Richmond	01254	-	0.0%	-	0.0%
Dalton	01226,01227	297,153.24	3.6%	Dalton	01226,01227	294,982.10	3.4%	2,171.14	0.7%
Hinsdale / Peru	01235	83,400.50	1.0%	Hinsdale / Peru	01235	114,049.73	1.3%	(30,649.23)	-26.9%
Becket / Washington	01223	79,206.60	1.0%	Becket / Washington	01223	61,529.74	0.7%	17,676.86	28.7%
Stephentown, NY	12168	4,519.81	0.1%	Stephentown, NY	12168	6,807.75	0.1%	(2,287.94)	-33.6%
Lenox Dale	01242	14,677.12	0.2%	Lenox Dale	01242	2,743.16	0.0%	11,933.96	435.0%
Cummington	01026	31,983.13	0.4%	Cummington	01026	93,171.16	1.1%	(61,188.03)	-65.7%
Total		1,977,610.51	23.7%	Total		2,096,161.68	24.1%	(118,551.17)	-5.7%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	218,997.27	2.6%	Lee	01238	225,464.69	2.6%	(6,467.42)	-2.9%
Stockbridge	01262	24,532.48	0.3%	Stockbridge	01262	25,640.61	0.3%	(1,108.13)	-4.3%
Great Barrington	01230	1,420.65	0.0%	Great Barrington	01230	10,587.15	0.1%	(9,166.50)	-86.6%
West Stockbridge	01266	112,369.53	1.3%	West Stockbridge	01266	149,272.05	1.7%	(36,902.52)	-24.7%
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	34,287.10	0.4%	Housatonic	01236	26,524.33	0.3%	7,762.77	29.3%
Otis	01253	-	0.0%	Otis	01253	1,000.16	0.0%	(1,000.16)	-100.0%
Total		391,607.03	4.7%	Total		438,488.99	5.0%	(46,881.96)	-10.7%
All other towns		467,514.12	5.6%	All other towns		576,346.22	6.6%	(108,832.10)	-18.9%
Total installment loans		8,331,743.29		Total installment loans		8,703,950.12		(372,206.83)	-4.3%

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ZIP CODE ACCOUNT PROFILE September 30, 2024				ZIP CODE ACCOUNT PROFILE September 30, 2023				Growth	% Growth
*****				*****					
COMMERCIAL LOANS				COMMERCIAL LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	5,096,810.04	4.0%	Adams	01220	5,026,427.30	4.3%	70,382.74	1.4%
North Adams / Florida / Clarksburg	01247	9,111,140.08	7.1%	North Adams / Florida / Clarksburg	01247	9,217,635.36	8.0%	(106,495.28)	-1.2%
Drury	01343	289,959.13	0.2%	Drury	01343	289,959.13	0.3%	-	100.0%
Cheshire	01225	2,683,648.16	2.1%	Cheshire	01225	3,039,097.35	2.6%	(355,449.19)	-11.7%
Williamstown / Hancock	01267	5,181,430.45	4.0%	Williamstown / Hancock	01267	5,449,643.80	4.7%	(268,213.35)	-4.9%
Savoy	01256	96,073.05	0.1%	Savoy	01256	105,409.70	0.1%	(9,336.65)	-8.9%
Stamford, Vt	05352	1,047,493.12	0.8%	Stamford, Vt	05352	756,807.70	0.7%	290,685.42	38.4%
Pownal, Vt	05261	511,845.97	0.4%	Pownal, Vt	05261	551,349.39	0.5%	(39,503.42)	-7.2%
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	57,225.25	0.0%	Readsboro, Vt	05350	62,927.49	0.1%	(5,702.24)	-9.1%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	-	0.0%	Plainfield	01070	-	0.0%	-	0.0%
Total		24,075,625.25	18.7%	Total		24,499,257.22	21.2%	(423,631.97)	-1.7%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	2,983,706.72	2.3%	Lanesboro	01237	3,308,061.40	2.9%	(324,354.68)	-9.8%
Pittsfield	01201,01202	17,411,317.74	13.5%	Pittsfield	01201,01202	10,975,083.69	9.5%	6,436,234.05	58.6%
Lenox	01240	2,635,291.99	2.0%	Lenox	01240	3,160,293.88	2.7%	(525,001.89)	-16.6%
Windsor	01270	410,084.77	0.3%	Windsor	01270	415,519.29	0.4%	(5,434.52)	-1.3%
Richmond	01254	36,251.39	0.0%	Richmond	01254	38,948.94	0.0%	(2,697.55)	-6.9%
Dalton	01226,01227	3,508,727.43	2.7%	Dalton	01226,01227	2,885,430.91	2.5%	623,296.52	21.6%
Hinsdale / Peru	01235	658,319.09	0.5%	Hinsdale / Peru	01235	737,933.97	0.6%	(79,614.88)	-10.8%
Becket / Washington	01223	174,354.47	0.1%	Becket / Washington	01223	260,526.18	0.2%	(86,171.71)	-33.1%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	9,626.86	0.0%	Lenox Dale	01242	12,626.86	0.0%	(3,000.00)	-23.8%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
Total		27,827,680.46	21.6%	Total		21,794,425.12	18.8%	6,033,255.34	27.7%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	1,315,227.47	1.0%	Lee	01238	1,086,930.59	0.9%	228,296.88	21.0%
Stockbridge	01262	244,398.44	0.2%	Stockbridge	01262	257,236.32	0.2%	(12,837.88)	-5.0%
Great Barrington	01230	13,909,582.25	10.8%	Great Barrington	01230	3,945,499.23	3.4%	9,964,083.02	252.5%
West Stockbridge	01266	834,542.88	0.6%	West Stockbridge	01266	869,750.40	0.8%	(35,207.52)	-4.0%
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	167,876.54	0.1%	Monterey	01245	212,207.09	0.2%	(44,330.55)	-20.9%
Sandisfield	01255	-	0.0%	Sandisfield	01255	-	0.0%	-	0.0%
Sheffield	01257	-	0.0%	Sheffield	01257	-	0.0%	-	0.0%
Egremont/Mt Washington	01258	42,943.27	0.0%	Egremont/Mt Washington	01258	55,539.76	0.0%	(12,596.49)	-22.7%
Housatonic	01236	518,164.66	0.4%	Housatonic	01236	-	0.0%	518,164.66	100.0%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		17,032,735.51	13.2%	Total		6,427,163.39	5.6%	10,605,572.12	165.0%
All other towns		59,776,002.17	46.4%	All other towns		62,915,669.75	54.4%	(3,139,667.58)	-5.0%
Total commercial loans		128,712,043.39		Total commercial loans		115,636,515.48		13,075,527.91	11.3%
GRAND TOTAL LOANS		858,430,194.27	16.98%			816,778,729.37	16.86%		

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ZIP CODE ACCOUNT PROFILE September 30, 2024				ZIP CODE ACCOUNT PROFILE September 30, 2023				Growth	% Growth
*****				*****					
SAVINGS				SAVINGS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	28,058,007.10	24.5%	Adams	01220	31,692,438.60	25.7%	(3,634,431.50)	-11.5%
North Adams / Florida / Clarksburg	01247	19,490,263.95	17.0%	North Adams / Florida / Clarksburg	01247	21,845,432.41	17.7%	(2,355,168.46)	-10.8%
Drury	01343	190,889.21	0.2%	Drury	01343	172,664.60	0.1%	18,224.61	10.6%
Cheshire	01225	18,774,238.41	16.4%	Cheshire	01225	17,851,223.07	14.5%	923,015.34	5.2%
Williamstown / Hancock	01267	6,549,080.15	5.7%	Williamstown / Hancock	01267	7,210,552.52	5.9%	(661,472.37)	-9.2%
Savoy	01256	2,078,494.35	1.8%	Savoy	01256	2,978,843.71	2.4%	(900,349.36)	-30.2%
Stamford, Vt	05352	921,469.82	0.8%	Stamford, Vt	05352	948,806.10	0.8%	(27,336.28)	-2.9%
Pownal, Vt	05261	1,070,305.48	0.9%	Pownal, Vt	05261	1,430,104.83	1.2%	(359,799.35)	-25.2%
Bennington, Vt	05201	175,237.87	0.2%	Bennington, Vt	05201	168,358.56	0.1%	6,879.31	4.1%
North Bennington, Vt	05257	151.09	0.0%	North Bennington, Vt	05257	110.96	0.0%	40.13	36.2%
Readsboro, Vt	05350	948,316.01	0.8%	Readsboro, Vt	05350	505,562.85	0.4%	442,753.16	87.6%
Petersburg, NY	12138	35,308.39	0.0%	Petersburg, NY	12138	65,007.16	0.1%	(29,698.77)	-45.7%
Plainfield	01070	181,772.48	0.2%	Plainfield	01070	233,946.50	0.2%	(52,174.02)	-22.3%
Total		78,473,534.31	68.4%	Total		85,103,051.87	69.1%	(6,629,517.56)	-7.8%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	4,960,523.18	4.3%	Lanesboro	01237	6,030,678.35	4.9%	(1,070,155.17)	-17.7%
Pittsfield	01201,01202	8,433,192.31	7.3%	Pittsfield	01201,01202	9,469,287.03	7.7%	(1,036,094.72)	-10.9%
Lenox	01240	5,439,626.01	4.7%	Lenox	01240	5,990,327.20	4.9%	(550,701.19)	-9.2%
Windsor	01270	537,508.65	0.5%	Windsor	01270	867,946.61	0.7%	(330,437.96)	-38.1%
Richmond	01254	736,849.99	0.6%	Richmond	01254	792,789.21	0.6%	(55,939.22)	-7.1%
Dalton	01226,01227	1,256,486.48	1.1%	Dalton	01226,01227	1,095,539.64	0.9%	160,946.84	14.7%
Hinsdale / Peru	01235	793,496.23	0.7%	Hinsdale / Peru	01235	976,503.74	0.8%	(183,007.51)	-18.7%
Becket / Washington	01223	397,235.21	0.3%	Becket / Washington	01223	447,022.95	0.4%	(49,787.74)	-11.1%
Stephentown, NY	12168	203,407.39	0.2%	Stephentown, NY	12168	193,922.13	0.2%	9,485.26	4.9%
Lenox Dale	01242	1,110,404.45	1.0%	Lenox Dale	01242	1,054,023.86	0.9%	56,380.59	5.3%
Cummington	01026	102,303.29	0.1%	Cummington	01026	137,833.00	0.1%	(35,529.71)	-25.8%
Total		23,971,033.19	20.9%	Total		27,055,873.72	22.0%	(3,084,840.53)	-11.4%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	2,717,832.56	2.4%	Lee	01238	2,451,892.97	2.0%	265,939.59	10.8%
Stockbridge	01262	125,341.57	0.1%	Stockbridge	01262	171,678.70	0.1%	(46,337.13)	-27.0%
Great Barrington	01230	624,147.38	0.5%	Great Barrington	01230	518,226.23	0.4%	105,921.15	20.4%
West Stockbridge	01266	1,139,453.72	1.0%	West Stockbridge	01266	187,225.74	0.2%	952,227.98	508.6%
Tyringham	01264	44,104.24	0.0%	Tyringham	01264	35,801.84	0.0%	8,302.40	23.2%
New Marlborough	01244,01259	29,029.00	0.0%	New Marlborough	01244,01259	73,326.74	0.1%	(44,297.74)	-60.4%
Monterey	01245	35,440.50	0.0%	Monterey	01245	2,152.35	0.0%	33,288.15	1546.6%
Sandisfield	01255	83,791.93	0.1%	Sandisfield	01255	75,409.03	0.1%	8,382.90	11.1%
Sheffield	01257	5,435.09	0.0%	Sheffield	01257	110,157.89	0.1%	(104,722.80)	-95.1%
Egremont/Mt Washington	01258	18,644.96	0.0%	Egremont/Mt Washington	01258	20,956.03	0.0%	(2,311.07)	-11.0%
Housatonic	01236	9,993.37	0.0%	Housatonic	01236	14,031.16	0.0%	(4,037.79)	-28.8%
Otis	01253	32,938.06	0.0%	Otis	01253	41,444.69	0.0%	(8,506.63)	-20.5%
Total		4,866,152.38	4.2%	Total		3,702,303.37	3.0%	1,163,849.01	31.4%
All other towns		7,428,754.65	6.5%	All other towns		7,235,205.93	5.9%	193,548.72	2.7%
Total Savings		114,739,474.53		Total Savings		123,096,434.89		(8,356,960.36)	-6.8%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE September 30, 2024				ZIP CODE ACCOUNT PROFILE September 30, 2023				Growth	% Growth
*****				*****					
CD's				CD's					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	51,258,416.27	22.3%	Adams	01220	44,048,853.95	21.4%	7,209,562.32	16.4%
North Adams / Florida / Clarksburg	01247	21,904,905.78	9.5%	North Adams / Florida / Clarksburg	01247	18,915,381.16	9.2%	2,989,524.62	15.8%
Drury	01343	99,692.35	0.0%	Drury	01343	97,727.42	0.0%	1,964.93	2.0%
Cheshire	01225	15,587,731.57	6.8%	Cheshire	01225	16,990,645.79	8.3%	(1,402,914.22)	-8.3%
Williamstown / Hancock	01267	13,514,849.40	5.9%	Williamstown / Hancock	01267	16,792,929.82	8.2%	(3,278,080.42)	-19.5%
Savoy	01256	2,925,986.99	1.3%	Savoy	01256	1,777,341.79	0.9%	1,148,645.20	64.6%
Stamford, Vt	05352	1,912,025.29	0.8%	Stamford, Vt	05352	2,125,303.93	1.0%	(213,278.64)	-10.0%
Pownal, Vt	05261	614,862.48	0.3%	Pownal, Vt	05261	447,420.31	0.2%	167,442.17	37.4%
Bennington, Vt	05201	516,072.31	0.2%	Bennington, Vt	05201	885,952.41	0.4%	(369,880.10)	-41.7%
North Bennington, Vt	05257	611,383.04	0.3%	North Bennington, Vt	05257	-	0.0%	611,383.04	100.0%
Readsboro, Vt	05350	178,064.62	0.1%	Readsboro, Vt	05350	76,706.07	0.0%	101,358.55	132.1%
Petersburg, NY	12138	27,381.46	0.0%	Petersburg, NY	12138	630.88	0.0%	26,750.58	4240.2%
Plainfield	01070	375,350.65	0.2%	Plainfield	01070	447,682.62	0.2%	(72,331.97)	-16.2%
Total		109,526,722.21	47.7%	Total		102,606,576.15	49.9%	6,920,146.06	6.7%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	7,262,806.82	3.2%	Lanesboro	01237	5,514,498.68	2.7%	1,748,308.14	31.7%
Pittsfield	01201,01202	29,063,298.16	12.7%	Pittsfield	01201,01202	25,053,845.15	12.2%	4,009,453.01	16.0%
Lenox	01240	22,320,612.03	9.7%	Lenox	01240	12,735,737.13	6.2%	9,584,874.90	75.3%
Windsor	01270	756,381.76	0.3%	Windsor	01270	1,072,258.70	0.5%	(315,876.94)	-29.5%
Richmond	01254	247,103.02	0.1%	Richmond	01254	799,780.74	0.4%	(552,677.72)	-69.1%
Dalton	01226,01227	6,582,177.85	2.9%	Dalton	01226,01227	6,623,955.87	3.2%	(41,778.02)	-0.6%
Hinsdale / Peru	01235	1,584,354.50	0.7%	Hinsdale / Peru	01235	1,386,792.88	0.7%	197,561.62	14.2%
Becket / Washington	01223	548,246.31	0.2%	Becket / Washington	01223	397,445.21	0.2%	150,801.10	37.9%
Stephentown, NY	12168	53,437.24	0.0%	Stephentown, NY	12168	60,190.17	0.0%	(6,752.93)	-11.2%
Lenox Dale	01242	883,655.63	0.4%	Lenox Dale	01242	680,982.43	0.3%	202,673.20	29.8%
Cummington	01026	3,563.80	0.0%	Cummington	01026	25,690.32	0.0%	(22,126.52)	-86.1%
Total		69,305,637.12	30.2%	Total		54,351,177.28	26.4%	14,954,459.84	27.5%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	2,807,762.04	1.2%	Lee	01238	2,166,667.03	1.1%	641,095.01	29.6%
Stockbridge	01262	2,532,990.27	1.1%	Stockbridge	01262	4,669,537.16	2.3%	(2,136,546.89)	-45.8%
Great Barrington	01230	2,299,245.93	1.0%	Great Barrington	01230	1,127,449.38	0.5%	1,171,796.55	103.9%
West Stockbridge	01266	837,730.10	0.4%	West Stockbridge	01266	844,698.65	0.4%	(6,968.55)	-0.8%
Tyringham	01264	127,074.28	0.1%	Tyringham	01264	128,255.81	0.1%	(1,181.53)	-0.9%
New Marlborough	01244,01259	154,424.06	0.1%	New Marlborough	01244,01259	-	0.0%	154,424.06	100.0%
Monterey	01245	-	0.0%	Monterey	01245	-	0.0%	-	0.0%
Sandisfield	01255	975,109.94	0.4%	Sandisfield	01255	204,543.69	0.1%	770,566.25	376.7%
Sheffield	01257	103,130.91	0.0%	Sheffield	01257	-	0.0%	103,130.91	100.0%
Egremont/Mt Washington	01258	50,426.65	0.0%	Egremont/Mt Washington	01258	514,309.86	0.3%	(463,883.21)	-90.2%
Housatonic	01236	33,350.75	0.0%	Housatonic	01236	300,707.09	0.1%	(267,356.34)	-88.9%
Otis	01253	265,356.56	0.1%	Otis	01253	265,706.71	0.1%	(350.15)	-0.1%
Total		10,186,601.49	4.4%	Total		10,221,875.38	5.0%	(35,273.89)	-0.3%
All other towns		40,720,261.57	17.7%	All other towns		38,453,327.08	18.7%	2,266,934.49	5.9%
Total CD's		229,739,222.39		Total CD's		205,632,955.89		24,106,266.50	11.7%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE September 30, 2024				ZIP CODE ACCOUNT PROFILE September 30, 2023				Growth	% Growth
*****				*****					
CHECKING				CHECKING					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	63,212,539.01	15.8%	Adams	01220	67,734,965.48	15.3%	(4,522,426.47)	-6.7%
North Adams / Florida / Clarksburg	01247	44,350,126.89	11.1%	North Adams / Florida / Clarksburg	01247	44,834,416.50	10.1%	(484,289.61)	-1.1%
Drury	01343	5,623,433.81	1.4%	Drury	01343	5,064,776.11	1.1%	558,657.70	11.0%
Cheshire	01225	24,188,236.88	6.1%	Cheshire	01225	21,556,430.38	4.9%	2,631,806.50	12.2%
Williamstown / Hancock	01267	29,055,136.87	7.3%	Williamstown / Hancock	01267	54,876,825.62	12.4%	(25,821,688.75)	-47.1%
Savoy	01256	2,479,293.05	0.6%	Savoy	01256	2,755,388.32	0.6%	(276,095.27)	-10.0%
Stamford, Vt	05352	2,849,686.78	0.7%	Stamford, Vt	05352	2,396,859.24	0.5%	452,827.54	18.9%
Pownal, Vt	05261	1,670,336.05	0.4%	Pownal, Vt	05261	1,793,503.35	0.4%	(123,167.30)	-6.9%
Bennington, Vt	05201	222,522.68	0.1%	Bennington, Vt	05201	306,499.70	0.1%	(83,977.02)	-27.4%
Readsboro, Vt	05350	1,573,748.91	0.4%	Readsboro, Vt	05350	1,328,729.92	0.3%	245,018.99	18.4%
North Bennington, Vt	05257	52,774.26	0.0%	North Bennington, Vt	05257	609,770.33	0.1%	(556,996.07)	-91.3%
Petersburg, NY	12138	361,208.88	0.1%	Petersburg, NY	12138	118,817.83	0.0%	242,391.05	204.0%
Plainfield	01070	985,805.55	0.2%	Plainfield	01070	708,242.98	0.2%	277,562.57	39.2%
Total		176,624,849.62	44.2%	Total		204,085,225.76	46.2%	(27,460,376.14)	-13.5%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	9,935,065.57	2.5%	Lanesboro	01237	11,584,293.97	2.6%	(1,649,228.40)	-14.2%
Pittsfield	01201,01202	26,879,820.51	6.7%	Pittsfield	01201,01202	26,106,199.36	5.9%	773,621.15	3.0%
Lenox	01240	23,127,534.59	5.8%	Lenox	01240	21,973,448.56	5.0%	1,154,086.03	5.3%
Windsor	01270	1,402,438.37	0.4%	Windsor	01270	1,351,006.81	0.3%	51,431.56	3.8%
Richmond	01254	3,260,616.03	0.8%	Richmond	01254	1,892,184.95	0.4%	1,368,431.08	72.3%
Dalton	01226,01227	11,459,832.85	2.9%	Dalton	01226,01227	13,787,264.69	3.1%	(2,327,431.84)	-16.9%
Hinsdale / Peru	01235	3,082,350.24	0.8%	Hinsdale / Peru	01235	3,236,941.56	0.7%	(154,591.32)	-4.8%
Becket / Washington	01223	3,128,133.32	0.8%	Becket / Washington	01223	3,579,409.28	0.8%	(451,275.96)	-12.6%
Lenox Dale	01242	1,316,838.76	0.3%	Lenox Dale	01242	950,546.15	0.2%	366,292.61	38.5%
Stephentown, NY	12168	312,224.15	0.1%	Stephentown, NY	12168	220,814.70	0.0%	91,409.45	41.4%
Cummington	01026	538,147.05	0.1%	Cummington	01026	413,981.12	0.1%	124,165.93	30.0%
Total		84,443,001.44	21.1%	Total		85,096,091.15	19.3%	(653,089.71)	-0.8%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	6,555,652.69	1.6%	Lee	01238	7,578,131.28	1.7%	(1,022,478.59)	-13.5%
Stockbridge	01262	9,774,737.19	2.4%	Stockbridge	01262	14,677,593.99	3.3%	(4,902,856.80)	-33.4%
Great Barrington	01230	16,607,341.11	4.2%	Great Barrington	01230	14,419,605.43	3.3%	2,187,735.68	15.2%
West Stockbridge	01266	3,393,318.75	0.8%	West Stockbridge	01266	1,984,609.42	0.4%	1,408,709.33	71.0%
Tyringham	01264	259,283.08	0.1%	Tyringham	01264	1,340,909.27	0.3%	(1,081,626.19)	-80.7%
New Marlborough	01244,01259	1,693,380.44	0.4%	New Marlborough	01244,01259	1,639,578.91	0.4%	53,801.53	3.3%
Monterey	01245	262,728.31	0.1%	Monterey	01245	290,589.68	0.1%	(27,861.37)	-9.6%
Sandisfield	01255	1,470,172.76	0.4%	Sandisfield	01255	1,311,307.99	0.3%	158,864.77	12.1%
Sheffield	01257	4,166,461.41	1.0%	Sheffield	01257	2,509,079.47	0.6%	1,657,381.94	66.1%
Egremont/Mt Washington	01258	3,405,176.75	0.9%	Egremont/Mt Washington	01258	3,531,286.43	0.8%	(126,109.68)	-3.6%
Housatonic	01236	681,075.56	0.2%	Housatonic	01236	693,493.92	0.2%	(12,418.36)	-1.8%
Otis	01253	4,854,422.24	1.2%	Otis	01253	4,080,464.27	0.9%	773,957.97	19.0%
Total		53,123,750.29	13.3%	Total		54,056,650.06	12.2%	(932,899.77)	-1.7%
All other towns		85,418,453.95	21.4%	All other towns		98,705,513.19	22.3%	(13,287,059.24)	-13.5%
Total Checking		399,610,055.30		Total Checking		441,943,480.16		(42,333,424.86)	-9.6%