

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE December 31, 2024				ZIP CODE ACCOUNT PROFILE December 31, 2023				Growth	% Growth
*****				*****					
MORTGAGE LOANS				MORTGAGE LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	52,224,596.15	7.2%	Adams	01220	55,502,145.04	7.9%	(3,277,548.89)	-5.9%
North Adams / Florida / Clarksburg	01247	61,212,731.17	8.4%	North Adams / Florida / Clarksburg	01247	63,651,684.34	9.1%	(2,438,953.17)	-3.8%
Drury	01343	1,165,165.94	0.2%	Drury	01343	217,941.56	0.0%	947,224.38	434.6%
Cheshire	01225	29,237,913.28	4.0%	Cheshire	01225	30,294,130.94	4.3%	(1,056,217.66)	-3.5%
Williamstown / Hancock	01267	50,864,374.05	7.0%	Williamstown / Hancock	01267	52,400,286.30	7.5%	(1,535,912.25)	-2.9%
Savoy	01256	9,038,249.52	1.2%	Savoy	01256	9,787,212.69	1.4%	(748,963.17)	-7.7%
Stamford, Vt	05352	9,015,728.34	1.2%	Stamford, Vt	05352	9,846,887.21	1.4%	(831,158.87)	-8.4%
Pownal, Vt	05261	4,846,292.17	0.7%	Pownal, Vt	05261	4,864,381.97	0.7%	(18,089.80)	-0.4%
Bennington, Vt	05201	2,631,160.44	0.4%	Bennington, Vt	05201	2,884,948.24	0.4%	(253,787.80)	-8.8%
North Bennington, Vt	05257	203,938.96	0.0%	North Bennington, Vt	05257	87,396.74	0.0%	116,542.22	133.3%
Readsboro, Vt	05350	1,965,103.86	0.3%	Readsboro, Vt	05350	2,112,075.73	0.3%	(146,971.87)	-7.0%
Petersburg, NY	12138	364,949.21	0.1%	Petersburg, NY	12138	374,124.88	0.1%	(9,175.67)	-2.5%
Plainfield	01070	591,408.83	0.1%	Plainfield	01070	649,350.27	0.1%	(57,941.44)	-8.9%
Total		223,361,611.92	30.7%	Total		232,672,565.91	33.2%	(9,310,953.99)	-4.0%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	29,585,414.90	4.1%	Lanesboro	01237	29,453,417.97	4.2%	131,996.93	0.4%
Pittsfield	01201,01202	104,691,993.80	14.4%	Pittsfield	01201,01202	105,430,250.97	15.0%	(738,257.17)	-0.7%
Lenox	01240	37,722,979.33	5.2%	Lenox	01240	34,239,858.01	4.9%	3,483,121.32	10.2%
Windsor	01270	7,507,238.79	1.0%	Windsor	01270	7,523,062.13	1.1%	(15,823.34)	-0.2%
Richmond	01254	12,678,258.03	1.7%	Richmond	01254	12,607,311.11	1.8%	70,946.92	0.6%
Dalton	01226,01227	22,974,760.06	3.2%	Dalton	01226,01227	21,335,530.35	3.0%	1,639,229.71	7.7%
Hinsdale / Peru	01235	13,417,874.13	1.8%	Hinsdale / Peru	01235	11,693,429.15	1.7%	1,724,444.98	14.7%
Becket / Washington	01223	16,875,288.00	2.3%	Becket / Washington	01223	16,406,307.39	2.3%	468,980.61	2.9%
Stephentown, NY	12168	649,514.28	0.1%	Stephentown, NY	12168	388,505.86	0.1%	261,008.42	67.2%
Lenox Dale	01242	2,056,467.65	0.3%	Lenox Dale	01242	1,648,582.36	0.2%	407,885.29	24.7%
Cummington	01026	1,291,884.45	0.2%	Cummington	01026	1,337,971.44	0.2%	(46,086.99)	-3.4%
Total		249,451,673.42	34.3%	Total		242,064,226.74	34.5%	7,387,446.68	3.1%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	24,736,704.88	3.4%	Lee	01238	22,179,932.40	3.2%	2,556,772.48	11.5%
Stockbridge	01262	25,153,721.96	3.5%	Stockbridge	01262	20,672,645.63	2.9%	4,481,076.33	21.7%
Great Barrington	01230	51,435,728.29	7.1%	Great Barrington	01230	48,034,320.04	6.8%	3,401,408.25	7.1%
West Stockbridge	01266	11,977,697.74	1.6%	West Stockbridge	01266	10,839,875.16	1.5%	1,137,822.58	10.5%
Tyringham	01264	3,803,470.42	0.5%	Tyringham	01264	2,407,619.24	0.3%	1,395,851.18	58.0%
New Marlborough	01244,01259	6,379,972.08	0.9%	New Marlborough	01244,01259	6,634,688.84	0.9%	(254,716.76)	-3.8%
Monterey	01245	11,067,191.87	1.5%	Monterey	01245	10,583,470.68	1.5%	483,721.19	4.6%
Sandisfield	01255	4,156,524.56	0.6%	Sandisfield	01255	4,302,147.29	0.6%	(145,622.73)	-3.4%
Sheffield	01257	9,188,998.61	1.3%	Sheffield	01257	9,139,121.82	1.3%	49,876.79	0.5%
Egremont/Mt Washington	01258	6,766,812.03	0.9%	Egremont/Mt Washington	01258	7,052,851.54	1.0%	(286,039.51)	-4.1%
Housatonic	01236	2,852,517.07	0.4%	Housatonic	01236	2,670,958.12	0.4%	181,558.95	6.8%
Otis	01253	7,091,004.69	1.0%	Otis	01253	5,639,890.13	0.8%	1,451,114.56	25.7%
Total		164,610,344.20	22.7%	Total		150,157,520.89	21.4%	14,452,823.31	9.63%
All other towns		89,230,820.12	12.3%	All other towns		76,801,897.17	10.9%	12,428,922.95	16.2%
Total mortgage loans		726,654,449.66		Total mortgage loans		701,696,210.71		24,958,238.95	3.56%

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Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE December 31, 2024				ZIP CODE ACCOUNT PROFILE December 31, 2023				Growth	% Growth
*****				*****					
INSTALLMENT LOANS				INSTALLMENT LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	2,012,663.13	24.6%	Adams	01220	2,162,785.18	25.5%	(150,122.05)	-6.9%
North Adams / Florida / Clarksburg	01247	1,777,715.84	21.7%	North Adams / Florida / Clarksburg	01247	1,759,361.11	20.8%	18,354.73	1.0%
Drury	01343	2,619.40	0.0%	Drury	01343	3,954.05	0.0%	(1,334.65)	-33.8%
Cheshire	01225	519,173.39	6.3%	Cheshire	01225	657,561.80	7.8%	(138,388.41)	-21.0%
Williamstown / Hancock	01267	309,459.18	3.8%	Williamstown / Hancock	01267	293,589.78	3.5%	15,869.40	5.4%
Savoy	01256	207,301.22	2.5%	Savoy	01256	137,626.54	1.6%	69,674.68	50.6%
Stamford, Vt	05352	386,344.91	4.7%	Stamford, Vt	05352	363,414.38	4.3%	22,930.53	6.3%
Pownal, Vt	05261	98,050.76	1.2%	Pownal, Vt	05261	112,795.73	1.3%	(14,744.97)	-13.1%
Bennington, Vt	05201	10,159.87	0.1%	Bennington, Vt	05201	23,925.55	0.3%	(13,765.68)	-57.5%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	53,210.89	0.6%	Readsboro, Vt	05350	94,104.18	1.1%	(40,893.29)	-43.5%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	32,641.41	0.4%	Plainfield	01070	38,142.64	0.5%	(5,501.23)	-14.4%
Total		5,409,340.00	66.0%	Total		5,647,260.94	66.6%	(237,920.94)	-4.2%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	199,139.59	2.4%	Lanesboro	01237	155,995.88	1.8%	43,143.71	27.7%
Pittsfield	01201,01202	922,561.29	11.3%	Pittsfield	01201,01202	923,661.68	10.9%	(1,100.39)	-0.1%
Lenox	01240	250,399.67	3.1%	Lenox	01240	215,820.33	2.5%	34,579.34	16.0%
Windsor	01270	64,411.58	0.8%	Windsor	01270	65,965.66	0.8%	(1,554.08)	-2.4%
Richmond	01254	2,000.00	0.0%	Richmond	01254	-	0.0%	2,000.00	100.0%
Dalton	01226,01227	322,576.98	3.9%	Dalton	01226,01227	293,324.87	3.5%	29,252.11	10.0%
Hinsdale / Peru	01235	76,410.38	0.9%	Hinsdale / Peru	01235	92,386.28	1.1%	(15,975.90)	-17.3%
Becket / Washington	01223	67,752.49	0.8%	Becket / Washington	01223	67,628.50	0.8%	123.99	0.2%
Stephentown, NY	12168	5,042.96	0.1%	Stephentown, NY	12168	6,605.17	0.1%	(1,562.21)	-23.7%
Lenox Dale	01242	13,803.11	0.2%	Lenox Dale	01242	2,322.02	0.0%	11,481.09	494.4%
Cummington	01026	22,960.17	0.3%	Cummington	01026	65,590.01	0.8%	(42,629.84)	-65.0%
Total		1,947,058.22	23.8%	Total		1,889,300.40	22.3%	57,757.82	3.1%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	228,789.28	2.8%	Lee	01238	209,994.71	2.5%	18,794.57	9.0%
Stockbridge	01262	22,952.83	0.3%	Stockbridge	01262	23,972.01	0.3%	(1,019.18)	-4.3%
Great Barrington	01230	576.19	0.0%	Great Barrington	01230	9,134.19	0.1%	(8,558.00)	-93.7%
West Stockbridge	01266	104,054.51	1.3%	West Stockbridge	01266	140,691.85	1.7%	(36,637.34)	-26.0%
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	-	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	32,217.50	0.4%	Housatonic	01236	40,283.98	0.5%	(8,066.48)	-20.0%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		388,590.31	4.7%	Total		424,076.74	5.0%	(35,486.43)	-8.4%
All other towns		451,023.62	5.5%	All other towns		513,964.68	6.1%	(62,941.06)	-12.2%
Total installment loans		8,196,012.15		Total installment loans		8,474,602.76		(278,590.61)	-3.3%

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ZIP CODE ACCOUNT PROFILE December 31, 2024				ZIP CODE ACCOUNT PROFILE December 31, 2023				Growth	% Growth
*****				*****					
COMMERCIAL LOANS				COMMERCIAL LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	4,979,991.62	3.8%	Adams	01220	5,188,924.77	4.2%	(208,933.15)	-4.0%
North Adams / Florida / Clarksburg	01247	8,620,474.84	6.5%	North Adams / Florida / Clarksburg	01247	8,894,607.33	7.2%	(274,132.49)	-3.1%
Drury	01343	289,959.13	0.2%	Drury	01343	289,959.13	0.2%	-	100.0%
Cheshire	01225	2,693,529.34	2.0%	Cheshire	01225	2,980,772.14	2.4%	(287,242.80)	-9.6%
Williamstown / Hancock	01267	5,303,271.63	4.0%	Williamstown / Hancock	01267	5,883,433.68	4.8%	(580,162.05)	-9.9%
Savoy	01256	87,386.97	0.1%	Savoy	01256	98,003.50	0.1%	(10,616.53)	-10.8%
Stamford, Vt	05352	1,298,462.35	1.0%	Stamford, Vt	05352	1,132,462.57	0.9%	165,999.78	14.7%
Pownal, Vt	05261	502,120.99	0.4%	Pownal, Vt	05261	541,682.08	0.4%	(39,561.09)	-7.3%
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	55,725.35	0.0%	Readsboro, Vt	05350	61,535.80	0.0%	(5,810.45)	-9.4%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	-	0.0%	Plainfield	01070	-	0.0%	-	0.0%
Total		23,830,922.22	18.0%	Total		25,071,381.00	20.4%	(1,240,458.78)	-4.9%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	3,065,464.93	2.3%	Lanesboro	01237	3,203,358.47	2.6%	(137,893.54)	-4.3%
Pittsfield	01201,01202	19,319,249.49	14.6%	Pittsfield	01201,01202	11,429,603.45	9.3%	7,889,646.04	69.0%
Lenox	01240	2,488,836.85	1.9%	Lenox	01240	2,844,993.74	2.3%	(356,156.89)	-12.5%
Windsor	01270	398,735.25	0.3%	Windsor	01270	552,675.21	0.4%	(153,939.96)	-27.9%
Richmond	01254	35,547.06	0.0%	Richmond	01254	38,511.17	0.0%	(2,964.11)	-7.7%
Dalton	01226,01227	3,171,974.08	2.4%	Dalton	01226,01227	2,980,496.89	2.4%	191,477.19	6.4%
Hinsdale / Peru	01235	648,078.92	0.5%	Hinsdale / Peru	01235	724,285.35	0.6%	(76,206.43)	-10.5%
Becket / Washington	01223	163,972.13	0.1%	Becket / Washington	01223	249,613.82	0.2%	(85,641.69)	-34.3%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	9,876.86	0.0%	Lenox Dale	01242	11,876.86	0.0%	(2,000.00)	-16.8%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
Total		29,301,735.57	22.1%	Total		22,035,414.96	17.9%	7,266,320.61	33.0%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	1,296,800.27	1.0%	Lee	01238	1,074,136.36	0.9%	222,663.91	20.7%
Stockbridge	01262	241,324.72	0.2%	Stockbridge	01262	254,292.62	0.2%	(12,967.90)	-5.1%
Great Barrington	01230	14,398,451.39	10.9%	Great Barrington	01230	11,411,202.98	9.3%	2,987,248.41	26.2%
West Stockbridge	01266	825,535.92	0.6%	West Stockbridge	01266	860,904.22	0.7%	(35,368.30)	-4.1%
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	153,735.27	0.1%	Monterey	01245	201,316.33	0.2%	(47,581.06)	-23.6%
Sandisfield	01255	-	0.0%	Sandisfield	01255	-	0.0%	-	0.0%
Sheffield	01257	-	0.0%	Sheffield	01257	-	0.0%	-	0.0%
Egremont/Mt Washington	01258	39,439.49	0.0%	Egremont/Mt Washington	01258	52,147.20	0.0%	(12,707.71)	-24.4%
Housatonic	01236	515,123.03	0.4%	Housatonic	01236	-	0.0%	515,123.03	100.0%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		17,470,410.09	13.2%	Total		13,853,999.71	11.3%	3,616,410.38	26.1%
All other towns		61,787,934.66	46.7%	All other towns		62,150,345.91	50.5%	(362,411.25)	-0.6%
Total commercial loans		132,391,002.54		Total commercial loans		123,111,141.58		9,279,860.96	7.5%
GRAND TOTAL LOANS		867,241,464.35	17.47%			833,281,955.05	16.74%		

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ZIP CODE ACCOUNT PROFILE December 31, 2024				ZIP CODE ACCOUNT PROFILE December 31, 2023				Growth	% Growth
*****				*****					
SAVINGS				SAVINGS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	27,457,608.72	23.5%	Adams	01220	28,897,392.44	24.3%	(1,439,783.72)	-5.0%
North Adams / Florida / Clarksburg	01247	20,127,569.37	17.3%	North Adams / Florida / Clarksburg	01247	21,212,135.15	17.8%	(1,084,565.78)	-5.1%
Drury	01343	253,035.89	0.2%	Drury	01343	184,159.52	0.2%	68,876.37	37.4%
Cheshire	01225	18,339,411.65	15.7%	Cheshire	01225	18,511,231.28	15.5%	(171,819.63)	-0.9%
Williamstown / Hancock	01267	6,921,236.13	5.9%	Williamstown / Hancock	01267	6,971,249.99	5.9%	(50,013.86)	-0.7%
Savoy	01256	2,281,191.49	2.0%	Savoy	01256	2,823,489.07	2.4%	(542,297.58)	-19.2%
Stamford, Vt	05352	862,763.58	0.7%	Stamford, Vt	05352	814,093.96	0.7%	48,669.62	6.0%
Pownal, Vt	05261	1,471,969.82	1.3%	Pownal, Vt	05261	1,192,791.38	1.0%	279,178.44	23.4%
Bennington, Vt	05201	187,422.42	0.2%	Bennington, Vt	05201	166,291.41	0.1%	21,131.01	12.7%
North Bennington, Vt	05257	201.15	0.0%	North Bennington, Vt	05257	120.99	0.0%	80.16	66.3%
Readsboro, Vt	05350	728,369.01	0.6%	Readsboro, Vt	05350	588,420.09	0.5%	139,948.92	23.8%
Petersburg, NY	12138	30,576.63	0.0%	Petersburg, NY	12138	65,681.09	0.1%	(35,104.46)	-53.4%
Plainfield	01070	177,504.56	0.2%	Plainfield	01070	194,858.49	0.2%	(17,353.93)	-8.9%
Total		78,838,860.42	67.6%	Total		81,621,914.86	68.5%	(2,783,054.44)	-3.4%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	5,069,856.43	4.3%	Lanesboro	01237	6,056,639.43	5.1%	(986,783.00)	-16.3%
Pittsfield	01201,01202	8,873,396.81	7.6%	Pittsfield	01201,01202	8,256,400.01	6.9%	616,996.80	7.5%
Lenox	01240	5,882,857.02	5.0%	Lenox	01240	5,684,280.83	4.8%	198,576.19	3.5%
Windsor	01270	539,159.20	0.5%	Windsor	01270	680,408.05	0.6%	(141,248.85)	-20.8%
Richmond	01254	747,224.48	0.6%	Richmond	01254	723,971.14	0.6%	23,253.34	3.2%
Dalton	01226,01227	1,241,206.58	1.1%	Dalton	01226,01227	1,214,968.99	1.0%	26,237.59	2.2%
Hinsdale / Peru	01235	808,021.36	0.7%	Hinsdale / Peru	01235	914,275.82	0.8%	(106,254.46)	-11.6%
Becket / Washington	01223	872,650.34	0.7%	Becket / Washington	01223	366,161.82	0.3%	506,488.52	138.3%
Stephentown, NY	12168	353,560.74	0.3%	Stephentown, NY	12168	198,126.15	0.2%	155,434.59	78.5%
Lenox Dale	01242	1,050,472.89	0.9%	Lenox Dale	01242	1,015,728.90	0.9%	34,743.99	3.4%
Cummington	01026	106,739.24	0.1%	Cummington	01026	114,956.40	0.1%	(8,217.16)	-7.1%
Total		25,545,145.09	21.9%	Total		25,225,917.54	21.2%	319,227.55	1.3%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	2,652,031.63	2.3%	Lee	01238	2,395,474.99	2.0%	256,556.64	10.7%
Stockbridge	01262	79,181.58	0.1%	Stockbridge	01262	103,667.07	0.1%	(24,485.49)	-23.6%
Great Barrington	01230	919,425.15	0.8%	Great Barrington	01230	1,047,859.71	0.9%	(128,434.56)	-12.3%
West Stockbridge	01266	1,165,447.33	1.0%	West Stockbridge	01266	112,468.40	0.1%	1,052,978.93	936.2%
Tyringham	01264	45,159.13	0.0%	Tyringham	01264	36,192.67	0.0%	8,966.46	24.8%
New Marlborough	01244,01259	31,442.19	0.0%	New Marlborough	01244,01259	58,860.03	0.0%	(27,417.84)	-46.6%
Monterey	01245	15,070.42	0.0%	Monterey	01245	10,678.49	0.0%	4,391.93	41.1%
Sandisfield	01255	81,707.68	0.1%	Sandisfield	01255	75,922.89	0.1%	5,784.79	7.6%
Sheffield	01257	5,436.45	0.0%	Sheffield	01257	46,702.51	0.0%	(41,266.06)	-88.4%
Egremont/Mt Washington	01258	362,619.53	0.3%	Egremont/Mt Washington	01258	20,961.24	0.0%	341,658.29	1630.0%
Housatonic	01236	15,317.19	0.0%	Housatonic	01236	8,842.30	0.0%	6,474.89	73.2%
Otis	01253	38,374.80	0.0%	Otis	01253	30,318.87	0.0%	8,055.93	26.6%
Total		5,411,213.08	4.6%	Total		3,947,949.17	3.3%	1,463,263.91	37.1%
All other towns		6,812,667.01	5.8%	All other towns		8,313,719.93	7.0%	(1,501,052.92)	-18.1%
Total Savings		116,607,885.60		Total Savings		119,109,501.50		(2,501,615.90)	-2.1%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE December 31, 2024				ZIP CODE ACCOUNT PROFILE December 31, 2023				Growth	% Growth
*****				*****					
CD's				CD's					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	51,934,360.57	21.7%	Adams	01220	46,531,679.29	21.5%	5,402,681.28	11.6%
North Adams / Florida / Clarksburg	01247	29,385,490.14	12.3%	North Adams / Florida / Clarksburg	01247	20,172,487.23	9.3%	9,213,002.91	45.7%
Drury	01343	96,620.82	0.0%	Drury	01343	98,829.49	0.0%	(2,208.67)	-2.2%
Cheshire	01225	16,722,264.01	7.0%	Cheshire	01225	14,865,120.03	6.9%	1,857,143.98	12.5%
Williamstown / Hancock	01267	13,658,811.38	5.7%	Williamstown / Hancock	01267	17,206,805.19	7.9%	(3,547,993.81)	-20.6%
Savoy	01256	2,946,555.56	1.2%	Savoy	01256	1,979,565.27	0.9%	966,990.29	48.8%
Stamford, Vt	05352	1,997,980.84	0.8%	Stamford, Vt	05352	1,345,074.95	0.6%	652,905.89	48.5%
Pownal, Vt	05261	676,917.84	0.3%	Pownal, Vt	05261	371,071.38	0.2%	305,846.46	82.4%
Bennington, Vt	05201	720,927.09	0.3%	Bennington, Vt	05201	862,662.50	0.4%	(141,735.41)	-16.4%
North Bennington, Vt	05257	617,959.71	0.3%	North Bennington, Vt	05257	500,115.36	0.2%	117,844.35	23.6%
Readsboro, Vt	05350	179,562.84	0.1%	Readsboro, Vt	05350	76,617.42	0.0%	102,945.42	134.4%
Petersburg, NY	12138	21,614.19	0.0%	Petersburg, NY	12138	632.78	0.0%	20,981.41	3315.8%
Plainfield	01070	409,010.08	0.2%	Plainfield	01070	486,357.39	0.2%	(77,347.31)	-15.9%
Total		119,368,075.07	49.9%	Total		104,497,018.28	48.3%	14,871,056.79	14.2%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	7,334,404.31	3.1%	Lanesboro	01237	5,769,181.10	2.7%	1,565,223.21	27.1%
Pittsfield	01201,01202	28,661,678.48	12.0%	Pittsfield	01201,01202	25,234,621.06	11.7%	3,427,057.42	13.6%
Lenox	01240	15,960,940.10	6.7%	Lenox	01240	22,617,151.22	10.4%	(6,656,211.12)	-29.4%
Windsor	01270	735,291.80	0.3%	Windsor	01270	591,340.36	0.3%	143,951.44	24.3%
Richmond	01254	248,513.94	0.1%	Richmond	01254	596,761.17	0.3%	(348,247.23)	-58.4%
Dalton	01226,01227	6,746,400.31	2.8%	Dalton	01226,01227	6,261,191.41	2.9%	485,208.90	7.7%
Hinsdale / Peru	01235	1,572,777.02	0.7%	Hinsdale / Peru	01235	1,433,191.82	0.7%	139,585.20	9.7%
Becket / Washington	01223	573,891.07	0.2%	Becket / Washington	01223	442,915.63	0.2%	130,975.44	29.6%
Stephentown, NY	12168	51,245.04	0.0%	Stephentown, NY	12168	54,998.01	0.0%	(3,752.97)	-6.8%
Lenox Dale	01242	888,501.37	0.4%	Lenox Dale	01242	718,566.52	0.3%	169,934.85	23.6%
Cummington	01026	-	0.0%	Cummington	01026	49,425.65	0.0%	(49,425.65)	-100.0%
Total		62,773,643.44	26.2%	Total		63,769,343.95	29.4%	(995,700.51)	-1.6%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	2,572,379.92	1.1%	Lee	01238	2,118,813.27	1.0%	453,566.65	21.4%
Stockbridge	01262	2,721,894.87	1.1%	Stockbridge	01262	4,851,073.76	2.2%	(2,129,178.89)	-43.9%
Great Barrington	01230	2,562,119.34	1.1%	Great Barrington	01230	1,398,681.95	0.6%	1,163,437.39	83.2%
West Stockbridge	01266	926,023.96	0.4%	West Stockbridge	01266	1,024,710.69	0.5%	(98,686.73)	-9.6%
Tyringham	01264	131,603.43	0.1%	Tyringham	01264	129,591.62	0.1%	2,011.81	1.6%
New Marlborough	01244,01259	155,768.94	0.1%	New Marlborough	01244,01259	-	0.0%	155,768.94	100.0%
Monterey	01245	-	0.0%	Monterey	01245	-	0.0%	-	0.0%
Sandisfield	01255	984,887.71	0.4%	Sandisfield	01255	721,723.04	0.3%	263,164.67	36.5%
Sheffield	01257	104,159.20	0.0%	Sheffield	01257	100,497.21	0.0%	3,661.99	3.6%
Egremont/Mt Washington	01258	1,259.45	0.0%	Egremont/Mt Washington	01258	529,828.75	0.2%	(528,569.30)	-99.8%
Housatonic	01236	33,682.09	0.0%	Housatonic	01236	303,877.56	0.1%	(270,195.47)	-88.9%
Otis	01253	267,992.82	0.1%	Otis	01253	263,413.32	0.1%	4,579.50	1.7%
Total		10,461,771.73	4.4%	Total		11,442,211.17	5.3%	(980,439.44)	-8.6%
All other towns		46,679,569.70	19.5%	All other towns		36,837,661.49	17.0%	9,841,908.21	26.7%
Total CD's		239,283,059.94		Total CD's		216,546,234.89		22,736,825.05	10.5%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE December 31, 2024				ZIP CODE ACCOUNT PROFILE December 31, 2023				Growth	% Growth
*****				*****					
CHECKING				CHECKING					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	66,292,555.83	17.0%	Adams	01220	64,432,727.48	15.3%	1,859,828.35	2.9%
North Adams / Florida / Clarksburg	01247	44,353,086.80	11.4%	North Adams / Florida / Clarksburg	01247	41,806,353.28	9.9%	2,546,733.52	6.1%
Drury	01343	4,725,098.20	1.2%	Drury	01343	4,222,826.67	1.0%	502,271.53	11.9%
Cheshire	01225	23,755,688.48	6.1%	Cheshire	01225	22,822,775.77	5.4%	932,912.71	4.1%
Williamstown / Hancock	01267	31,848,281.14	8.2%	Williamstown / Hancock	01267	43,090,165.97	10.2%	(11,241,884.83)	-26.1%
Savoy	01256	2,690,814.20	0.7%	Savoy	01256	2,892,775.33	0.7%	(201,961.13)	-7.0%
Stamford, Vt	05352	3,008,319.27	0.8%	Stamford, Vt	05352	2,752,041.63	0.7%	256,277.64	9.3%
Pownal, Vt	05261	1,403,474.98	0.4%	Pownal, Vt	05261	1,574,401.63	0.4%	(170,926.65)	-10.9%
Bennington, Vt	05201	262,933.04	0.1%	Bennington, Vt	05201	298,401.45	0.1%	(35,468.41)	-11.9%
Readsboro, Vt	05350	1,404,802.62	0.4%	Readsboro, Vt	05350	1,195,966.49	0.3%	208,836.13	17.5%
North Bennington, Vt	05257	59,907.49	0.0%	North Bennington, Vt	05257	122,945.18	0.0%	(63,037.69)	-51.3%
Petersburg, NY	12138	269,600.13	0.1%	Petersburg, NY	12138	71,785.14	0.0%	197,814.99	275.6%
Plainfield	01070	1,053,577.72	0.3%	Plainfield	01070	747,067.96	0.2%	306,509.76	41.0%
Total		181,128,139.90	46.4%	Total		186,030,233.98	44.1%	(4,902,094.08)	-2.6%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	9,200,906.25	2.4%	Lanesboro	01237	10,405,310.89	2.5%	(1,204,404.64)	-11.6%
Pittsfield	01201,01202	34,005,971.65	8.7%	Pittsfield	01201,01202	26,887,502.09	6.4%	7,118,469.56	26.5%
Lenox	01240	20,216,789.93	5.2%	Lenox	01240	26,342,594.70	6.2%	(6,125,804.77)	-23.3%
Windsor	01270	1,398,431.76	0.4%	Windsor	01270	1,129,967.14	0.3%	268,464.62	23.8%
Richmond	01254	2,692,258.63	0.7%	Richmond	01254	1,576,139.26	0.4%	1,116,119.37	70.8%
Dalton	01226,01227	10,727,320.57	2.7%	Dalton	01226,01227	12,940,099.24	3.1%	(2,212,778.67)	-17.1%
Hinsdale / Peru	01235	3,251,671.81	0.8%	Hinsdale / Peru	01235	3,013,638.80	0.7%	238,033.01	7.9%
Becket / Washington	01223	2,698,918.73	0.7%	Becket / Washington	01223	3,488,259.10	0.8%	(789,340.37)	-22.6%
Lenox Dale	01242	1,095,577.19	0.3%	Lenox Dale	01242	1,142,684.48	0.3%	(47,107.29)	-4.1%
Stephentown, NY	12168	316,960.04	0.1%	Stephentown, NY	12168	274,480.95	0.1%	42,479.09	15.5%
Cummington	01026	328,766.12	0.1%	Cummington	01026	458,530.95	0.1%	(129,764.83)	-28.3%
Total		85,933,572.68	22.0%	Total		87,659,207.60	20.8%	(1,725,634.92)	-2.0%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	6,205,068.87	1.6%	Lee	01238	7,486,565.68	1.8%	(1,281,496.81)	-17.1%
Stockbridge	01262	9,028,545.75	2.3%	Stockbridge	01262	10,050,893.40	2.4%	(1,022,347.65)	-10.2%
Great Barrington	01230	8,731,512.70	2.2%	Great Barrington	01230	20,112,436.64	4.8%	(11,380,923.94)	-56.6%
West Stockbridge	01266	2,653,353.40	0.7%	West Stockbridge	01266	2,935,360.37	0.7%	(282,006.97)	-9.6%
Tyringham	01264	678,442.83	0.2%	Tyringham	01264	1,310,850.90	0.3%	(632,408.07)	-48.2%
New Marlborough	01244,01259	1,696,843.20	0.4%	New Marlborough	01244,01259	1,696,706.23	0.4%	136.97	0.0%
Monterey	01245	271,267.13	0.1%	Monterey	01245	257,068.11	0.1%	14,199.02	5.5%
Sandisfield	01255	1,321,507.07	0.3%	Sandisfield	01255	1,110,511.53	0.3%	210,995.54	19.0%
Sheffield	01257	3,932,549.55	1.0%	Sheffield	01257	4,121,367.36	1.0%	(188,817.81)	-4.6%
Egremont/Mt Washington	01258	3,423,178.74	0.9%	Egremont/Mt Washington	01258	3,892,557.92	0.9%	(469,379.18)	-12.1%
Housatonic	01236	746,453.34	0.2%	Housatonic	01236	506,337.58	0.1%	240,115.76	47.4%
Otis	01253	4,562,707.09	1.2%	Otis	01253	4,431,798.95	1.1%	130,908.14	3.0%
Total		43,251,429.67	11.1%	Total		57,912,454.67	13.7%	(14,661,025.00)	-25.3%
All other towns		80,010,411.30	20.5%	All other towns		90,120,405.98	21.4%	(10,109,994.68)	-11.2%
Total Checking		390,323,553.55		Total Checking		421,722,302.23		(31,398,748.68)	-7.4%