

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2023				ZIP CODE ACCOUNT PROFILE March 31, 2022				Growth	% Growth
MORTGAGE LOANS				MORTGAGE LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	55,309,120.16	8.5%	Adams	01220	55,085,667.77	9.6%	223,452.39	0.4%
North Adams / Florida / Clarksburg	01247	61,887,703.02	9.5%	North Adams / Florida / Clarksburg	01247	58,052,450.94	10.1%	3,835,252.08	6.6%
Drury	01343	289,626.79	0.0%	Drury	01343	294,943.85	0.1%	(5,317.06)	-1.8%
Cheshire	01225	30,379,641.58	4.7%	Cheshire	01225	30,175,979.85	5.3%	203,661.73	0.7%
Williamstown / Hancock	01267	52,326,809.40	8.0%	Williamstown / Hancock	01267	50,541,166.46	8.8%	1,785,642.94	3.5%
Savoy	01256	9,798,965.75	1.5%	Savoy	01256	8,185,948.21	1.4%	1,613,017.54	19.7%
Stamford, Vt	05352	9,463,087.57	1.4%	Stamford, Vt	05352	10,153,620.38	1.8%	(690,532.81)	-6.8%
Pownal, Vt	05261	4,117,786.88	0.6%	Pownal, Vt	05261	4,060,314.57	0.7%	57,472.31	1.4%
Bennington, Vt	05201	2,533,096.07	0.4%	Bennington, Vt	05201	2,580,066.34	0.5%	(46,970.27)	-1.8%
North Bennington, Vt	05257	89,172.48	0.0%	North Bennington, Vt	05257	91,377.46	0.0%	(2,204.98)	-2.4%
Readsboro, Vt	05350	2,208,824.55	0.3%	Readsboro, Vt	05350	2,398,881.47	0.4%	(190,056.92)	-7.9%
Petersburg, NY	12138	380,379.29	0.1%	Petersburg, NY	12138	72,782.38	0.0%	307,596.91	422.6%
Plainfield	01070	669,949.39	0.1%	Plainfield	01070	369,742.04	0.1%	300,207.35	81.2%
Total		229,454,162.93	35.1%	Total		222,062,941.72	38.7%	7,391,221.21	3.3%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	26,801,396.57	4.1%	Lanesboro	01237	24,048,902.80	4.2%	2,752,493.77	11.4%
Pittsfield	01201,01202	97,796,762.56	15.0%	Pittsfield	01201,01202	82,950,599.13	14.5%	14,846,163.43	17.9%
Lenox	01240	32,614,083.20	5.0%	Lenox	01240	34,100,355.23	5.9%	(1,486,272.03)	-4.4%
Windsor	01270	7,188,106.08	1.1%	Windsor	01270	6,399,568.30	1.1%	788,537.78	12.3%
Richmond	01254	10,014,177.24	1.5%	Richmond	01254	8,255,258.93	1.4%	1,758,918.31	21.3%
Dalton	01226,01227	21,063,061.26	3.2%	Dalton	01226,01227	18,891,851.05	3.3%	2,171,210.21	11.5%
Hinsdale / Peru	01235	11,178,186.85	1.7%	Hinsdale / Peru	01235	10,164,526.61	1.8%	1,013,660.24	10.0%
Becket / Washington	01223	14,504,992.42	2.2%	Becket / Washington	01223	13,113,355.15	2.3%	1,391,637.27	10.6%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	1,573,858.75	0.2%	Lenox Dale	01242	1,414,968.51	0.2%	158,890.24	11.2%
Cummington	01026	1,202,078.10	0.2%	Cummington	01026	1,082,229.87	0.2%	119,848.23	11.1%
Total		223,936,703.03	34.3%	Total		200,421,615.58	35.0%	23,515,087.45	11.7%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	22,018,126.39	3.4%	Lee	01238	19,215,518.19	3.4%	2,802,608.20	14.6%
Stockbridge	01262	19,080,581.72	2.9%	Stockbridge	01262	14,547,826.84	2.5%	4,532,754.88	31.2%
Great Barrington	01230	45,702,821.79	7.0%	Great Barrington	01230	35,530,260.04	6.2%	10,172,561.75	28.6%
West Stockbridge	01266	9,683,999.72	1.5%	West Stockbridge	01266	9,000,404.57	1.6%	683,595.15	7.6%
Tyringham	01264	2,215,233.03	0.3%	Tyringham	01264	2,269,954.08	0.4%	(54,721.05)	-2.4%
New Marlborough	01244,01259	6,856,281.85	1.1%	New Marlborough	01244,01259	6,097,390.76	1.1%	758,891.09	12.4%
Monterey	01245	9,701,662.47	1.5%	Monterey	01245	7,444,366.63	1.3%	2,257,295.84	30.3%
Sandisfield	01255	3,173,587.07	0.5%	Sandisfield	01255	2,373,397.41	0.4%	800,189.66	33.7%
Sheffield	01257	7,392,940.80	1.1%	Sheffield	01257	5,683,878.32	1.0%	1,709,062.48	30.1%
Egremont/Mt Washington	01258	6,308,087.57	1.0%	Egremont/Mt Washington	01258	7,233,414.80	1.3%	(925,327.23)	-12.8%
Housatonic	01236	3,072,303.80	0.5%	Housatonic	01236	1,283,711.41	0.2%	1,788,592.39	139.3%
Otis	01253	5,340,113.11	0.8%	Otis	01253	3,754,275.33	0.7%	1,585,837.78	42.2%
Total		140,545,739.32	21.5%	Total		114,434,398.38	20.0%	26,111,340.94	22.82%
All other towns		58,928,661.59	9.0%	All other towns		36,223,935.47	6.3%	22,704,726.12	62.7%
Total mortgage loans		652,865,266.87		Total mortgage loans		573,142,891.15		79,722,375.72	13.91%

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Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2023				ZIP CODE ACCOUNT PROFILE March 31, 2022				Growth	% Growth
*****				*****					
INSTALLMENT LOANS				INSTALLMENT LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	1,991,333.49	23.9%	Adams	01220	1,719,768.85	24.4%	271,564.64	15.8%
North Adams / Florida / Clarksburg	01247	1,686,040.18	20.3%	North Adams / Florida / Clarksburg	01247	1,343,450.91	19.0%	342,589.27	25.5%
Drury	01343	-	0.0%	Drury	01343	-	0.0%	-	0.0%
Cheshire	01225	751,132.01	9.0%	Cheshire	01225	740,413.77	10.5%	10,718.24	1.4%
Williamstown / Hancock	01267	275,459.88	3.3%	Williamstown / Hancock	01267	293,214.95	4.2%	(17,755.07)	-6.1%
Savoy	01256	100,622.66	1.2%	Savoy	01256	88,198.16	1.3%	12,424.50	14.1%
Stamford, Vt	05352	361,082.84	4.3%	Stamford, Vt	05352	306,064.69	4.3%	55,018.15	18.0%
Pownal, Vt	05261	105,156.32	1.3%	Pownal, Vt	05261	55,908.42	0.8%	49,247.90	88.1%
Bennington, Vt	05201	31,793.90	0.4%	Bennington, Vt	05201	33,798.28	0.5%	(2,004.38)	-5.9%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	124,346.31	1.5%	Readsboro, Vt	05350	120,448.88	1.7%	3,897.43	3.2%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	1,908.35	0.0%	(1,908.35)	-100.0%
Plainfield	01070	31,527.82	0.4%	Plainfield	01070	2,578.96	0.0%	28,948.86	1122.5%
Total		5,458,495.41	65.6%	Total		4,705,754.22	66.7%	752,741.19	16.0%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	162,150.90	1.9%	Lanesboro	01237	157,348.28	2.2%	4,802.62	3.1%
Pittsfield	01201,01202	853,052.65	10.3%	Pittsfield	01201,01202	562,494.45	8.0%	290,558.20	51.7%
Lenox	01240	214,198.36	2.6%	Lenox	01240	126,447.40	1.8%	87,750.96	69.4%
Windsor	01270	94,182.36	1.1%	Windsor	01270	116,731.02	1.7%	(22,548.66)	-19.3%
Richmond	01254	-	0.0%	Richmond	01254	304.97	0.0%	(304.97)	-100.0%
Dalton	01226,01227	199,119.07	2.4%	Dalton	01226,01227	97,254.84	1.4%	101,864.23	104.7%
Hinsdale / Peru	01235	147,723.12	1.8%	Hinsdale / Peru	01235	126,643.49	1.8%	21,079.63	16.6%
Becket / Washington	01223	93,773.50	1.1%	Becket / Washington	01223	63,818.90	0.9%	29,954.60	46.9%
Stephentown, NY	12168	6,797.34	0.1%	Stephentown, NY	12168	5,742.81	0.1%	1,054.53	18.4%
Lenox Dale	01242	3,543.74	0.0%	Lenox Dale	01242	27,772.16	0.4%	(24,228.42)	-87.2%
Cummington	01026	73,822.34	0.9%	Cummington	01026	32,953.07	0.5%	40,869.27	124.0%
Total		1,848,363.38	22.2%	Total		1,317,511.39	18.7%	530,851.99	40.3%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	153,112.55	1.8%	Lee	01238	147,734.77	2.1%	5,377.78	3.6%
Stockbridge	01262	28,718.66	0.3%	Stockbridge	01262	31,807.73	0.5%	(3,089.07)	-9.7%
Great Barrington	01230	14,974.10	0.2%	Great Barrington	01230	8,895.95	0.1%	6,078.15	68.3%
West Stockbridge	01266	128,533.96	1.5%	West Stockbridge	01266	182,508.33	2.6%	(53,974.37)	-29.6%
Tyringham	01264	-	0.0%	Tyringham	01264	-	0.0%	-	0.0%
New Marlborough	01244,01259	-	0.0%	New Marlborough	01244,01259	-	0.0%	-	0.0%
Monterey	01245	-	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	28,766.90	0.3%	Housatonic	01236	11,093.08	0.2%	17,673.82	159.3%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		354,106.17	4.3%	Total		382,039.86	5.4%	(27,933.69)	-7.3%
All other towns		658,446.59	7.9%	All other towns		647,015.78	9.2%	11,430.81	1.8%
Total installment loans		8,319,411.55		Total installment loans		7,052,321.25		1,267,090.30	18.0%

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ZIP CODE ACCOUNT PROFILE March 31, 2023				ZIP CODE ACCOUNT PROFILE March 31, 2022				Growth	% Growth
COMMERCIAL LOANS				COMMERCIAL LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	5,359,825.84	4.6%	Adams	01220	6,447,708.04	5.7%	(1,087,882.20)	-16.9%
North Adams / Florida / Clarksburg	01247	8,477,612.65	7.3%	North Adams / Florida / Clarksburg	01247	8,569,692.94	7.5%	(92,080.29)	-1.1%
Drury	01343	289,959.13	0.2%	Drury	01343	-	0.0%	289,959.13	100.0%
Cheshire	01225	3,387,290.36	2.9%	Cheshire	01225	4,623,603.41	4.1%	(1,236,313.05)	-26.7%
Williamstown / Hancock	01267	5,628,086.61	4.8%	Williamstown / Hancock	01267	7,227,055.49	6.3%	(1,598,968.88)	-22.1%
Savoy	01256	164,082.79	0.1%	Savoy	01256	278,088.31	0.2%	(114,005.52)	-41.0%
Stamford, Vt	05352	723,718.09	0.6%	Stamford, Vt	05352	821,556.52	0.7%	(97,838.43)	-11.9%
Pownal, Vt	05261	800,377.65	0.7%	Pownal, Vt	05261	707,216.46	0.6%	93,161.19	13.2%
Bennington, Vt	05201	-	0.0%	Bennington, Vt	05201	225,222.99	0.2%	(225,222.99)	-100.0%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	65,607.62	0.1%	Readsboro, Vt	05350	71,300.05	0.1%	(5,692.43)	-8.0%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	-	0.0%	Plainfield	01070	-	0.0%	-	0.0%
Total		24,896,560.74	21.4%	Total		28,971,444.21	25.4%	(4,074,883.47)	-14.1%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	3,475,694.76	3.0%	Lanesboro	01237	3,165,105.33	2.8%	310,589.43	9.8%
Pittsfield	01201,01202	10,261,007.07	8.8%	Pittsfield	01201,01202	11,224,344.88	9.8%	(963,337.81)	-8.6%
Lenox	01240	3,271,238.72	2.8%	Lenox	01240	2,973,006.72	2.6%	298,232.00	10.0%
Windsor	01270	473,797.39	0.4%	Windsor	01270	498,314.87	0.4%	(24,517.48)	-4.9%
Richmond	01254	40,289.42	0.0%	Richmond	01254	43,198.83	0.0%	(2,909.41)	-6.7%
Dalton	01226,01227	2,954,743.89	2.5%	Dalton	01226,01227	4,492,122.11	3.9%	(1,537,378.22)	-34.2%
Hinsdale / Peru	01235	928,013.77	0.8%	Hinsdale / Peru	01235	1,464,360.91	1.3%	(536,347.14)	-36.6%
Becket / Washington	01223	283,021.91	0.2%	Becket / Washington	01223	989,566.86	0.9%	(706,544.95)	-71.4%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	14,126.86	0.0%	Lenox Dale	01242	17,138.38	0.0%	(3,011.52)	-17.6%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
Total		21,701,933.79	18.7%	Total		24,867,158.89	21.8%	(3,165,225.10)	-12.7%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	801,108.04	0.7%	Lee	01238	1,205,077.56	1.1%	(403,969.52)	-33.5%
Stockbridge	01262	262,514.41	0.2%	Stockbridge	01262	272,835.63	0.2%	(10,321.22)	-3.8%
Great Barrington	01230	3,350,562.40	2.9%	Great Barrington	01230	3,860,967.39	3.4%	(510,404.99)	-13.2%
West Stockbridge	01266	901,758.16	0.8%	West Stockbridge	01266	959,784.02	0.8%	(58,025.86)	-6.0%
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	231,377.80	0.2%	Monterey	01245	-	0.0%	231,377.80	100.0%
Sandisfield	01255	-	0.0%	Sandisfield	01255	-	0.0%	-	0.0%
Sheffield	01257	-	0.0%	Sheffield	01257	-	0.0%	-	0.0%
Egremont/Mt Washington	01258	62,091.45	0.1%	Egremont/Mt Washington	01258	75,128.06	0.1%	(13,036.61)	-17.4%
Housatonic	01236	-	0.0%	Housatonic	01236	42,427.50	0.0%	(42,427.50)	-100.0%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		5,609,412.26	4.8%	Total		6,416,220.16	5.6%	(806,807.90)	-12.6%
All other towns		64,036,286.27	55.1%	All other towns		53,796,398.15	47.2%	10,239,888.12	19.0%
Total commercial loans		116,244,193.06		Total commercial loans		114,051,221.41		2,192,971.65	1.9%

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ZIP CODE ACCOUNT PROFILE March 31, 2023				ZIP CODE ACCOUNT PROFILE March 31, 2022				Growth	% Growth
*****				*****					
SAVINGS				SAVINGS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	35,680,517.88	27.0%	Adams	01220	37,630,685.20	25.2%	(1,950,167.32)	-5.2%
North Adams / Florida / Clarksburg	01247	22,036,880.78	16.7%	North Adams / Florida / Clarksburg	01247	23,851,620.58	16.0%	(1,814,739.80)	-7.6%
Drury	01343	210,051.64	0.2%	Drury	01343	315,815.98	0.2%	(105,764.34)	-33.5%
Cheshire	01225	18,162,760.06	13.7%	Cheshire	01225	22,821,937.02	15.3%	(4,659,176.96)	-20.4%
Williamstown / Hancock	01267	7,487,579.30	5.7%	Williamstown / Hancock	01267	11,824,326.42	7.9%	(4,336,747.12)	-36.7%
Savoy	01256	3,417,793.98	2.6%	Savoy	01256	4,162,330.68	2.8%	(744,536.70)	-17.9%
Stamford, Vt	05352	1,095,582.71	0.8%	Stamford, Vt	05352	1,277,006.39	0.9%	(181,423.68)	-14.2%
Pownal, Vt	05261	1,632,516.56	1.2%	Pownal, Vt	05261	1,427,224.24	1.0%	205,292.32	14.4%
Bennington, Vt	05201	372,598.60	0.3%	Bennington, Vt	05201	205,465.56	0.1%	167,133.04	81.3%
North Bennington, Vt	05257	670.88	0.0%	North Bennington, Vt	05257	100.60	0.0%	570.28	566.9%
Readsboro, Vt	05350	501,387.68	0.4%	Readsboro, Vt	05350	646,024.97	0.4%	(144,637.29)	-22.4%
Petersburg, NY	12138	181,827.54	0.1%	Petersburg, NY	12138	76,472.17	0.1%	105,355.37	137.8%
Plainfield	01070	247,236.40	0.2%	Plainfield	01070	226,567.11	0.2%	20,669.29	9.1%
Total		91,027,404.01	68.9%	Total		104,465,576.92	69.9%	(13,438,172.91)	-12.9%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	7,074,382.37	5.4%	Lanesboro	01237	7,795,188.66	5.2%	(720,806.29)	-9.2%
Pittsfield	01201,01202	8,631,111.03	6.5%	Pittsfield	01201,01202	8,549,213.86	5.7%	81,897.17	1.0%
Lenox	01240	6,648,533.18	5.0%	Lenox	01240	9,095,544.45	6.1%	(2,447,011.27)	-26.9%
Windsor	01270	759,710.11	0.6%	Windsor	01270	990,447.63	0.7%	(230,737.52)	-23.3%
Richmond	01254	640,529.12	0.5%	Richmond	01254	845,986.28	0.6%	(205,457.16)	-24.3%
Dalton	01226,01227	1,298,477.58	1.0%	Dalton	01226,01227	2,377,750.55	1.6%	(1,079,272.97)	-45.4%
Hinsdale / Peru	01235	1,092,223.19	0.8%	Hinsdale / Peru	01235	1,167,433.71	0.8%	(75,210.52)	-6.4%
Becket / Washington	01223	634,185.47	0.5%	Becket / Washington	01223	537,861.90	0.4%	96,323.57	17.9%
Stephentown, NY	12168	169,297.49	0.1%	Stephentown, NY	12168	134,601.98	0.1%	34,695.51	25.8%
Lenox Dale	01242	1,117,050.98	0.8%	Lenox Dale	01242	421,201.16	0.3%	695,849.82	165.2%
Cummington	01026	137,632.95	0.1%	Cummington	01026	106,099.27	0.1%	31,533.68	29.7%
Total		28,203,133.47	21.3%	Total		32,021,329.45	21.4%	(3,818,195.98)	-11.9%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	2,396,096.15	1.8%	Lee	01238	2,333,639.81	1.6%	62,456.34	2.7%
Stockbridge	01262	284,201.03	0.2%	Stockbridge	01262	215,907.79	0.1%	68,293.24	31.6%
Great Barrington	01230	405,445.04	0.3%	Great Barrington	01230	285,676.65	0.2%	119,768.39	41.9%
West Stockbridge	01266	501,411.31	0.4%	West Stockbridge	01266	446,013.18	0.3%	55,398.13	12.4%
Tyringham	01264	46,659.69	0.0%	Tyringham	01264	37,265.23	0.0%	9,394.46	25.2%
New Marlborough	01244,01259	68,913.95	0.1%	New Marlborough	01244,01259	2,134.26	0.0%	66,779.69	3128.9%
Monterey	01245	2,751.21	0.0%	Monterey	01245	99,459.21	0.1%	(96,708.00)	-97.2%
Sandisfield	01255	89,090.44	0.1%	Sandisfield	01255	64,204.89	0.0%	24,885.55	38.8%
Sheffield	01257	65,711.64	0.0%	Sheffield	01257	64,646.86	0.0%	1,064.78	1.6%
Egremont/Mt Washington	01258	52,925.57	0.0%	Egremont/Mt Washington	01258	295,609.39	0.2%	(242,683.82)	-82.1%
Housatonic	01236	11,594.07	0.0%	Housatonic	01236	20,140.32	0.0%	(8,546.25)	-42.4%
Otis	01253	78,350.19	0.1%	Otis	01253	77,954.76	0.1%	395.43	0.5%
Total		4,003,150.29	3.0%	Total		3,942,652.35	2.6%	60,497.94	1.5%
All other towns		8,927,236.63	6.8%	All other towns		9,025,395.98	6.0%	(98,159.35)	-1.1%
Total Savings		132,160,924.40		Total Savings		149,454,954.70		(17,294,030.30)	-11.6%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2023				ZIP CODE ACCOUNT PROFILE March 31, 2022				Growth	% Growth
*****				*****					
CD's				CD's					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	34,826,606.05	18.7%	Adams	01220	22,507,760.08	25.3%	12,318,845.97	54.7%
North Adams / Florida / Clarksburg	01247	12,925,730.38	6.9%	North Adams / Florida / Clarksburg	01247	9,067,085.93	10.2%	3,858,644.45	42.6%
Drury	01343	97,370.33	0.1%	Drury	01343	99,972.26	0.1%	(2,601.93)	-2.6%
Cheshire	01225	14,371,907.30	7.7%	Cheshire	01225	10,022,469.38	11.2%	4,349,437.92	43.4%
Williamstown / Hancock	01267	13,089,679.15	7.0%	Williamstown / Hancock	01267	8,903,909.41	10.0%	4,185,769.74	47.0%
Savoy	01256	1,427,082.21	0.8%	Savoy	01256	1,352,913.37	1.5%	74,168.84	5.5%
Stamford, Vt	05352	847,508.24	0.5%	Stamford, Vt	05352	1,741,167.38	2.0%	(893,659.14)	-51.3%
Pownal, Vt	05261	278,116.94	0.1%	Pownal, Vt	05261	594,590.30	0.7%	(316,473.36)	-53.2%
Bennington, Vt	05201	761,137.64	0.4%	Bennington, Vt	05201	941,614.88	1.1%	(180,477.24)	-19.2%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	36,164.81	0.0%	Readsboro, Vt	05350	259,390.60	0.3%	(223,225.79)	-86.1%
Petersburg, NY	12138	65,312.64	0.0%	Petersburg, NY	12138	105,562.59	0.1%	(40,249.95)	-38.1%
Plainfield	01070	378,458.45	0.2%	Plainfield	01070	313,343.29	0.4%	65,115.16	20.8%
Total		79,105,074.14	42.5%	Total		55,909,779.47	62.7%	23,195,294.67	41.5%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	3,978,366.12	2.1%	Lanesboro	01237	2,179,516.20	2.4%	1,798,849.92	82.5%
Pittsfield	01201,01202	11,682,175.38	6.3%	Pittsfield	01201,01202	6,983,614.07	7.8%	4,698,561.31	67.3%
Lenox	01240	9,903,226.54	5.3%	Lenox	01240	5,853,585.77	6.6%	4,049,640.77	69.2%
Windsor	01270	1,026,192.22	0.6%	Windsor	01270	563,397.50	0.6%	462,794.72	82.1%
Richmond	01254	770,930.48	0.4%	Richmond	01254	203,746.45	0.2%	567,184.03	278.4%
Dalton	01226,01227	2,416,333.65	1.3%	Dalton	01226,01227	2,336,513.36	2.6%	79,820.29	3.4%
Hinsdale / Peru	01235	1,305,646.88	0.7%	Hinsdale / Peru	01235	1,319,297.10	1.5%	(13,650.22)	-1.0%
Becket / Washington	01223	232,892.89	0.1%	Becket / Washington	01223	46,555.54	0.1%	186,337.35	400.2%
Stephentown, NY	12168	59,988.28	0.0%	Stephentown, NY	12168	57,196.09	0.1%	2,792.19	4.9%
Lenox Dale	01242	671,699.43	0.4%	Lenox Dale	01242	655,140.36	0.7%	16,559.07	2.5%
Cummington	01026	25,253.40	0.0%	Cummington	01026	-	0.0%	25,253.40	100.0%
Total		32,072,705.27	17.2%	Total		20,198,562.44	22.7%	11,874,142.83	58.8%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	1,641,113.16	0.9%	Lee	01238	1,302,844.81	1.5%	338,268.35	26.0%
Stockbridge	01262	3,036,772.01	1.6%	Stockbridge	01262	180,875.83	0.2%	2,855,896.18	1578.9%
Great Barrington	01230	1,085,800.78	0.6%	Great Barrington	01230	373,192.40	0.4%	712,608.38	190.9%
West Stockbridge	01266	815,889.77	0.4%	West Stockbridge	01266	536,986.07	0.6%	278,903.70	51.9%
Tyringham	01264	125,651.48	0.1%	Tyringham	01264	100,252.77	0.1%	25,398.71	25.3%
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	200,342.39	0.1%	Sandisfield	01255	-	0.0%	200,342.39	100.0%
Sheffield	01257	-	0.0%	Sheffield	01257	-	0.0%	-	0.0%
Egremont/Mt Washington	01258	504,368.93	0.3%	Egremont/Mt Washington	01258	1,233.79	0.0%	503,135.14	40779.6%
Housatonic	01236	12,292.61	0.0%	Housatonic	01236	42,705.75	0.0%	(30,413.14)	-71.2%
Otis	01253	260,560.87	0.1%	Otis	01253	258,687.05	0.3%	1,873.82	0.7%
Total		7,682,792.00	4.1%	Total		2,796,778.47	3.1%	4,886,013.53	174.7%
All other towns		67,317,995.59	36.2%	All other towns		10,214,079.01	11.5%	57,103,916.58	559.1%
Total CD's		186,178,567.00		Total CD's		89,119,199.39		97,059,367.61	108.9%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2023				ZIP CODE ACCOUNT PROFILE March 31, 2022				Growth	% Growth
*****				*****					
CHECKING				CHECKING					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	70,446,374.44	15.5%	Adams	01220	79,382,011.36	14.2%	(8,935,636.92)	-11.3%
North Adams / Florida / Clarksburg	01247	47,559,706.05	10.5%	North Adams / Florida / Clarksburg	01247	47,393,139.80	8.5%	166,566.25	0.4%
Drury	01343	4,952,040.78	1.1%	Drury	01343	4,664,697.09	0.8%	287,343.69	6.2%
Cheshire	01225	28,080,659.56	6.2%	Cheshire	01225	33,371,085.12	6.0%	(5,290,425.56)	-15.9%
Williamstown / Hancock	01267	39,746,810.23	8.8%	Williamstown / Hancock	01267	46,894,409.43	8.4%	(7,147,599.20)	-15.2%
Savoy	01256	3,439,248.75	0.8%	Savoy	01256	2,477,691.49	0.4%	961,557.26	38.8%
Stamford, Vt	05352	2,762,297.49	0.6%	Stamford, Vt	05352	2,184,116.73	0.4%	578,180.76	26.5%
Pownal, Vt	05261	2,083,917.79	0.5%	Pownal, Vt	05261	1,626,003.64	0.3%	457,914.15	28.2%
Bennington, Vt	05201	627,440.76	0.1%	Bennington, Vt	05201	562,774.33	0.1%	64,666.43	11.5%
Readsboro, Vt	05350	1,673,021.21	0.4%	Readsboro, Vt	05350	1,806,406.77	0.3%	(133,385.56)	-7.4%
North Bennington, Vt	05257	579,783.26	0.1%	North Bennington, Vt	05257	507,412.82	0.1%	72,370.44	14.3%
Petersburg, NY	12138	197,094.85	0.0%	Petersburg, NY	12138	131,303.20	0.0%	65,791.65	50.1%
Plainfield	01070	753,060.65	0.2%	Plainfield	01070	824,208.89	0.1%	(71,148.24)	-8.6%
Total		202,901,455.82	44.7%	Total		221,825,260.67	39.6%	(18,923,804.85)	-8.5%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	10,996,195.26	2.4%	Lanesboro	01237	12,882,685.69	2.3%	(1,886,490.43)	-14.6%
Pittsfield	01201,01202	24,020,866.56	5.3%	Pittsfield	01201,01202	18,241,840.14	3.3%	5,779,026.42	31.7%
Lenox	01240	27,790,030.85	6.1%	Lenox	01240	44,210,003.91	7.9%	(16,419,973.06)	-37.1%
Windsor	01270	1,083,341.59	0.2%	Windsor	01270	1,440,350.45	0.3%	(357,008.86)	-24.8%
Richmond	01254	1,433,052.86	0.3%	Richmond	01254	1,351,092.79	0.2%	81,960.07	6.1%
Dalton	01226,01227	20,361,672.01	4.5%	Dalton	01226,01227	24,475,805.33	4.4%	(4,114,133.32)	-16.8%
Hinsdale / Peru	01235	3,609,765.88	0.8%	Hinsdale / Peru	01235	1,162,358.29	0.2%	2,447,407.59	210.6%
Becket / Washington	01223	3,327,306.56	0.7%	Becket / Washington	01223	3,494,771.16	0.6%	(167,464.60)	-4.8%
Lenox Dale	01242	1,018,929.89	0.2%	Lenox Dale	01242	1,032,021.57	0.2%	(13,091.68)	-1.3%
Stephentown, NY	12168	364,022.31	0.1%	Stephentown, NY	12168	186,741.51	0.0%	177,280.80	94.9%
Cummington	01026	435,046.16	0.1%	Cummington	01026	183,687.36	0.0%	251,358.80	136.8%
Total		94,440,229.93	20.8%	Total		108,661,358.20	19.4%	(14,221,128.27)	-13.1%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	7,435,419.15	1.6%	Lee	01238	7,904,296.45	1.4%	(468,877.30)	-5.9%
Stockbridge	01262	16,446,671.44	3.6%	Stockbridge	01262	13,165,236.43	2.4%	3,281,435.01	24.9%
Great Barrington	01230	11,250,333.84	2.5%	Great Barrington	01230	9,176,804.90	1.6%	2,073,528.94	22.6%
West Stockbridge	01266	1,418,327.44	0.3%	West Stockbridge	01266	1,738,368.29	0.3%	(320,040.85)	-18.4%
Tyringham	01264	15,086.95	0.0%	Tyringham	01264	4,748.61	0.0%	10,338.34	217.7%
New Marlborough	01244,01259	1,765,583.74	0.4%	New Marlborough	01244,01259	2,027,791.52	0.4%	(262,207.78)	-12.9%
Monterey	01245	231,559.84	0.1%	Monterey	01245	147,983.26	0.0%	83,576.58	56.5%
Sandisfield	01255	1,262,647.34	0.3%	Sandisfield	01255	1,111,383.88	0.2%	151,263.46	13.6%
Sheffield	01257	2,476,985.88	0.5%	Sheffield	01257	2,265,008.73	0.4%	211,977.15	9.4%
Egremont/Mt Washington	01258	2,511,623.95	0.6%	Egremont/Mt Washington	01258	275,818.65	0.0%	2,235,805.30	810.6%
Housatonic	01236	960,750.93	0.2%	Housatonic	01236	2,221,998.69	0.4%	(1,261,247.76)	-56.8%
Otis	01253	3,291,421.34	0.7%	Otis	01253	3,210,833.93	0.6%	80,587.41	2.5%
Total		49,066,411.84	10.8%	Total		43,250,273.34	7.7%	5,816,138.50	13.4%
All other towns		107,775,955.99	23.7%	All other towns		185,915,405.54	33.2%	(78,139,449.55)	-42.0%
Total Checking		454,184,053.58		Total Checking		559,652,297.75		(105,468,244.17)	-18.8%