

**Adams Community Bank  
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2023				ZIP CODE ACCOUNT PROFILE June 30, 2022				Growth	% Growth
<b>MORTGAGE LOANS</b>				<b>MORTGAGE LOANS</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	55,014,522.05	8.2%	Adams	01220	54,681,198.96	9.4%	333,323.09	0.6%
North Adams / Florida / Clarksburg	01247	60,973,013.72	9.1%	North Adams / Florida / Clarksburg	01247	59,311,202.24	10.2%	1,661,811.48	2.8%
Drury	01343	284,368.35	0.0%	Drury	01343	292,480.14	0.1%	(8,111.79)	-2.8%
Cheshire	01225	30,468,645.21	4.5%	Cheshire	01225	29,908,053.87	5.1%	560,591.34	1.9%
Williamstown / Hancock	01267	51,316,547.93	7.6%	Williamstown / Hancock	01267	51,902,836.97	8.9%	(586,289.04)	-1.1%
Savoy	01256	9,820,327.08	1.5%	Savoy	01256	8,848,998.56	1.5%	971,328.52	11.0%
Stamford, Vt	05352	9,515,409.61	1.4%	Stamford, Vt	05352	10,028,715.07	1.7%	(513,305.46)	-5.1%
Pownal, Vt	05261	4,638,742.92	0.7%	Pownal, Vt	05261	4,222,359.98	0.7%	416,382.94	9.9%
Bennington, Vt	05201	3,156,531.41	0.5%	Bennington, Vt	05201	2,803,089.06	0.5%	353,442.35	12.6%
North Bennington, Vt	05257	88,584.99	0.0%	North Bennington, Vt	05257	90,887.19	0.0%	(2,302.20)	-2.5%
Readsboro, Vt	05350	2,197,236.16	0.3%	Readsboro, Vt	05350	2,365,119.69	0.4%	(167,883.53)	-7.1%
Petersburg, NY	12138	378,576.42	0.1%	Petersburg, NY	12138	71,794.92	0.0%	306,781.50	427.3%
Plainfield	01070	664,836.39	0.1%	Plainfield	01070	402,208.06	0.1%	262,628.33	65.3%
<b>Total</b>		<b>228,517,342.24</b>	<b>34.0%</b>	<b>Total</b>		<b>224,928,944.71</b>	<b>38.5%</b>	<b>3,588,397.53</b>	<b>1.6%</b>
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	27,675,857.24	4.1%	Lanesboro	01237	25,011,622.30	4.3%	2,664,234.94	10.7%
Pittsfield	01201,01202	102,186,792.27	15.2%	Pittsfield	01201,01202	84,308,401.64	14.4%	17,878,390.63	21.2%
Lenox	01240	33,311,311.11	5.0%	Lenox	01240	33,470,871.84	5.7%	(159,560.73)	-0.5%
Windsor	01270	7,262,373.63	1.1%	Windsor	01270	6,304,983.59	1.1%	957,390.04	15.2%
Richmond	01254	10,499,782.23	1.6%	Richmond	01254	8,320,017.20	1.4%	2,179,765.03	26.2%
Dalton	01226,01227	21,309,902.72	3.2%	Dalton	01226,01227	19,578,393.92	3.4%	1,731,508.80	8.8%
Hinsdale / Peru	01235	11,186,188.46	1.7%	Hinsdale / Peru	01235	10,353,935.29	1.8%	832,253.17	8.0%
Becket / Washington	01223	15,420,567.76	2.3%	Becket / Washington	01223	12,903,054.22	2.2%	2,517,513.54	19.5%
Stephentown, NY	12168	355,250.00	0.1%	Stephentown, NY	12168	-	0.0%	355,250.00	100.0%
Lenox Dale	01242	1,619,631.92	0.2%	Lenox Dale	01242	1,498,353.94	0.3%	121,277.98	8.1%
Cummington	01026	1,192,533.88	0.2%	Cummington	01026	1,080,234.26	0.2%	112,299.62	10.4%
<b>Total</b>		<b>232,020,191.22</b>	<b>34.5%</b>	<b>Total</b>		<b>202,829,868.20</b>	<b>34.7%</b>	<b>29,190,323.02</b>	<b>14.4%</b>
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	21,887,723.51	3.3%	Lee	01238	19,381,666.84	3.3%	2,506,056.67	12.9%
Stockbridge	01262	19,432,446.29	2.9%	Stockbridge	01262	14,035,381.04	2.4%	5,397,065.25	38.5%
Great Barrington	01230	46,069,530.54	6.9%	Great Barrington	01230	39,773,570.14	6.8%	6,295,960.40	15.8%
West Stockbridge	01266	9,624,815.00	1.4%	West Stockbridge	01266	8,923,268.34	1.5%	701,546.66	7.9%
Tyringham	01264	2,198,230.84	0.3%	Tyringham	01264	2,254,686.39	0.4%	(56,455.55)	-2.5%
New Marlborough	01244,01259	6,817,967.75	1.0%	New Marlborough	01244,01259	6,014,453.95	1.0%	803,513.80	13.4%
Monterey	01245	9,863,837.16	1.5%	Monterey	01245	8,820,597.46	1.5%	1,043,239.70	11.8%
Sandisfield	01255	4,024,171.37	0.6%	Sandisfield	01255	2,198,792.97	0.4%	1,825,378.40	83.0%
Sheffield	01257	8,256,723.88	1.2%	Sheffield	01257	5,956,855.81	1.0%	2,299,868.07	38.6%
Egremont/Mt Washington	01258	6,739,558.27	1.0%	Egremont/Mt Washington	01258	7,251,471.94	1.2%	(511,913.67)	-7.1%
Housatonic	01236	3,168,065.17	0.5%	Housatonic	01236	1,271,317.25	0.2%	1,896,747.92	149.2%
Otis	01253	5,213,064.12	0.8%	Otis	01253	3,794,324.52	0.7%	1,418,739.60	37.4%
<b>Total</b>		<b>143,296,133.90</b>	<b>21.3%</b>	<b>Total</b>		<b>119,676,386.65</b>	<b>20.5%</b>	<b>23,619,747.25</b>	<b>19.74%</b>
All other towns		68,131,748.59	10.1%	All other towns		36,283,470.12	6.2%	31,848,278.47	87.8%
<b>Total mortgage loans</b>		<b>671,965,415.95</b>		<b>Total mortgage loans</b>		<b>583,718,669.68</b>		<b>88,246,746.27</b>	<b>15.12%</b>

**Adams Community Bank  
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2023				ZIP CODE ACCOUNT PROFILE June 30, 2022				Growth	% Growth
*****				*****					
<b>INSTALLMENT LOANS</b>				<b>INSTALLMENT LOANS</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	2,056,421.77	24.5%	Adams	01220	1,792,638.05	22.8%	263,783.72	14.7%
North Adams / Florida / Clarksburg	01247	1,762,837.30	21.0%	North Adams / Florida / Clarksburg	01247	1,578,429.63	20.1%	184,407.67	11.7%
Drury	01343	-	0.0%	Drury	01343	-	0.0%	-	0.0%
Cheshire	01225	752,562.92	9.0%	Cheshire	01225	776,886.86	9.9%	(24,323.94)	-3.1%
Williamstown / Hancock	01267	261,237.61	3.1%	Williamstown / Hancock	01267	309,525.07	3.9%	(48,287.46)	-15.6%
Savoy	01256	111,680.80	1.3%	Savoy	01256	110,620.04	1.4%	1,060.76	1.0%
Stamford, Vt	05352	378,242.43	4.5%	Stamford, Vt	05352	374,548.67	4.8%	3,693.76	1.0%
Pownal, Vt	05261	101,261.55	1.2%	Pownal, Vt	05261	111,760.23	1.4%	(10,498.68)	-9.4%
Bennington, Vt	05201	29,301.58	0.3%	Bennington, Vt	05201	33,747.54	0.4%	(4,445.96)	-13.2%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	107,233.00	1.3%	Readsboro, Vt	05350	117,504.62	1.5%	(10,271.62)	-8.7%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	1,550.96	0.0%	(1,550.96)	-100.0%
Plainfield	01070	38,508.34	0.5%	Plainfield	01070	2,305.07	0.0%	36,203.27	1570.6%
<b>Total</b>		<b>5,599,287.30</b>	<b>66.8%</b>	<b>Total</b>		<b>5,209,516.74</b>	<b>66.4%</b>	<b>389,770.56</b>	<b>7.5%</b>
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	137,926.01	1.6%	Lanesboro	01237	149,417.90	1.9%	(11,491.89)	-7.7%
Pittsfield	01201,01202	914,159.39	10.9%	Pittsfield	01201,01202	731,685.67	9.3%	182,473.72	24.9%
Lenox	01240	222,827.07	2.7%	Lenox	01240	215,550.43	2.7%	7,276.64	3.4%
Windsor	01270	70,658.16	0.8%	Windsor	01270	101,952.77	1.3%	(31,294.61)	-30.7%
Richmond	01254	-	0.0%	Richmond	01254	-	0.0%	-	0.0%
Dalton	01226,01227	259,720.71	3.1%	Dalton	01226,01227	126,266.81	1.6%	133,453.90	105.7%
Hinsdale / Peru	01235	116,511.30	1.4%	Hinsdale / Peru	01235	131,779.29	1.7%	(15,267.99)	-11.6%
Becket / Washington	01223	90,791.34	1.1%	Becket / Washington	01223	108,688.44	1.4%	(17,897.10)	-16.5%
Stephentown, NY	12168	7,240.50	0.1%	Stephentown, NY	12168	12,918.81	0.2%	(5,678.31)	-44.0%
Lenox Dale	01242	3,150.06	0.0%	Lenox Dale	01242	16,555.78	0.2%	(13,405.72)	-81.0%
Cummington	01026	83,996.61	1.0%	Cummington	01026	31,373.25	0.4%	52,623.36	167.7%
<b>Total</b>		<b>1,906,981.15</b>	<b>22.8%</b>	<b>Total</b>		<b>1,626,189.15</b>	<b>20.7%</b>	<b>280,792.00</b>	<b>17.3%</b>
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	142,713.53	1.7%	Lee	01238	143,193.81	1.8%	(480.28)	-0.3%
Stockbridge	01262	26,191.37	0.3%	Stockbridge	01262	33,300.06	0.4%	(7,108.69)	-21.3%
Great Barrington	01230	12,051.80	0.1%	Great Barrington	01230	8,222.63	0.1%	3,829.17	46.6%
West Stockbridge	01266	83,175.82	1.0%	West Stockbridge	01266	171,678.92	2.2%	(88,503.10)	-51.6%
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	27,729.23	0.3%	Housatonic	01236	10,174.37	0.1%	17,554.86	172.5%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
<b>Total</b>		<b>291,861.75</b>	<b>3.5%</b>	<b>Total</b>		<b>366,569.79</b>	<b>4.7%</b>	<b>(74,708.04)</b>	<b>-20.4%</b>
All other towns		583,987.69	7.0%	All other towns		648,608.20	8.3%	(64,620.51)	-10.0%
<b>Total installment loans</b>		<b>8,382,117.89</b>		<b>Total installment loans</b>		<b>7,850,883.88</b>		<b>531,234.01</b>	<b>6.8%</b>

**Adams Community Bank  
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2023				ZIP CODE ACCOUNT PROFILE June 30, 2022				Growth	% Growth
*****				*****					
<b>COMMERCIAL LOANS</b>				<b>COMMERCIAL LOANS</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	5,334,827.52	4.6%	Adams	01220	5,554,570.42	4.8%	(219,742.90)	-4.0%
North Adams / Florida / Clarksburg	01247	8,983,206.08	7.7%	North Adams / Florida / Clarksburg	01247	9,141,549.93	7.9%	(158,343.85)	-1.7%
Drury	01343	289,959.13	0.2%	Drury	01343	289,959.13	0.3%	-	0.0%
Cheshire	01225	3,203,658.66	2.7%	Cheshire	01225	4,429,374.92	3.8%	(1,225,716.26)	-27.7%
Williamstown / Hancock	01267	5,493,585.33	4.7%	Williamstown / Hancock	01267	6,238,333.16	5.4%	(744,747.83)	-11.9%
Savoy	01256	130,324.50	0.1%	Savoy	01256	276,480.50	0.2%	(146,156.00)	-52.9%
Stamford, Vt	05352	688,813.05	0.6%	Stamford, Vt	05352	787,508.92	0.7%	(98,695.87)	-12.5%
Pownal, Vt	05261	754,497.20	0.6%	Pownal, Vt	05261	868,077.23	0.8%	(113,580.03)	-13.1%
Bennington, Vt	05201	-	0.0%	Bennington, Vt	05201	50,561.67	0.0%	(50,561.67)	-100.0%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	64,280.38	0.1%	Readsboro, Vt	05350	69,866.22	0.1%	(5,585.84)	-8.0%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	-	0.0%	Plainfield	01070	-	0.0%	-	0.0%
<b>Total</b>		<b>24,943,151.85</b>	<b>21.3%</b>	<b>Total</b>		<b>27,706,282.10</b>	<b>24.0%</b>	<b>(2,763,130.25)</b>	<b>-10.0%</b>
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	3,535,184.33	3.0%	Lanesboro	01237	3,274,814.00	2.8%	260,370.33	8.0%
Pittsfield	01201,01202	10,763,911.79	9.2%	Pittsfield	01201,01202	11,271,609.98	9.8%	(507,698.19)	-4.5%
Lenox	01240	3,455,272.33	2.9%	Lenox	01240	3,615,101.31	3.1%	(159,828.98)	-4.4%
Windsor	01270	424,930.85	0.4%	Windsor	01270	474,794.41	0.4%	(49,863.56)	-10.5%
Richmond	01254	39,589.79	0.0%	Richmond	01254	42,456.83	0.0%	(2,867.04)	-6.8%
Dalton	01226,01227	2,934,858.86	2.5%	Dalton	01226,01227	3,292,986.60	2.9%	(358,127.74)	-10.9%
Hinsdale / Peru	01235	924,576.91	0.8%	Hinsdale / Peru	01235	1,438,634.58	1.2%	(514,057.67)	-35.7%
Becket / Washington	01223	271,328.19	0.2%	Becket / Washington	01223	981,512.51	0.9%	(710,184.32)	-72.4%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	13,376.86	0.0%	Lenox Dale	01242	16,388.38	0.0%	(3,011.52)	-18.4%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
<b>Total</b>		<b>22,363,029.91</b>	<b>19.1%</b>	<b>Total</b>		<b>24,408,298.60</b>	<b>21.1%</b>	<b>(2,045,268.69)</b>	<b>-8.4%</b>
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	788,151.01	0.7%	Lee	01238	1,125,251.91	1.0%	(337,100.90)	-30.0%
Stockbridge	01262	259,888.83	0.2%	Stockbridge	01262	271,148.80	0.2%	(11,259.97)	-4.2%
Great Barrington	01230	3,970,005.45	3.4%	Great Barrington	01230	3,761,479.77	3.3%	208,525.68	5.5%
West Stockbridge	01266	883,801.55	0.8%	West Stockbridge	01266	947,534.36	0.8%	(63,732.81)	-6.7%
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	220,577.49	0.2%	Monterey	01245	-	0.0%	220,577.49	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	58,826.10	0.1%	Egremont/Mt Washington	01258	72,054.10	0.1%	(13,228.00)	-18.4%
Housatonic	01236	-	0.0%	Housatonic	01236	-	0.0%	-	0.0%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
<b>Total</b>		<b>6,181,250.43</b>	<b>5.3%</b>	<b>Total</b>		<b>6,177,468.94</b>	<b>5.4%</b>	<b>3,781.49</b>	<b>0.1%</b>
All other towns		63,681,413.55	54.4%	All other towns		57,149,584.52	49.5%	6,531,829.03	11.4%
<b>Total commercial loans</b>		<b>117,168,845.74</b>		<b>Total commercial loans</b>		<b>115,441,634.16</b>		<b>1,727,211.58</b>	<b>1.5%</b>

**Adams Community Bank  
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2023				ZIP CODE ACCOUNT PROFILE June 30, 2022				Growth	% Growth
<b>SAVINGS</b>				<b>SAVINGS</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	34,458,016.26	27.2%	Adams	01220	38,777,428.13	25.8%	(4,319,411.87)	-11.1%
North Adams / Florida / Clarksburg	01247	21,241,215.46	16.8%	North Adams / Florida / Clarksburg	01247	23,710,954.08	15.8%	(2,469,738.62)	-10.4%
Drury	01343	178,057.92	0.1%	Drury	01343	297,704.83	0.2%	(119,646.91)	-40.2%
Cheshire	01225	17,802,128.54	14.0%	Cheshire	01225	22,510,689.20	15.0%	(4,708,560.66)	-20.9%
Williamstown / Hancock	01267	7,049,024.14	5.6%	Williamstown / Hancock	01267	10,190,891.29	6.8%	(3,141,867.15)	-30.8%
Savoy	01256	2,900,305.33	2.3%	Savoy	01256	3,994,894.73	2.7%	(1,094,589.40)	-27.4%
Stamford, Vt	05352	1,000,465.43	0.8%	Stamford, Vt	05352	1,396,275.85	0.9%	(395,810.42)	-28.3%
Pownal, Vt	05261	1,569,730.41	1.2%	Pownal, Vt	05261	1,550,046.39	1.0%	19,684.02	1.3%
Bennington, Vt	05201	181,144.34	0.1%	Bennington, Vt	05201	275,042.42	0.2%	(93,898.08)	-34.1%
North Bennington, Vt	05257	110.93	0.0%	North Bennington, Vt	05257	100.63	0.0%	10.30	10.2%
Readsboro, Vt	05350	515,935.49	0.4%	Readsboro, Vt	05350	611,175.05	0.4%	(95,239.56)	-15.6%
Petersburg, NY	12138	50,388.87	0.0%	Petersburg, NY	12138	74,857.60	0.0%	(24,468.73)	-32.7%
Plainfield	01070	234,529.86	0.2%	Plainfield	01070	230,680.19	0.2%	3,849.67	1.7%
<b>Total</b>		<b>87,181,052.98</b>	<b>68.8%</b>	<b>Total</b>		<b>103,620,740.39</b>	<b>68.8%</b>	<b>(16,439,687.41)</b>	<b>-15.9%</b>
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	6,686,332.25	5.3%	Lanesboro	01237	7,854,346.87	5.2%	(1,168,014.62)	-14.9%
Pittsfield	01201,01202	9,408,955.72	7.4%	Pittsfield	01201,01202	9,745,195.55	6.5%	(336,239.83)	-3.5%
Lenox	01240	5,966,189.28	4.7%	Lenox	01240	8,740,570.29	5.8%	(2,774,381.01)	-31.7%
Windsor	01270	688,521.61	0.5%	Windsor	01270	1,401,273.27	0.9%	(712,751.66)	-50.9%
Richmond	01254	967,970.92	0.8%	Richmond	01254	910,971.81	0.6%	56,999.11	6.3%
Dalton	01226,01227	1,250,575.30	1.0%	Dalton	01226,01227	1,958,678.65	1.3%	(708,103.35)	-36.2%
Hinsdale / Peru	01235	1,112,128.37	0.9%	Hinsdale / Peru	01235	1,146,438.64	0.8%	(34,310.27)	-3.0%
Becket / Washington	01223	482,436.49	0.4%	Becket / Washington	01223	533,826.58	0.4%	(51,390.09)	-9.6%
Stephentown, NY	12168	171,436.30	0.1%	Stephentown, NY	12168	123,205.30	0.1%	48,231.00	39.1%
Lenox Dale	01242	1,010,427.15	0.8%	Lenox Dale	01242	441,428.45	0.3%	568,998.70	128.9%
Cummington	01026	138,714.06	0.1%	Cummington	01026	77,513.41	0.1%	61,200.65	79.0%
<b>Total</b>		<b>27,883,687.45</b>	<b>22.0%</b>	<b>Total</b>		<b>32,933,448.82</b>	<b>21.9%</b>	<b>(5,049,761.37)</b>	<b>-15.3%</b>
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	2,300,246.12	1.8%	Lee	01238	2,230,330.94	1.5%	69,915.18	3.1%
Stockbridge	01262	202,985.91	0.2%	Stockbridge	01262	72,608.47	0.0%	130,377.44	179.6%
Great Barrington	01230	670,119.08	0.5%	Great Barrington	01230	343,393.01	0.2%	326,726.07	95.1%
West Stockbridge	01266	127,177.69	0.1%	West Stockbridge	01266	423,776.55	0.3%	(296,598.86)	-70.0%
Tyringham	01264	33,132.53	0.0%	Tyringham	01264	40,348.41	0.0%	(7,215.88)	-17.9%
New Marlborough	01244,01259	62,902.39	0.0%	New Marlborough	01244,01259	984.70	0.0%	61,917.69	6288.0%
Monterey	01245	2,151.79	0.0%	Monterey	01245	8,658.41	0.0%	(6,506.62)	-75.1%
Sandisfield	01255	88,106.77	0.1%	Sandisfield	01255	62,714.44	0.0%	25,392.33	40.5%
Sheffield	01257	196,472.62	0.2%	Sheffield	01257	64,662.97	0.0%	131,809.65	203.8%
Egremont/Mt Washington	01258	29,320.30	0.0%	Egremont/Mt Washington	01258	277,330.59	0.2%	(248,010.29)	-89.4%
Housatonic	01236	11,627.78	0.0%	Housatonic	01236	20,712.79	0.0%	(9,085.01)	-43.9%
Otis	01253	37,377.86	0.0%	Otis	01253	57,965.08	0.0%	(20,587.22)	-35.5%
<b>Total</b>		<b>3,761,620.84</b>	<b>3.0%</b>	<b>Total</b>		<b>3,603,486.36</b>	<b>2.4%</b>	<b>158,134.48</b>	<b>4.4%</b>
All other towns		7,950,730.12	6.3%	All other towns		10,361,216.22	6.9%	(2,410,486.10)	-23.3%
<b>Total Savings</b>		<b>126,777,091.39</b>		<b>Total Savings</b>		<b>150,518,891.79</b>		<b>(23,741,800.40)</b>	<b>-15.8%</b>

**Adams Community Bank  
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2023				ZIP CODE ACCOUNT PROFILE June 30, 2022				Growth	% Growth
ZIP CODE	ACCOUNT PROFILE	June 30, 2023	June 30, 2022	ZIP CODE	ACCOUNT PROFILE	June 30, 2023	June 30, 2022		
<b>CD's</b>				<b>CD's</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	37,779,309.97	17.6%	Adams	01220	23,039,987.94	26.6%	14,739,322.03	64.0%
North Adams / Florida / Clarksburg	01247	15,596,248.80	7.3%	North Adams / Florida / Clarksburg	01247	9,006,046.89	10.4%	6,590,201.91	73.2%
Drury	01343	97,548.71	0.0%	Drury	01343	100,150.91	0.1%	(2,602.20)	-2.6%
Cheshire	01225	17,137,559.92	8.0%	Cheshire	01225	9,564,768.06	11.0%	7,572,791.86	79.2%
Williamstown / Hancock	01267	14,747,286.68	6.9%	Williamstown / Hancock	01267	8,492,869.27	9.8%	6,254,417.41	73.6%
Savoy	01256	1,568,082.72	0.7%	Savoy	01256	1,350,984.02	1.6%	217,098.70	16.1%
Stamford, Vt	05352	1,594,411.65	0.7%	Stamford, Vt	05352	1,096,456.27	1.3%	497,955.38	45.4%
Pownal, Vt	05261	295,149.61	0.1%	Pownal, Vt	05261	607,044.00	0.7%	(311,894.39)	-51.4%
Bennington, Vt	05201	864,411.63	0.4%	Bennington, Vt	05201	745,300.05	0.9%	119,111.58	16.0%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	41,263.91	0.0%	Readsboro, Vt	05350	259,516.55	0.3%	(218,252.64)	-84.1%
Petersburg, NY	12138	65,491.41	0.0%	Petersburg, NY	12138	105,796.49	0.1%	(40,305.08)	-38.1%
Plainfield	01070	455,795.16	0.2%	Plainfield	01070	313,738.18	0.4%	142,056.98	45.3%
<b>Total</b>		<b>90,242,560.17</b>	<b>42.1%</b>	<b>Total</b>		<b>54,682,658.63</b>	<b>63.1%</b>	<b>35,559,901.54</b>	<b>65.0%</b>
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	5,015,347.46	2.3%	Lanesboro	01237	2,279,824.12	2.6%	2,735,523.34	120.0%
Pittsfield	01201,01202	22,072,697.89	10.3%	Pittsfield	01201,01202	6,637,985.79	7.7%	15,434,712.10	232.5%
Lenox	01240	11,676,312.82	5.4%	Lenox	01240	4,860,474.86	5.6%	6,815,837.96	140.2%
Windsor	01270	1,033,414.94	0.5%	Windsor	01270	565,138.89	0.7%	468,276.05	82.9%
Richmond	01254	777,257.77	0.4%	Richmond	01254	203,920.25	0.2%	573,337.52	281.2%
Dalton	01226,01227	6,803,635.74	3.2%	Dalton	01226,01227	2,437,011.35	2.8%	4,366,624.39	179.2%
Hinsdale / Peru	01235	1,407,110.15	0.7%	Hinsdale / Peru	01235	1,007,627.28	1.2%	399,482.87	39.6%
Becket / Washington	01223	390,857.32	0.2%	Becket / Washington	01223	46,584.53	0.1%	344,272.79	739.0%
Stephentown, NY	12168	60,058.10	0.0%	Stephentown, NY	12168	57,236.22	0.1%	2,821.88	4.9%
Lenox Dale	01242	673,918.91	0.3%	Lenox Dale	01242	639,323.36	0.7%	34,595.55	5.4%
Cummington	01026	25,470.92	0.0%	Cummington	01026	-	0.0%	25,470.92	100.0%
<b>Total</b>		<b>49,936,082.02</b>	<b>23.3%</b>	<b>Total</b>		<b>18,735,126.65</b>	<b>21.6%</b>	<b>31,200,955.37</b>	<b>166.5%</b>
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	2,112,413.73	1.0%	Lee	01238	1,278,338.08	1.5%	834,075.65	65.2%
Stockbridge	01262	4,582,264.66	2.1%	Stockbridge	01262	181,586.44	0.2%	4,400,678.22	2423.5%
Great Barrington	01230	1,091,979.37	0.5%	Great Barrington	01230	773,093.61	0.9%	318,885.76	41.2%
West Stockbridge	01266	1,084,741.55	0.5%	West Stockbridge	01266	518,809.84	0.6%	565,931.71	109.1%
Tyringham	01264	126,946.97	0.1%	Tyringham	01264	100,315.19	0.1%	26,631.78	26.5%
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	202,432.14	0.1%	Sandisfield	01255	-	0.0%	202,432.14	100.0%
Sheffield	01257	-	0.0%	Sheffield	01257	-	0.0%	-	0.0%
Egremont/Mt Washington	01258	509,315.10	0.2%	Egremont/Mt Washington	01258	1,236.09	0.0%	508,079.01	41103.7%
Housatonic	01236	12,413.40	0.0%	Housatonic	01236	12,190.27	0.0%	223.13	1.8%
Otis	01253	263,121.21	0.1%	Otis	01253	258,861.61	0.3%	4,259.60	1.6%
<b>Total</b>		<b>9,985,628.13</b>	<b>4.7%</b>	<b>Total</b>		<b>3,124,431.13</b>	<b>3.6%</b>	<b>6,861,197.00</b>	<b>219.6%</b>
All other towns		64,402,899.29	30.0%	All other towns		10,118,184.02	11.7%	54,284,715.27	536.5%
<b>Total CD's</b>		<b>214,567,169.61</b>		<b>Total CD's</b>		<b>86,660,400.43</b>		<b>127,906,769.18</b>	<b>147.6%</b>

**Adams Community Bank  
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2023				ZIP CODE ACCOUNT PROFILE June 30, 2022				Growth	% Growth
ZIP CODE	ACCOUNT PROFILE	June 30, 2023	June 30, 2022	ZIP CODE	ACCOUNT PROFILE	June 30, 2023	June 30, 2022		
<b>CHECKING</b>				<b>CHECKING</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	65,699,706.50	15.4%	Adams	01220	82,092,867.11	14.6%	(16,393,160.61)	-20.0%
North Adams / Florida / Clarksburg	01247	45,818,119.02	10.7%	North Adams / Florida / Clarksburg	01247	48,461,768.61	8.6%	(2,643,649.59)	-5.5%
Drury	01343	5,830,036.06	1.4%	Drury	01343	5,683,352.68	1.0%	146,683.38	2.6%
Cheshire	01225	27,103,142.42	6.3%	Cheshire	01225	34,214,510.71	6.1%	(7,111,368.29)	-20.8%
Williamstown / Hancock	01267	41,730,414.76	9.8%	Williamstown / Hancock	01267	47,838,768.31	8.5%	(6,108,353.55)	-12.8%
Savoy	01256	3,133,268.60	0.7%	Savoy	01256	3,044,591.69	0.5%	88,676.91	2.9%
Stamford, Vt	05352	3,574,746.27	0.8%	Stamford, Vt	05352	2,788,391.59	0.5%	786,354.68	28.2%
Pownal, Vt	05261	2,068,023.40	0.5%	Pownal, Vt	05261	1,680,597.52	0.3%	387,425.88	23.1%
Bennington, Vt	05201	309,032.64	0.1%	Bennington, Vt	05201	533,040.33	0.1%	(224,007.69)	-42.0%
Readsboro, Vt	05350	1,367,762.43	0.3%	Readsboro, Vt	05350	2,352,624.38	0.4%	(984,861.95)	-41.9%
North Bennington, Vt	05257	600,421.75	0.1%	North Bennington, Vt	05257	529,101.57	0.1%	71,320.18	13.5%
Petersburg, NY	12138	164,325.90	0.0%	Petersburg, NY	12138	109,980.47	0.0%	54,345.43	49.4%
Plainfield	01070	769,171.65	0.2%	Plainfield	01070	738,973.49	0.1%	30,198.16	4.1%
<b>Total</b>		<b>198,168,171.40</b>	<b>46.3%</b>	<b>Total</b>		<b>230,068,568.46</b>	<b>40.9%</b>	<b>(31,900,397.06)</b>	<b>-13.9%</b>
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	11,096,157.19	2.6%	Lanesboro	01237	12,709,824.91	2.3%	(1,613,667.72)	-12.7%
Pittsfield	01201,01202	24,879,928.36	5.8%	Pittsfield	01201,01202	21,826,703.03	3.9%	3,053,225.33	14.0%
Lenox	01240	24,571,185.11	5.7%	Lenox	01240	47,988,123.00	8.5%	(23,416,937.89)	-48.8%
Windsor	01270	1,237,503.26	0.3%	Windsor	01270	1,174,198.80	0.2%	63,304.46	5.4%
Richmond	01254	1,793,357.38	0.4%	Richmond	01254	1,283,593.06	0.2%	509,764.32	39.7%
Dalton	01226,01227	16,229,178.83	3.8%	Dalton	01226,01227	23,361,832.18	4.2%	(7,132,653.35)	-30.5%
Hinsdale / Peru	01235	3,927,118.75	0.9%	Hinsdale / Peru	01235	1,356,220.66	0.2%	2,570,898.09	189.6%
Becket / Washington	01223	3,868,592.96	0.9%	Becket / Washington	01223	3,934,737.07	0.7%	(66,144.11)	-1.7%
Lenox Dale	01242	962,336.48	0.2%	Lenox Dale	01242	1,009,797.75	0.2%	(47,461.27)	-4.7%
Stephentown, NY	12168	229,933.95	0.1%	Stephentown, NY	12168	200,425.70	0.0%	29,508.25	14.7%
Cummington	01026	467,013.86	0.1%	Cummington	01026	215,496.06	0.0%	251,517.80	116.7%
<b>Total</b>		<b>89,262,306.13</b>	<b>20.9%</b>	<b>Total</b>		<b>115,060,952.22</b>	<b>20.5%</b>	<b>(25,798,646.09)</b>	<b>-22.4%</b>
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	7,505,702.70	1.8%	Lee	01238	8,621,257.28	1.5%	(1,115,554.58)	-12.9%
Stockbridge	01262	16,392,080.94	3.8%	Stockbridge	01262	14,581,758.59	2.6%	1,810,322.35	12.4%
Great Barrington	01230	14,242,242.44	3.3%	Great Barrington	01230	13,079,512.27	2.3%	1,162,730.17	8.9%
West Stockbridge	01266	1,400,626.47	0.3%	West Stockbridge	01266	1,654,395.26	0.3%	(253,768.79)	-15.3%
Tyringham	01264	19,095.04	0.0%	Tyringham	01264	8,103.21	0.0%	10,991.83	135.6%
New Marlborough	01244,01259	1,658,904.28	0.4%	New Marlborough	01244,01259	1,733,716.73	0.3%	(74,812.45)	-4.3%
Monterey	01245	197,445.92	0.0%	Monterey	01245	130,423.17	0.0%	67,022.75	51.4%
Sandisfield	01255	1,310,770.27	0.3%	Sandisfield	01255	1,118,910.37	0.2%	191,859.90	17.1%
Sheffield	01257	2,509,014.46	0.6%	Sheffield	01257	2,270,093.83	0.4%	238,920.63	10.5%
Egremont/Mt Washington	01258	3,461,897.72	0.8%	Egremont/Mt Washington	01258	1,031,012.72	0.2%	2,430,885.00	235.8%
Housatonic	01236	902,899.16	0.2%	Housatonic	01236	1,313,943.98	0.2%	(411,044.82)	-31.3%
Otis	01253	3,594,659.61	0.8%	Otis	01253	2,607,695.70	0.5%	986,963.91	37.8%
<b>Total</b>		<b>53,195,339.01</b>	<b>12.4%</b>	<b>Total</b>		<b>48,150,823.11</b>	<b>8.6%</b>	<b>5,044,515.90</b>	<b>10.5%</b>
All other towns		87,242,739.99	20.4%	All other towns		168,914,732.98	30.0%	(81,671,992.99)	-48.4%
<b>Total Checking</b>		<b>427,868,556.53</b>		<b>Total Checking</b>		<b>562,195,076.77</b>		<b>(134,326,520.24)</b>	<b>-23.9%</b>