

**Adams Community Bank  
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE September 30, 2023				ZIP CODE ACCOUNT PROFILE September 30, 2022				Growth	% Growth
*****				*****					
<b>MORTGAGE LOANS</b>				<b>MORTGAGE LOANS</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	55,005,104.54	7.9%	Adams	01220	54,466,195.90	8.9%	538,908.64	1.0%
North Adams / Florida / Clarksburg	01247	62,985,516.26	9.1%	North Adams / Florida / Clarksburg	01247	60,239,093.28	9.9%	2,746,422.98	4.6%
Drury	01343	231,514.16	0.0%	Drury	01343	288,554.04	0.0%	(57,039.88)	-19.8%
Cheshire	01225	30,556,571.17	4.4%	Cheshire	01225	30,201,544.83	5.0%	355,026.34	1.2%
Williamstown / Hancock	01267	52,005,117.96	7.5%	Williamstown / Hancock	01267	52,373,752.14	8.6%	(368,634.18)	-0.7%
Savoy	01256	9,796,054.32	1.4%	Savoy	01256	9,808,468.21	1.6%	(12,413.89)	-0.1%
Stamford, Vt	05352	9,990,331.67	1.4%	Stamford, Vt	05352	9,695,512.16	1.6%	294,819.51	3.0%
Pownal, Vt	05261	4,910,843.62	0.7%	Pownal, Vt	05261	4,185,412.90	0.7%	725,430.72	17.3%
Bennington, Vt	05201	2,805,726.28	0.4%	Bennington, Vt	05201	2,771,692.77	0.5%	34,033.51	1.2%
North Bennington, Vt	05257	87,993.09	0.0%	North Bennington, Vt	05257	90,227.76	0.0%	(2,234.67)	-2.5%
Readsboro, Vt	05350	2,136,460.07	0.3%	Readsboro, Vt	05350	2,329,901.72	0.4%	(193,441.65)	-8.3%
Petersburg, NY	12138	376,361.81	0.1%	Petersburg, NY	12138	384,708.68	0.1%	(8,346.87)	-2.2%
Plainfield	01070	647,653.48	0.1%	Plainfield	01070	477,739.19	0.1%	169,914.29	35.6%
<b>Total</b>		<b>231,535,248.43</b>	<b>33.4%</b>	<b>Total</b>		<b>227,312,803.58</b>	<b>37.3%</b>	<b>4,222,444.85</b>	<b>1.9%</b>
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	29,193,734.89	4.2%	Lanesboro	01237	25,750,289.14	4.2%	3,443,445.75	13.4%
Pittsfield	01201,01202	104,879,957.77	15.1%	Pittsfield	01201,01202	90,920,107.70	14.9%	13,959,850.07	15.4%
Lenox	01240	33,154,877.59	4.8%	Lenox	01240	33,431,080.61	5.5%	(276,203.02)	-0.8%
Windsor	01270	7,218,074.88	1.0%	Windsor	01270	6,841,732.75	1.1%	376,342.13	5.5%
Richmond	01254	12,741,924.42	1.8%	Richmond	01254	8,327,818.94	1.4%	4,414,105.48	53.0%
Dalton	01226,01227	21,770,580.08	3.1%	Dalton	01226,01227	19,538,012.46	3.2%	2,232,567.62	11.4%
Hinsdale / Peru	01235	11,323,078.93	1.6%	Hinsdale / Peru	01235	10,786,512.05	1.8%	536,566.88	5.0%
Becket / Washington	01223	16,147,675.59	2.3%	Becket / Washington	01223	12,958,452.30	2.1%	3,189,223.29	24.6%
Stephentown, NY	12168	354,557.67	0.1%	Stephentown, NY	12168	-	0.0%	354,557.67	100.0%
Lenox Dale	01242	1,628,833.64	0.2%	Lenox Dale	01242	1,554,552.29	0.3%	74,281.35	4.8%
Cummington	01026	1,182,222.08	0.2%	Cummington	01026	1,080,305.01	0.2%	101,917.07	9.4%
<b>Total</b>		<b>239,595,517.54</b>	<b>34.6%</b>	<b>Total</b>		<b>211,188,863.25</b>	<b>34.7%</b>	<b>28,406,654.29</b>	<b>13.5%</b>
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	22,047,019.19	3.2%	Lee	01238	20,559,016.28	3.4%	1,488,002.91	7.2%
Stockbridge	01262	21,121,588.36	3.1%	Stockbridge	01262	15,439,716.05	2.5%	5,681,872.31	36.8%
Great Barrington	01230	46,694,571.82	6.7%	Great Barrington	01230	41,499,425.94	6.8%	5,195,145.88	12.5%
West Stockbridge	01266	10,069,145.74	1.5%	West Stockbridge	01266	10,037,082.02	1.6%	32,063.72	0.3%
Tyringham	01264	2,420,359.77	0.3%	Tyringham	01264	2,239,592.97	0.4%	180,766.80	8.1%
New Marlborough	01244,01259	6,721,615.52	1.0%	New Marlborough	01244,01259	6,734,971.03	1.1%	(13,355.51)	-0.2%
Monterey	01245	10,088,732.91	1.5%	Monterey	01245	9,582,183.24	1.6%	506,549.67	5.3%
Sandisfield	01255	4,126,033.13	0.6%	Sandisfield	01255	2,340,061.60	0.4%	1,785,971.53	76.3%
Sheffield	01257	8,993,848.12	1.3%	Sheffield	01257	7,220,698.25	1.2%	1,773,149.87	24.6%
Egremont/Mt Washington	01258	6,686,023.78	1.0%	Egremont/Mt Washington	01258	5,582,436.75	0.9%	1,103,587.03	19.8%
Housatonic	01236	2,690,512.83	0.4%	Housatonic	01236	1,715,635.16	0.3%	974,877.67	56.8%
Otis	01253	5,451,351.31	0.8%	Otis	01253	4,508,743.75	0.7%	942,607.56	20.9%
<b>Total</b>		<b>147,110,802.48</b>	<b>21.2%</b>	<b>Total</b>		<b>127,459,563.04</b>	<b>20.9%</b>	<b>19,651,239.44</b>	<b>15.42%</b>
All other towns		74,196,695.32	10.7%	All other towns		43,477,974.97	7.1%	30,718,720.35	70.7%
<b>Total mortgage loans</b>		<b>692,438,263.77</b>		<b>Total mortgage loans</b>		<b>609,439,204.84</b>		<b>82,999,058.93</b>	<b>13.62%</b>

**Adams Community Bank  
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE September 30, 2023				ZIP CODE ACCOUNT PROFILE September 30, 2022				Growth	% Growth
*****				*****					
<b>INSTALLMENT LOANS</b>				<b>INSTALLMENT LOANS</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	2,186,564.60	25.1%	Adams	01220	2,001,212.18	24.7%	185,352.42	9.3%
North Adams / Florida / Clarksburg	01247	1,669,796.03	19.2%	North Adams / Florida / Clarksburg	01247	1,665,876.53	20.6%	3,919.50	0.2%
Drury	01343	-	0.0%	Drury	01343	-	0.0%	-	0.0%
Cheshire	01225	710,897.68	8.2%	Cheshire	01225	723,794.61	8.9%	(12,896.93)	-1.8%
Williamstown / Hancock	01267	276,968.10	3.2%	Williamstown / Hancock	01267	324,403.71	4.0%	(47,435.61)	-14.6%
Savoy	01256	108,348.33	1.2%	Savoy	01256	108,474.72	1.3%	(126.39)	-0.1%
Stamford, Vt	05352	359,146.85	4.1%	Stamford, Vt	05352	407,124.37	5.0%	(47,977.52)	-11.8%
Pownal, Vt	05261	114,341.39	1.3%	Pownal, Vt	05261	118,752.87	1.5%	(4,411.48)	-3.7%
Bennington, Vt	05201	26,435.94	0.3%	Bennington, Vt	05201	30,114.31	0.4%	(3,678.37)	-12.2%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	103,688.20	1.2%	Readsboro, Vt	05350	90,365.82	1.1%	13,322.38	14.7%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	1,185.18	0.0%	(1,185.18)	-100.0%
Plainfield	01070	36,766.11	0.4%	Plainfield	01070	1,875.63	0.0%	34,890.48	1860.2%
<b>Total</b>		<b>5,592,953.23</b>	<b>64.3%</b>	<b>Total</b>		<b>5,473,179.93</b>	<b>67.6%</b>	<b>119,773.30</b>	<b>2.2%</b>
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	153,199.32	1.8%	Lanesboro	01237	130,883.69	1.6%	22,315.63	17.0%
Pittsfield	01201,01202	1,094,339.21	12.6%	Pittsfield	01201,01202	709,262.93	8.8%	385,076.28	54.3%
Lenox	01240	216,232.72	2.5%	Lenox	01240	205,648.09	2.5%	10,584.63	5.1%
Windsor	01270	59,106.79	0.7%	Windsor	01270	96,774.91	1.2%	(37,668.12)	-38.9%
Richmond	01254	-	0.0%	Richmond	01254	-	0.0%	-	0.0%
Dalton	01226,01227	294,982.10	3.4%	Dalton	01226,01227	177,905.77	2.2%	117,076.33	65.8%
Hinsdale / Peru	01235	114,049.73	1.3%	Hinsdale / Peru	01235	151,517.65	1.9%	(37,467.92)	-24.7%
Becket / Washington	01223	61,529.74	0.7%	Becket / Washington	01223	100,304.74	1.2%	(38,775.00)	-38.7%
Stephentown, NY	12168	6,807.75	0.1%	Stephentown, NY	12168	7,808.01	0.1%	(1,000.26)	-12.8%
Lenox Dale	01242	2,743.16	0.0%	Lenox Dale	01242	9,651.22	0.1%	(6,908.06)	-71.6%
Cummington	01026	93,171.16	1.1%	Cummington	01026	29,772.43	0.4%	63,398.73	212.9%
<b>Total</b>		<b>2,096,161.68</b>	<b>24.1%</b>	<b>Total</b>		<b>1,619,529.44</b>	<b>20.0%</b>	<b>476,632.24</b>	<b>29.4%</b>
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	225,464.69	2.6%	Lee	01238	138,192.06	1.7%	87,272.63	63.2%
Stockbridge	01262	25,640.61	0.3%	Stockbridge	01262	31,808.16	0.4%	(6,167.55)	-19.4%
Great Barrington	01230	10,587.15	0.1%	Great Barrington	01230	18,383.78	0.2%	(7,796.63)	-42.4%
West Stockbridge	01266	149,272.05	1.7%	West Stockbridge	01266	145,065.61	1.8%	4,206.44	2.9%
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	26,524.33	0.3%	Housatonic	01236	14,016.55	0.2%	12,507.78	89.2%
Otis	01253	1,000.16	0.0%	Otis	01253	-	0.0%	1,000.16	100.0%
<b>Total</b>		<b>438,488.99</b>	<b>5.0%</b>	<b>Total</b>		<b>347,466.16</b>	<b>4.3%</b>	<b>91,022.83</b>	<b>26.2%</b>
All other towns		576,346.22	6.6%	All other towns		660,114.78	8.1%	(83,768.56)	-12.7%
<b>Total installment loans</b>		<b>8,703,950.12</b>		<b>Total installment loans</b>		<b>8,100,290.31</b>		<b>603,659.81</b>	<b>7.5%</b>

**Adams Community Bank  
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE September 30, 2023				ZIP CODE ACCOUNT PROFILE September 30, 2023				Growth	% Growth
*****				*****					
<b>COMMERCIAL LOANS</b>				<b>COMMERCIAL LOANS</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	5,026,427.30	4.3%	Adams	01220	5,101,323.95	4.5%	(74,896.65)	-1.5%
North Adams / Florida / Clarksburg	01247	9,217,635.36	8.0%	North Adams / Florida / Clarksburg	01247	8,894,265.18	7.9%	323,370.18	3.6%
Drury	01343	289,959.13	0.3%	Drury	01343	289,959.13	0.3%	-	0.0%
Cheshire	01225	3,039,097.35	2.6%	Cheshire	01225	4,454,587.23	3.9%	(1,415,489.88)	-31.8%
Williamstown / Hancock	01267	5,449,643.80	4.7%	Williamstown / Hancock	01267	5,899,007.27	5.2%	(449,363.47)	-7.6%
Savoy	01256	105,409.70	0.1%	Savoy	01256	264,705.63	0.2%	(159,295.93)	-60.2%
Stamford, Vt	05352	756,807.70	0.7%	Stamford, Vt	05352	752,253.28	0.7%	4,554.42	0.6%
Pownal, Vt	05261	551,349.39	0.5%	Pownal, Vt	05261	840,085.71	0.7%	(288,736.32)	-34.4%
Bennington, Vt	05201	-	0.0%	Bennington, Vt	05201	30,680.60	0.0%	(30,680.60)	-100.0%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	62,927.49	0.1%	Readsboro, Vt	05350	68,414.75	0.1%	(5,487.26)	-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>24,499,257.22</b>	<b>21.2%</b>	<b>Total</b>		<b>26,595,282.73</b>	<b>23.5%</b>	<b>(2,096,025.51)</b>	<b>-7.9%</b>
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	3,308,061.40	2.9%	Lanesboro	01237	3,260,957.65	2.9%	47,103.75	1.4%
Pittsfield	01201,01202	10,975,083.69	9.5%	Pittsfield	01201,01202	10,272,530.36	9.1%	702,553.33	6.8%
Lenox	01240	3,160,293.88	2.7%	Lenox	01240	3,541,461.26	3.1%	(381,167.38)	-10.8%
Windsor	01270	415,519.29	0.4%	Windsor	01270	454,331.32	0.4%	(38,812.03)	-8.5%
Richmond	01254	38,948.94	0.0%	Richmond	01254	41,985.01	0.0%	(3,036.07)	-7.2%
Dalton	01226,01227	2,885,430.91	2.5%	Dalton	01226,01227	2,363,113.18	2.1%	522,317.73	22.1%
Hinsdale / Peru	01235	737,933.97	0.6%	Hinsdale / Peru	01235	1,409,019.55	1.2%	(671,085.58)	-47.6%
Becket / Washington	01223	260,526.18	0.2%	Becket / Washington	01223	970,770.17	0.9%	(710,243.99)	-73.2%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	12,626.86	0.0%	Lenox Dale	01242	15,638.38	0.0%	(3,011.52)	-19.3%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
<b>Total</b>		<b>21,794,425.12</b>	<b>18.8%</b>	<b>Total</b>		<b>22,329,806.88</b>	<b>19.7%</b>	<b>(535,381.76)</b>	<b>-2.4%</b>
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	1,086,930.59	0.9%	Lee	01238	941,969.94	0.8%	144,960.65	15.4%
Stockbridge	01262	257,236.32	0.2%	Stockbridge	01262	267,772.55	0.2%	(10,536.23)	-3.9%
Great Barrington	01230	3,945,499.23	3.4%	Great Barrington	01230	3,747,304.37	3.3%	198,194.86	5.3%
West Stockbridge	01266	869,750.40	0.8%	West Stockbridge	01266	929,681.55	0.8%	(59,931.15)	-6.4%
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	212,207.09	0.2%	Monterey	01245	155,852.23	0.1%	56,354.86	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	55,539.76	0.0%	Egremont/Mt Washington	01258	68,879.90	0.1%	(13,340.14)	-19.4%
Housatonic	01236	-	0.0%	Housatonic	01236	-	0.0%	-	0.0%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
<b>Total</b>		<b>6,427,163.39</b>	<b>5.6%</b>	<b>Total</b>		<b>6,111,460.54</b>	<b>5.4%</b>	<b>315,702.85</b>	<b>5.2%</b>
All other towns		62,915,669.75	54.4%	All other towns		58,122,302.48	51.4%	4,793,367.27	8.2%
<b>Total commercial loans</b>		<b>115,636,515.48</b>		<b>Total commercial loans</b>		<b>113,158,852.63</b>		<b>2,477,662.85</b>	<b>2.2%</b>

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ZIP CODE ACCOUNT PROFILE September 30, 2023				ZIP CODE ACCOUNT PROFILE September 30, 2022				Growth	% Growth
<b>SAVINGS</b>				<b>SAVINGS</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	31,692,438.60	25.7%	Adams	01220	38,179,781.37	24.0%	(6,487,342.77)	-17.0%
North Adams / Florida / Clarksburg	01247	21,845,432.41	17.7%	North Adams / Florida / Clarksburg	01247	23,614,491.84	14.9%	(1,769,059.43)	-7.5%
Drury	01343	172,664.60	0.1%	Drury	01343	241,000.20	0.2%	(68,335.60)	-28.4%
Cheshire	01225	17,851,223.07	14.5%	Cheshire	01225	21,727,856.34	13.7%	(3,876,633.27)	-17.8%
Williamstown / Hancock	01267	7,210,552.52	5.9%	Williamstown / Hancock	01267	9,564,187.30	6.0%	(2,353,634.78)	-24.6%
Savoy	01256	2,978,843.71	2.4%	Savoy	01256	4,007,209.84	2.5%	(1,028,366.13)	-25.7%
Stamford, Vt	05352	948,806.10	0.8%	Stamford, Vt	05352	1,292,530.79	0.8%	(343,724.69)	-26.6%
Pownal, Vt	05261	1,430,104.83	1.2%	Pownal, Vt	05261	1,637,235.13	1.0%	(207,130.30)	-12.7%
Bennington, Vt	05201	168,358.56	0.1%	Bennington, Vt	05201	469,276.03	0.3%	(300,917.47)	-64.1%
North Bennington, Vt	05257	110.96	0.0%	North Bennington, Vt	05257	170.66	0.0%	(59.70)	-35.0%
Readsboro, Vt	05350	505,562.85	0.4%	Readsboro, Vt	05350	768,914.51	0.5%	(263,351.66)	-34.2%
Petersburg, NY	12138	65,007.16	0.1%	Petersburg, NY	12138	107,008.04	0.1%	(42,000.88)	-39.3%
Plainfield	01070	233,946.50	0.2%	Plainfield	01070	407,018.65	0.3%	(173,072.15)	-42.5%
<b>Total</b>		<b>85,103,051.87</b>	<b>69.1%</b>	<b>Total</b>		<b>102,016,680.70</b>	<b>64.2%</b>	<b>(16,913,628.83)</b>	<b>-16.6%</b>
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	6,030,678.35	4.9%	Lanesboro	01237	9,004,156.87	5.7%	(2,973,478.52)	-33.0%
Pittsfield	01201,01202	9,469,287.03	7.7%	Pittsfield	01201,01202	8,709,827.74	5.5%	759,459.29	8.7%
Lenox	01240	5,990,327.20	4.9%	Lenox	01240	18,133,645.52	11.4%	(12,143,318.32)	-67.0%
Windsor	01270	867,946.61	0.7%	Windsor	01270	1,129,774.81	0.7%	(261,828.20)	-23.2%
Richmond	01254	792,789.21	0.6%	Richmond	01254	862,508.09	0.5%	(69,718.88)	-8.1%
Dalton	01226,01227	1,095,539.64	0.9%	Dalton	01226,01227	1,875,173.52	1.2%	(779,633.88)	-41.6%
Hinsdale / Peru	01235	976,503.74	0.8%	Hinsdale / Peru	01235	1,405,943.25	0.9%	(429,439.51)	-30.5%
Becket / Washington	01223	447,022.95	0.4%	Becket / Washington	01223	587,832.10	0.4%	(140,809.15)	-24.0%
Stephentown, NY	12168	193,922.13	0.2%	Stephentown, NY	12168	179,356.30	0.1%	14,565.83	8.1%
Lenox Dale	01242	1,054,023.86	0.9%	Lenox Dale	01242	425,236.33	0.3%	628,787.53	147.9%
Cummington	01026	137,833.00	0.1%	Cummington	01026	119,201.52	0.1%	18,631.48	15.6%
<b>Total</b>		<b>27,055,873.72</b>	<b>22.0%</b>	<b>Total</b>		<b>42,432,656.05</b>	<b>26.7%</b>	<b>(15,376,782.33)</b>	<b>-36.2%</b>
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	2,451,892.97	2.0%	Lee	01238	2,526,197.27	1.6%	(74,304.30)	-2.9%
Stockbridge	01262	171,678.70	0.1%	Stockbridge	01262	303,727.93	0.2%	(132,049.23)	-43.5%
Great Barrington	01230	518,226.23	0.4%	Great Barrington	01230	269,388.63	0.2%	248,837.60	92.4%
West Stockbridge	01266	187,225.74	0.2%	West Stockbridge	01266	478,891.62	0.3%	(291,665.88)	-60.9%
Tyringham	01264	35,801.84	0.0%	Tyringham	01264	42,345.35	0.0%	(6,543.51)	-15.5%
New Marlborough	01244,01259	73,326.74	0.1%	New Marlborough	01244,01259	110,046.25	0.1%	(36,719.51)	-33.4%
Monterey	01245	2,152.35	0.0%	Monterey	01245	9,010.61	0.0%	(6,858.26)	-76.1%
Sandisfield	01255	75,409.03	0.1%	Sandisfield	01255	107,557.94	0.1%	(32,148.91)	-29.9%
Sheffield	01257	110,157.89	0.1%	Sheffield	01257	64,679.26	0.0%	45,478.63	70.3%
Egremont/Mt Washington	01258	20,956.03	0.0%	Egremont/Mt Washington	01258	149,469.22	0.1%	(128,513.19)	-86.0%
Housatonic	01236	14,031.16	0.0%	Housatonic	01236	18,086.78	0.0%	(4,055.62)	-22.4%
Otis	01253	41,444.69	0.0%	Otis	01253	76,988.89	0.0%	(35,544.20)	-46.2%
<b>Total</b>		<b>3,702,303.37</b>	<b>3.0%</b>	<b>Total</b>		<b>4,156,389.75</b>	<b>2.6%</b>	<b>(454,086.38)</b>	<b>-10.9%</b>
All other towns		7,235,205.93	5.9%	All other towns		10,211,767.62	6.4%	(2,976,561.69)	-29.1%
<b>Total Savings</b>		<b>123,096,434.89</b>		<b>Total Savings</b>		<b>158,817,494.12</b>		<b>(35,721,059.23)</b>	<b>-22.5%</b>

**Adams Community Bank  
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE September 30, 2023				ZIP CODE ACCOUNT PROFILE September 30, 2022				Growth	% Growth
*****				*****					
<b>CD's</b>				<b>CD's</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	44,048,853.95	21.4%	Adams	01220	21,879,356.29	17.6%	22,169,497.66	101.3%
North Adams / Florida / Clarksburg	01247	18,915,381.16	9.2%	North Adams / Florida / Clarksburg	01247	8,508,016.14	6.8%	10,407,365.02	122.3%
Drury	01343	97,727.42	0.0%	Drury	01343	100,331.88	0.1%	(2,604.46)	-2.6%
Cheshire	01225	16,990,645.79	8.3%	Cheshire	01225	9,310,131.30	7.5%	7,680,514.49	82.5%
Williamstown / Hancock	01267	16,792,929.82	8.2%	Williamstown / Hancock	01267	8,293,795.58	6.7%	8,499,134.24	102.5%
Savoy	01256	1,777,341.79	0.9%	Savoy	01256	1,313,539.82	1.1%	463,801.97	35.3%
Stamford, Vt	05352	2,125,303.93	1.0%	Stamford, Vt	05352	1,053,066.83	0.8%	1,072,237.10	101.8%
Pownal, Vt	05261	447,420.31	0.2%	Pownal, Vt	05261	566,827.65	0.5%	(119,407.34)	-21.1%
Bennington, Vt	05201	885,952.41	0.4%	Bennington, Vt	05201	690,296.18	0.6%	195,656.23	28.3%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	76,706.07	0.0%	Readsboro, Vt	05350	32,097.41	0.0%	44,608.66	139.0%
Petersburg, NY	12138	630.88	0.0%	Petersburg, NY	12138	106,031.20	0.1%	(105,400.32)	-99.4%
Plainfield	01070	447,682.62	0.2%	Plainfield	01070	314,060.06	0.3%	133,622.56	42.5%
<b>Total</b>		<b>102,606,576.15</b>	<b>49.9%</b>	<b>Total</b>		<b>52,167,550.34</b>	<b>42.0%</b>	<b>50,439,025.81</b>	<b>96.7%</b>
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	5,514,498.68	2.7%	Lanesboro	01237	2,135,292.86	1.7%	3,379,205.82	158.3%
Pittsfield	01201,01202	25,053,845.15	12.2%	Pittsfield	01201,01202	6,564,866.34	5.3%	18,488,978.81	281.6%
Lenox	01240	12,735,737.13	6.2%	Lenox	01240	4,749,629.24	3.8%	7,986,107.89	168.1%
Windsor	01270	1,072,258.70	0.5%	Windsor	01270	528,604.63	0.4%	543,654.07	102.8%
Richmond	01254	799,780.74	0.4%	Richmond	01254	194,496.79	0.2%	605,283.95	311.2%
Dalton	01226,01227	6,623,955.87	3.2%	Dalton	01226,01227	1,257,065.11	1.0%	5,366,890.76	426.9%
Hinsdale / Peru	01235	1,386,792.88	0.7%	Hinsdale / Peru	01235	1,002,710.37	0.8%	384,082.51	38.3%
Becket / Washington	01223	397,445.21	0.2%	Becket / Washington	01223	46,613.87	0.0%	350,831.34	752.6%
Stephentown, NY	12168	60,190.17	0.0%	Stephentown, NY	12168	67,279.55	0.1%	(7,089.38)	-10.5%
Lenox Dale	01242	680,982.43	0.3%	Lenox Dale	01242	639,910.64	0.5%	41,071.79	6.4%
Cummington	01026	25,690.32	0.0%	Cummington	01026	-	0.0%	25,690.32	100.0%
<b>Total</b>		<b>54,351,177.28</b>	<b>26.4%</b>	<b>Total</b>		<b>17,186,469.40</b>	<b>13.8%</b>	<b>37,164,707.88</b>	<b>216.2%</b>
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	2,166,667.03	1.1%	Lee	01238	1,276,393.16	1.0%	890,273.87	69.7%
Stockbridge	01262	4,669,537.16	2.3%	Stockbridge	01262	182,308.05	0.1%	4,487,229.11	2461.3%
Great Barrington	01230	1,127,449.38	0.5%	Great Barrington	01230	743,486.01	0.6%	383,963.37	51.6%
West Stockbridge	01266	844,698.65	0.4%	West Stockbridge	01266	520,459.59	0.4%	324,239.06	62.3%
Tyringham	01264	128,255.81	0.1%	Tyringham	01264	100,378.34	0.1%	27,877.47	27.8%
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	204,543.69	0.1%	Sandisfield	01255	-	0.0%	204,543.69	100.0%
Sheffield	01257	-	0.0%	Sheffield	01257	-	0.0%	-	0.0%
Egremont/Mt Washington	01258	514,309.86	0.3%	Egremont/Mt Washington	01258	1,238.42	0.0%	513,071.44	41429.5%
Housatonic	01236	300,707.09	0.1%	Housatonic	01236	12,196.40	0.0%	288,510.69	2365.5%
Otis	01253	265,706.71	0.1%	Otis	01253	259,038.21	0.2%	6,668.50	2.6%
<b>Total</b>		<b>10,221,875.38</b>	<b>5.0%</b>	<b>Total</b>		<b>3,095,498.18</b>	<b>2.5%</b>	<b>7,126,377.20</b>	<b>230.2%</b>
All other towns		38,453,327.08	18.7%	All other towns		51,894,863.75	41.7%	(13,441,536.67)	-25.9%
<b>Total CD's</b>		<b>205,632,955.89</b>		<b>Total CD's</b>		<b>124,344,381.67</b>		<b>81,288,574.22</b>	<b>65.4%</b>

**Adams Community Bank  
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE September 30, 2023				ZIP CODE ACCOUNT PROFILE September 30, 2022				Growth	% Growth
ZIP CODE	ACCOUNT PROFILE	September 30, 2023	September 30, 2022	ZIP CODE	ACCOUNT PROFILE	September 30, 2023	September 30, 2022		
<b>CHECKING</b>				<b>CHECKING</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	67,734,965.48	15.3%	Adams	01220	83,155,559.52	16.0%	(15,420,594.04)	-18.5%
North Adams / Florida / Clarksburg	01247	44,834,416.50	10.1%	North Adams / Florida / Clarksburg	01247	50,452,916.05	9.7%	(5,618,499.55)	-11.1%
Drury	01343	5,064,776.11	1.1%	Drury	01343	5,033,076.44	1.0%	31,699.67	0.6%
Cheshire	01225	21,556,430.38	4.9%	Cheshire	01225	34,874,013.03	6.7%	(13,317,582.65)	-38.2%
Williamstown / Hancock	01267	54,876,825.62	12.4%	Williamstown / Hancock	01267	45,413,093.52	8.8%	9,463,732.10	20.8%
Savoy	01256	2,755,388.32	0.6%	Savoy	01256	2,942,823.90	0.6%	(187,435.58)	-6.4%
Stamford, Vt	05352	2,396,859.24	0.5%	Stamford, Vt	05352	2,990,978.75	0.6%	(594,119.51)	-19.9%
Pownal, Vt	05261	1,793,503.35	0.4%	Pownal, Vt	05261	1,876,517.57	0.4%	(83,014.22)	-4.4%
Bennington, Vt	05201	306,499.70	0.1%	Bennington, Vt	05201	710,126.92	0.1%	(403,627.22)	-56.8%
Readsboro, Vt	05350	1,328,729.92	0.3%	Readsboro, Vt	05350	1,992,614.50	0.4%	(663,884.58)	-33.3%
North Bennington, Vt	05257	609,770.33	0.1%	North Bennington, Vt	05257	549,491.48	0.1%	60,278.85	11.0%
Petersburg, NY	12138	118,817.83	0.0%	Petersburg, NY	12138	91,391.88	0.0%	27,425.95	30.0%
Plainfield	01070	708,242.98	0.2%	Plainfield	01070	591,001.33	0.1%	117,241.65	19.8%
<b>Total</b>		<b>204,085,225.76</b>	<b>46.2%</b>	<b>Total</b>		<b>230,673,604.89</b>	<b>44.5%</b>	<b>(26,588,379.13)</b>	<b>-11.5%</b>
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	11,584,293.97	2.6%	Lanesboro	01237	13,876,164.51	2.7%	(2,291,870.54)	-16.5%
Pittsfield	01201,01202	26,106,199.36	5.9%	Pittsfield	01201,01202	22,499,112.60	4.3%	3,607,086.76	16.0%
Lenox	01240	21,973,448.56	5.0%	Lenox	01240	32,978,335.17	6.4%	(11,004,886.61)	-33.4%
Windsor	01270	1,351,006.81	0.3%	Windsor	01270	1,207,438.77	0.2%	143,568.04	11.9%
Richmond	01254	1,892,184.95	0.4%	Richmond	01254	1,529,629.59	0.3%	362,555.36	23.7%
Dalton	01226,01227	13,787,264.69	3.1%	Dalton	01226,01227	21,777,082.40	4.2%	(7,989,817.71)	-36.7%
Hinsdale / Peru	01235	3,236,941.56	0.7%	Hinsdale / Peru	01235	3,097,447.18	0.6%	139,494.38	4.5%
Becket / Washington	01223	3,579,409.28	0.8%	Becket / Washington	01223	3,499,508.48	0.7%	79,900.80	2.3%
Lenox Dale	01242	950,546.15	0.2%	Lenox Dale	01242	962,208.00	0.2%	(11,661.85)	-1.2%
Stephentown, NY	12168	220,814.70	0.0%	Stephentown, NY	12168	288,178.68	0.1%	(67,363.98)	-23.4%
Cummington	01026	413,981.12	0.1%	Cummington	01026	385,659.18	0.1%	28,321.94	7.3%
<b>Total</b>		<b>85,096,091.15</b>	<b>19.3%</b>	<b>Total</b>		<b>102,100,764.56</b>	<b>19.7%</b>	<b>(17,004,673.41)</b>	<b>-16.7%</b>
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	7,578,131.28	1.7%	Lee	01238	9,210,384.81	1.8%	(1,632,253.53)	-17.7%
Stockbridge	01262	14,677,593.99	3.3%	Stockbridge	01262	20,560,855.11	4.0%	(5,883,261.12)	-28.6%
Great Barrington	01230	14,419,605.43	3.3%	Great Barrington	01230	13,618,553.34	2.6%	801,052.09	5.9%
West Stockbridge	01266	1,984,609.42	0.4%	West Stockbridge	01266	1,875,271.14	0.4%	109,338.28	5.8%
Tyringham	01264	1,340,909.27	0.3%	Tyringham	01264	9,702.51	0.0%	1,331,206.76	13720.2%
New Marlborough	01244,01259	1,639,578.91	0.4%	New Marlborough	01244,01259	1,817,772.63	0.4%	(178,193.72)	-9.8%
Monterey	01245	290,589.68	0.1%	Monterey	01245	136,831.19	0.0%	153,758.49	112.4%
Sandisfield	01255	1,311,307.99	0.3%	Sandisfield	01255	1,405,012.13	0.3%	(93,704.14)	-6.7%
Sheffield	01257	2,509,079.47	0.6%	Sheffield	01257	2,280,682.77	0.4%	228,396.70	10.0%
Egremont/Mt Washington	01258	3,531,286.43	0.8%	Egremont/Mt Washington	01258	1,249,385.93	0.2%	2,281,900.50	182.6%
Housatonic	01236	693,493.92	0.2%	Housatonic	01236	1,053,381.05	0.2%	(359,887.13)	-34.2%
Otis	01253	4,080,464.27	0.9%	Otis	01253	2,846,787.60	0.5%	1,233,676.67	43.3%
<b>Total</b>		<b>54,056,650.06</b>	<b>12.2%</b>	<b>Total</b>		<b>56,064,620.21</b>	<b>10.8%</b>	<b>(2,007,970.15)</b>	<b>-3.6%</b>
All other towns		98,705,513.19	22.3%	All other towns		129,585,443.36	25.0%	(30,879,930.17)	-23.8%
<b>Total Checking</b>		<b>441,943,480.16</b>		<b>Total Checking</b>		<b>518,424,433.02</b>		<b>(76,480,952.86)</b>	<b>-14.8%</b>