

**Adams Community Bank  
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE December 31, 2023				ZIP CODE ACCOUNT PROFILE December 31, 2022				Growth	% Growth
*****				*****					
<b>MORTGAGE LOANS</b>				<b>MORTGAGE LOANS</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	55,502,145.04	7.9%	Adams	01220	55,977,194.69	8.8%	(475,049.65)	-0.8%
North Adams / Florida / Clarksburg	01247	63,651,684.34	9.1%	North Adams / Florida / Clarksburg	01247	61,383,002.32	9.7%	2,268,682.02	3.7%
Drury	01343	217,941.56	0.0%	Drury	01343	294,080.29	0.0%	(76,138.73)	-25.9%
Cheshire	01225	30,294,130.94	4.3%	Cheshire	01225	30,269,152.29	4.8%	24,978.65	0.1%
Williamstown / Hancock	01267	52,400,286.30	7.5%	Williamstown / Hancock	01267	52,189,908.49	8.2%	210,377.81	0.4%
Savoy	01256	9,787,212.69	1.4%	Savoy	01256	9,994,480.70	1.6%	(207,268.01)	-2.1%
Stamford, Vt	05352	9,846,887.21	1.4%	Stamford, Vt	05352	9,624,404.48	1.5%	222,482.73	2.3%
Pownal, Vt	05261	4,864,381.97	0.7%	Pownal, Vt	05261	4,164,401.40	0.7%	699,980.57	16.8%
Bennington, Vt	05201	2,884,948.24	0.4%	Bennington, Vt	05201	2,559,352.01	0.4%	325,596.23	12.7%
North Bennington, Vt	05257	87,396.74	0.0%	North Bennington, Vt	05257	89,895.56	0.0%	(2,498.82)	-2.8%
Readsboro, Vt	05350	2,112,075.73	0.3%	Readsboro, Vt	05350	2,292,557.05	0.4%	(180,481.32)	-7.9%
Petersburg, NY	12138	374,124.88	0.1%	Petersburg, NY	12138	382,554.82	0.1%	(8,429.94)	-2.2%
Plainfield	01070	649,350.27	0.1%	Plainfield	01070	467,251.68	0.1%	182,098.59	39.0%
<b>Total</b>		<b>232,672,565.91</b>	<b>33.2%</b>	<b>Total</b>		<b>229,688,235.78</b>	<b>36.1%</b>	<b>2,984,330.13</b>	<b>1.3%</b>
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	29,453,417.97	4.2%	Lanesboro	01237	26,919,759.26	4.2%	2,533,658.71	9.4%
Pittsfield	01201,01202	105,430,250.97	15.0%	Pittsfield	01201,01202	94,259,581.23	14.8%	11,170,669.74	11.9%
Lenox	01240	34,239,858.01	4.9%	Lenox	01240	32,278,046.91	5.1%	1,961,811.10	6.1%
Windsor	01270	7,523,062.13	1.1%	Windsor	01270	7,051,939.35	1.1%	471,122.78	6.7%
Richmond	01254	12,607,311.11	1.8%	Richmond	01254	9,037,430.13	1.4%	3,569,880.98	39.5%
Dalton	01226,01227	21,335,530.35	3.0%	Dalton	01226,01227	20,827,864.59	3.3%	507,665.76	2.4%
Hinsdale / Peru	01235	11,693,429.15	1.7%	Hinsdale / Peru	01235	10,780,777.60	1.7%	912,651.55	8.5%
Becket / Washington	01223	16,406,307.39	2.3%	Becket / Washington	01223	13,298,561.27	2.1%	3,107,746.12	23.4%
Stephentown, NY	12168	388,505.86	0.1%	Stephentown, NY	12168	-	0.0%	388,505.86	100.0%
Lenox Dale	01242	1,648,582.36	0.2%	Lenox Dale	01242	1,578,950.13	0.2%	69,632.23	4.4%
Cummington	01026	1,337,971.44	0.2%	Cummington	01026	1,211,830.15	0.2%	126,141.29	10.4%
<b>Total</b>		<b>242,064,226.74</b>	<b>34.5%</b>	<b>Total</b>		<b>217,244,740.62</b>	<b>34.2%</b>	<b>24,819,486.12</b>	<b>11.4%</b>
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	22,179,932.40	3.2%	Lee	01238	21,281,854.72	3.3%	898,077.68	4.2%
Stockbridge	01262	20,672,645.63	2.9%	Stockbridge	01262	19,142,847.45	3.0%	1,529,798.18	8.0%
Great Barrington	01230	48,034,320.04	6.8%	Great Barrington	01230	45,332,105.16	7.1%	2,702,214.88	6.0%
West Stockbridge	01266	10,839,875.16	1.5%	West Stockbridge	01266	9,552,069.86	1.5%	1,287,805.30	13.5%
Tyringham	01264	2,407,619.24	0.3%	Tyringham	01264	2,223,880.80	0.3%	183,738.44	8.3%
New Marlborough	01244,01259	6,634,688.84	0.9%	New Marlborough	01244,01259	6,643,744.12	1.0%	(9,055.28)	-0.1%
Monterey	01245	10,583,470.68	1.5%	Monterey	01245	9,481,221.57	1.5%	1,102,249.11	11.6%
Sandisfield	01255	4,302,147.29	0.6%	Sandisfield	01255	3,131,454.48	0.5%	1,170,692.81	37.4%
Sheffield	01257	9,139,121.82	1.3%	Sheffield	01257	7,159,669.17	1.1%	1,979,452.65	27.6%
Egremont/Mt Washington	01258	7,052,851.54	1.0%	Egremont/Mt Washington	01258	5,406,157.49	0.9%	1,646,694.05	30.5%
Housatonic	01236	2,670,958.12	0.4%	Housatonic	01236	3,078,797.76	0.5%	(407,839.64)	-13.2%
Otis	01253	5,639,890.13	0.8%	Otis	01253	4,713,664.82	0.7%	926,225.31	19.6%
<b>Total</b>		<b>150,157,520.89</b>	<b>21.4%</b>	<b>Total</b>		<b>137,147,467.40</b>	<b>21.6%</b>	<b>13,010,053.49</b>	<b>9.49%</b>
All other towns		76,801,897.17	10.9%	All other towns		51,917,564.58	8.2%	24,884,332.59	47.9%
<b>Total mortgage loans</b>		<b>701,696,210.71</b>		<b>Total mortgage loans</b>		<b>635,998,008.38</b>		<b>65,698,202.33</b>	<b>10.33%</b>

**Adams Community Bank  
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE December 31, 2023				ZIP CODE ACCOUNT PROFILE December 31, 2022				Growth	% Growth
*****				*****					
<b>INSTALLMENT LOANS</b>				<b>INSTALLMENT LOANS</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	2,162,785.18	25.5%	Adams	01220	1,997,660.01	24.1%	165,125.17	8.3%
North Adams / Florida / Clarksburg	01247	1,759,361.11	20.8%	North Adams / Florida / Clarksburg	01247	1,702,273.66	20.6%	57,087.45	3.4%
Drury	01343	3,954.05	0.0%	Drury	01343	-	0.0%	3,954.05	100.0%
Cheshire	01225	657,561.80	7.8%	Cheshire	01225	742,035.08	9.0%	(84,473.28)	-11.4%
Williamstown / Hancock	01267	293,589.78	3.5%	Williamstown / Hancock	01267	308,670.81	3.7%	(15,081.03)	-4.9%
Savoy	01256	137,626.54	1.6%	Savoy	01256	102,168.77	1.2%	35,457.77	34.7%
Stamford, Vt	05352	363,414.38	4.3%	Stamford, Vt	05352	401,184.75	4.8%	(37,770.37)	-9.4%
Pownal, Vt	05261	112,795.73	1.3%	Pownal, Vt	05261	129,396.03	1.6%	(16,600.30)	-12.8%
Bennington, Vt	05201	23,925.55	0.3%	Bennington, Vt	05201	34,157.18	0.4%	(10,231.63)	-30.0%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	94,104.18	1.1%	Readsboro, Vt	05350	102,664.79	1.2%	(8,560.61)	-8.3%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	745.10	0.0%	(745.10)	-100.0%
Plainfield	01070	38,142.64	0.5%	Plainfield	01070	32,946.78	0.4%	5,195.86	15.8%
Total		5,647,260.94	66.6%	Total		5,553,902.96	67.1%	93,357.98	1.7%
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	155,995.88	1.8%	Lanesboro	01237	138,246.22	1.7%	17,749.66	12.8%
Pittsfield	01201,01202	923,661.68	10.9%	Pittsfield	01201,01202	792,390.28	9.6%	131,271.40	16.6%
Lenox	01240	215,820.33	2.5%	Lenox	01240	230,604.61	2.8%	(14,784.28)	-6.4%
Windsor	01270	65,965.66	0.8%	Windsor	01270	101,454.28	1.2%	(35,488.62)	-35.0%
Richmond	01254	-	0.0%	Richmond	01254	-	0.0%	-	0.0%
Dalton	01226,01227	293,324.87	3.5%	Dalton	01226,01227	177,110.36	2.1%	116,214.51	65.6%
Hinsdale / Peru	01235	92,386.28	1.1%	Hinsdale / Peru	01235	131,264.54	1.6%	(38,878.26)	-29.6%
Becket / Washington	01223	67,628.50	0.8%	Becket / Washington	01223	43,400.82	0.5%	24,227.68	55.8%
Stephentown, NY	12168	6,605.17	0.1%	Stephentown, NY	12168	7,407.46	0.1%	(802.29)	-10.8%
Lenox Dale	01242	2,322.02	0.0%	Lenox Dale	01242	3,927.28	0.0%	(1,605.26)	-40.9%
Cummington	01026	65,590.01	0.8%	Cummington	01026	51,159.15	0.6%	14,430.86	28.2%
Total		1,889,300.40	22.3%	Total		1,676,965.00	20.3%	212,335.40	12.7%
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	209,994.71	2.5%	Lee	01238	126,086.69	1.5%	83,908.02	66.5%
Stockbridge	01262	23,972.01	0.3%	Stockbridge	01262	30,273.65	0.4%	(6,301.64)	-20.8%
Great Barrington	01230	9,134.19	0.1%	Great Barrington	01230	16,219.54	0.2%	(7,085.35)	-43.7%
West Stockbridge	01266	140,691.85	1.7%	West Stockbridge	01266	136,196.57	1.6%	4,495.28	3.3%
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	40,283.98	0.5%	Housatonic	01236	38,386.78	0.5%	1,897.20	4.9%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		424,076.74	5.0%	Total		347,163.23	4.2%	76,913.51	22.2%
All other towns		513,964.68	6.1%	All other towns		694,756.36	8.4%	(180,791.68)	-26.0%
<b>Total installment loans</b>		<b>8,474,602.76</b>		<b>Total installment loans</b>		<b>8,272,787.55</b>		<b>201,815.21</b>	<b>2.4%</b>

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Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE December 31, 2023				ZIP CODE ACCOUNT PROFILE December 31, 2022				Growth	% Growth
*****				*****					
<b>COMMERCIAL LOANS</b>				<b>COMMERCIAL LOANS</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	5,188,924.77	4.2%	Adams	01220	5,550,045.12	4.9%	(361,120.35)	-6.5%
North Adams / Florida / Clarksburg	01247	8,894,607.33	7.2%	North Adams / Florida / Clarksburg	01247	8,629,951.15	7.6%	264,656.18	3.1%
Drury	01343	289,959.13	0.2%	Drury	01343	289,959.13	0.3%	-	0.0%
Cheshire	01225	2,980,772.14	2.4%	Cheshire	01225	4,300,784.84	3.8%	(1,320,012.70)	-30.7%
Williamstown / Hancock	01267	5,883,433.68	4.8%	Williamstown / Hancock	01267	5,774,896.91	5.1%	108,536.77	1.9%
Savoy	01256	98,003.50	0.1%	Savoy	01256	231,919.76	0.2%	(133,916.26)	-57.7%
Stamford, Vt	05352	1,132,462.57	0.9%	Stamford, Vt	05352	733,400.34	0.6%	399,062.23	54.4%
Pownal, Vt	05261	541,682.08	0.4%	Pownal, Vt	05261	669,774.00	0.6%	(128,091.92)	-19.1%
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	61,535.80	0.0%	Readsboro, Vt	05350	66,936.58	0.1%	(5,400.78)	-8.1%
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>25,071,381.00</b>	<b>20.4%</b>	<b>Total</b>		<b>26,247,667.83</b>	<b>23.2%</b>	<b>(1,176,286.83)</b>	<b>-4.5%</b>
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	3,203,358.47	2.6%	Lanesboro	01237	3,426,192.66	3.0%	(222,834.19)	-6.5%
Pittsfield	01201,01202	11,429,603.45	9.3%	Pittsfield	01201,01202	10,108,326.71	8.9%	1,321,276.74	13.1%
Lenox	01240	2,844,993.74	2.3%	Lenox	01240	3,305,738.48	2.9%	(460,744.74)	-13.9%
Windsor	01270	552,675.21	0.4%	Windsor	01270	442,882.35	0.4%	109,792.86	24.8%
Richmond	01254	38,511.17	0.0%	Richmond	01254	41,028.19	0.0%	(2,517.02)	-6.1%
Dalton	01226,01227	2,980,496.89	2.4%	Dalton	01226,01227	2,607,627.58	2.3%	372,869.31	14.3%
Hinsdale / Peru	01235	724,285.35	0.6%	Hinsdale / Peru	01235	1,384,333.04	1.2%	(660,047.69)	-47.7%
Becket / Washington	01223	249,613.82	0.2%	Becket / Washington	01223	926,057.93	0.8%	(676,444.11)	-73.0%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	11,876.86	0.0%	Lenox Dale	01242	14,888.38	0.0%	(3,011.52)	-20.2%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
<b>Total</b>		<b>22,035,414.96</b>	<b>17.9%</b>	<b>Total</b>		<b>22,257,075.32</b>	<b>19.6%</b>	<b>(221,660.36)</b>	<b>-1.0%</b>
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	1,074,136.36	0.9%	Lee	01238	926,140.63	0.8%	147,995.73	16.0%
Stockbridge	01262	254,292.62	0.2%	Stockbridge	01262	265,171.38	0.2%	(10,878.76)	-4.1%
Great Barrington	01230	11,411,202.98	9.3%	Great Barrington	01230	3,731,705.63	3.3%	7,679,497.35	205.8%
West Stockbridge	01266	860,904.22	0.7%	West Stockbridge	01266	916,430.92	0.8%	(55,526.70)	-6.1%
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	201,316.33	0.2%	Monterey	01245	146,874.65	0.1%	54,441.68	37.1%
Sandisfield	01255	-	0.0%	Sandisfield	01255	-	0.0%	-	0.0%
Sheffield	01257	-	0.0%	Sheffield	01257	-	0.0%	-	0.0%
Egremont/Mt Washington	01258	52,147.20	0.0%	Egremont/Mt Washington	01258	65,397.65	0.1%	(13,250.45)	-20.3%
Housatonic	01236	-	0.0%	Housatonic	01236	-	0.0%	-	0.0%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
<b>Total</b>		<b>13,853,999.71</b>	<b>11.3%</b>	<b>Total</b>		<b>6,051,720.86</b>	<b>5.3%</b>	<b>7,802,278.85</b>	<b>128.9%</b>
All other towns		62,150,345.91	50.5%	All other towns		58,812,766.37	51.9%	3,337,579.54	5.7%
<b>Total commercial loans</b>		<b>123,111,141.58</b>		<b>Total commercial loans</b>		<b>113,369,230.38</b>		<b>9,741,911.20</b>	<b>8.6%</b>

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ZIP CODE ACCOUNT PROFILE December 31, 2023				ZIP CODE ACCOUNT PROFILE December 31, 2022				Growth	% Growth
*****				*****					
<b>SAVINGS</b>				<b>SAVINGS</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	28,897,392.44	24.3%	Adams	01220	36,737,687.13	24.8%	(7,840,294.69)	-21.3%
North Adams / Florida / Clarksburg	01247	21,212,135.15	17.8%	North Adams / Florida / Clarksburg	01247	22,663,199.78	15.3%	(1,451,064.63)	-6.4%
Drury	01343	184,159.52	0.2%	Drury	01343	232,851.76	0.2%	(48,692.24)	-20.9%
Cheshire	01225	18,511,231.28	15.5%	Cheshire	01225	20,737,485.14	14.0%	(2,226,253.86)	-10.7%
Williamstown / Hancock	01267	6,971,249.99	5.9%	Williamstown / Hancock	01267	8,404,991.85	5.7%	(1,433,741.86)	-17.1%
Savoy	01256	2,823,489.07	2.4%	Savoy	01256	3,820,329.46	2.6%	(996,840.39)	-26.1%
Stamford, Vt	05352	814,093.96	0.7%	Stamford, Vt	05352	1,114,836.82	0.8%	(300,742.86)	-27.0%
Pownal, Vt	05261	1,192,791.38	1.0%	Pownal, Vt	05261	1,652,872.96	1.1%	(460,081.58)	-27.8%
Bennington, Vt	05201	166,291.41	0.1%	Bennington, Vt	05201	367,628.15	0.2%	(201,336.74)	-54.8%
North Bennington, Vt	05257	120.99	0.0%	North Bennington, Vt	05257	470.73	0.0%	(349.74)	-74.3%
Readsboro, Vt	05350	588,420.09	0.5%	Readsboro, Vt	05350	799,608.61	0.5%	(211,188.52)	-26.4%
Petersburg, NY	12138	65,681.09	0.1%	Petersburg, NY	12138	181,321.31	0.1%	(115,640.22)	-63.8%
Plainfield	01070	194,858.49	0.2%	Plainfield	01070	406,459.55	0.3%	(211,601.06)	-52.1%
Total		81,621,914.86	68.5%	Total		97,119,743.25	65.7%	(15,497,828.39)	-16.0%
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	6,056,639.43	5.1%	Lanesboro	01237	7,849,793.07	5.3%	(1,793,153.64)	-22.8%
Pittsfield	01201,01202	8,256,400.01	6.9%	Pittsfield	01201,01202	8,547,727.55	5.8%	(291,327.54)	-3.4%
Lenox	01240	5,684,280.83	4.8%	Lenox	01240	13,879,201.74	9.4%	(8,194,920.91)	-59.0%
Windsor	01270	680,408.05	0.6%	Windsor	01270	982,968.48	0.7%	(302,560.43)	-30.8%
Richmond	01254	723,971.14	0.6%	Richmond	01254	827,440.78	0.6%	(103,469.64)	-12.5%
Dalton	01226,01227	1,214,968.99	1.0%	Dalton	01226,01227	2,394,977.56	1.6%	(1,180,008.57)	-49.3%
Hinsdale / Peru	01235	914,275.82	0.8%	Hinsdale / Peru	01235	1,172,688.82	0.8%	(258,413.00)	-22.0%
Becket / Washington	01223	366,161.82	0.3%	Becket / Washington	01223	587,328.76	0.4%	(221,166.94)	-37.7%
Stephentown, NY	12168	198,126.15	0.2%	Stephentown, NY	12168	172,588.12	0.1%	25,538.03	14.8%
Lenox Dale	01242	1,015,728.90	0.9%	Lenox Dale	01242	1,096,905.73	0.7%	(81,176.83)	-7.4%
Cummington	01026	114,956.40	0.1%	Cummington	01026	139,309.12	0.1%	(24,352.72)	-17.5%
Total		25,225,917.54	21.2%	Total		37,650,929.73	25.5%	(12,425,012.19)	-33.0%
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	2,395,474.99	2.0%	Lee	01238	2,489,691.34	1.7%	(94,216.35)	-3.8%
Stockbridge	01262	103,667.07	0.1%	Stockbridge	01262	305,494.61	0.2%	(201,827.54)	-66.1%
Great Barrington	01230	1,047,859.71	0.9%	Great Barrington	01230	257,715.00	0.2%	790,144.71	306.6%
West Stockbridge	01266	112,468.40	0.1%	West Stockbridge	01266	549,043.02	0.4%	(436,574.62)	-79.5%
Tyringham	01264	36,192.67	0.0%	Tyringham	01264	44,990.82	0.0%	(8,798.15)	-19.6%
New Marlborough	01244,01259	58,860.03	0.0%	New Marlborough	01244,01259	88,150.33	0.1%	(29,290.30)	-33.2%
Monterey	01245	10,678.49	0.0%	Monterey	01245	9,446.88	0.0%	1,231.61	13.0%
Sandisfield	01255	75,922.89	0.1%	Sandisfield	01255	105,073.48	0.1%	(29,150.59)	-27.7%
Sheffield	01257	46,702.51	0.0%	Sheffield	01257	64,695.39	0.0%	(17,992.88)	-27.8%
Egremont/Mt Washington	01258	20,961.24	0.0%	Egremont/Mt Washington	01258	33,963.85	0.0%	(13,002.61)	-38.3%
Housatonic	01236	8,842.30	0.0%	Housatonic	01236	7,893.28	0.0%	949.02	12.0%
Otis	01253	30,318.87	0.0%	Otis	01253	74,760.76	0.1%	(44,441.89)	-59.4%
Total		3,947,949.17	3.3%	Total		4,030,918.76	2.7%	(82,969.59)	-2.1%
All other towns		8,313,719.93	7.0%	All other towns		9,087,290.06	6.1%	(773,570.13)	-8.5%
<b>Total Savings</b>		<b>119,109,501.50</b>		<b>Total Savings</b>		<b>147,888,881.80</b>		<b>(28,779,380.30)</b>	<b>-19.5%</b>

**Adams Community Bank  
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE December 31, 2023				ZIP CODE ACCOUNT PROFILE December 31, 2022				Growth	% Growth
*****				*****					
<b>CD's</b>				<b>CD's</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	46,531,679.29	21.5%	Adams	01220	22,700,335.70	17.3%	23,831,343.59	105.0%
North Adams / Florida / Clarksburg	01247	20,172,487.23	9.3%	North Adams / Florida / Clarksburg	01247	9,042,269.64	6.9%	11,130,217.59	123.1%
Drury	01343	98,829.49	0.0%	Drury	01343	97,192.27	0.1%	1,637.22	1.7%
Cheshire	01225	14,865,120.03	6.9%	Cheshire	01225	10,373,061.53	7.9%	4,492,058.50	43.3%
Williamstown / Hancock	01267	17,206,805.19	7.9%	Williamstown / Hancock	01267	10,209,293.50	7.8%	6,997,511.69	68.5%
Savoy	01256	1,979,565.27	0.9%	Savoy	01256	1,224,682.50	0.9%	754,882.77	61.6%
Stamford, Vt	05352	1,345,074.95	0.6%	Stamford, Vt	05352	937,585.24	0.7%	407,489.71	43.5%
Pownal, Vt	05261	371,071.38	0.2%	Pownal, Vt	05261	239,907.63	0.2%	131,163.75	54.7%
Bennington, Vt	05201	862,662.50	0.4%	Bennington, Vt	05201	709,119.02	0.5%	153,543.48	21.7%
North Bennington, Vt	05257	500,115.36	0.2%	North Bennington, Vt	05257	-	0.0%	500,115.36	100.0%
Readsboro, Vt	05350	76,617.42	0.0%	Readsboro, Vt	05350	32,113.81	0.0%	44,503.61	138.6%
Petersburg, NY	12138	632.78	0.0%	Petersburg, NY	12138	65,134.40	0.0%	(64,501.62)	-99.0%
Plainfield	01070	486,357.39	0.2%	Plainfield	01070	339,598.28	0.3%	146,759.11	43.2%
<b>Total</b>		<b>104,497,018.28</b>	<b>48.3%</b>	<b>Total</b>		<b>55,970,293.52</b>	<b>42.6%</b>	<b>48,526,724.76</b>	<b>86.7%</b>
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	5,769,181.10	2.7%	Lanesboro	01237	2,940,696.95	2.2%	2,828,484.15	96.2%
Pittsfield	01201,01202	25,234,621.06	11.7%	Pittsfield	01201,01202	7,324,945.83	5.6%	17,909,675.23	244.5%
Lenox	01240	22,617,151.22	10.4%	Lenox	01240	4,924,172.86	3.8%	17,692,978.36	359.3%
Windsor	01270	591,340.36	0.3%	Windsor	01270	522,980.72	0.4%	68,359.64	13.1%
Richmond	01254	596,761.17	0.3%	Richmond	01254	187,118.28	0.1%	409,642.89	218.9%
Dalton	01226,01227	6,261,191.41	2.9%	Dalton	01226,01227	1,260,232.34	1.0%	5,000,959.07	396.8%
Hinsdale / Peru	01235	1,433,191.82	0.7%	Hinsdale / Peru	01235	1,288,064.55	1.0%	145,127.27	11.3%
Becket / Washington	01223	442,915.63	0.2%	Becket / Washington	01223	46,642.89	0.0%	396,272.74	849.6%
Stephentown, NY	12168	54,998.01	0.0%	Stephentown, NY	12168	64,943.61	0.0%	(9,945.60)	-15.3%
Lenox Dale	01242	718,566.52	0.3%	Lenox Dale	01242	762,047.16	0.6%	(43,480.64)	-5.7%
Cummington	01026	49,425.65	0.0%	Cummington	01026	25,037.73	0.0%	24,387.92	97.4%
<b>Total</b>		<b>63,769,343.95</b>	<b>29.4%</b>	<b>Total</b>		<b>19,346,882.92</b>	<b>14.7%</b>	<b>44,422,461.03</b>	<b>229.6%</b>
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	2,118,813.27	1.0%	Lee	01238	1,153,238.64	0.9%	965,574.63	83.7%
Stockbridge	01262	4,851,073.76	2.2%	Stockbridge	01262	181,423.85	0.1%	4,669,649.91	2573.9%
Great Barrington	01230	1,398,681.95	0.6%	Great Barrington	01230	744,606.84	0.6%	654,075.11	87.8%
West Stockbridge	01266	1,024,710.69	0.5%	West Stockbridge	01266	504,562.95	0.4%	520,147.74	103.1%
Tyringham	01264	129,591.62	0.1%	Tyringham	01264	100,440.85	0.1%	29,150.77	29.0%
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	721,723.04	0.3%	Sandisfield	01255	-	0.0%	721,723.04	100.0%
Sheffield	01257	100,497.21	0.0%	Sheffield	01257	-	0.0%	100,497.21	100.0%
Egremont/Mt Washington	01258	529,828.75	0.2%	Egremont/Mt Washington	01258	1,240.73	0.0%	528,588.02	42603.0%
Housatonic	01236	303,877.56	0.1%	Housatonic	01236	12,202.47	0.0%	291,675.09	2390.3%
Otis	01253	263,413.32	0.1%	Otis	01253	259,213.01	0.2%	4,200.31	1.6%
<b>Total</b>		<b>11,442,211.17</b>	<b>5.3%</b>	<b>Total</b>		<b>2,956,929.34</b>	<b>2.3%</b>	<b>8,485,281.83</b>	<b>287.0%</b>
All other towns		36,837,661.49	17.0%	All other towns		52,990,769.01	40.4%	(16,153,107.52)	-30.5%
<b>Total CD's</b>		<b>216,546,234.89</b>		<b>Total CD's</b>		<b>131,264,874.79</b>		<b>85,281,360.10</b>	<b>65.0%</b>

**Adams Community Bank  
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE December 31, 2023				ZIP CODE ACCOUNT PROFILE December 31, 2022				Growth	% Growth
<b>CHECKING</b>				<b>CHECKING</b>					
<b>Northern Berkshire County</b>				<b>Northern Berkshire County</b>					
Adams	01220	64,432,727.48	15.3%	Adams	01220	79,512,556.83	15.6%	(15,079,829.35)	-19.0%
North Adams / Florida / Clarksburg	01247	41,806,353.28	9.9%	North Adams / Florida / Clarksburg	01247	48,370,117.39	9.5%	(6,563,764.11)	-13.6%
Drury	01343	4,222,826.67	1.0%	Drury	01343	4,856,157.06	1.0%	(633,330.39)	-13.0%
Cheshire	01225	22,822,775.77	5.4%	Cheshire	01225	30,965,463.61	6.1%	(8,142,687.84)	-26.3%
Williamstown / Hancock	01267	43,090,165.97	10.2%	Williamstown / Hancock	01267	46,490,549.35	9.1%	(3,400,383.38)	-7.3%
Savoy	01256	2,892,775.33	0.7%	Savoy	01256	3,523,755.09	0.7%	(630,979.76)	-17.9%
Stamford, Vt	05352	2,752,041.63	0.7%	Stamford, Vt	05352	3,028,926.32	0.6%	(276,884.69)	-9.1%
Pownal, Vt	05261	1,574,401.63	0.4%	Pownal, Vt	05261	1,693,525.08	0.3%	(119,123.45)	-7.0%
Bennington, Vt	05201	298,401.45	0.1%	Bennington, Vt	05201	701,926.83	0.1%	(403,525.38)	-57.5%
Readsboro, Vt	05350	1,195,966.49	0.3%	Readsboro, Vt	05350	1,296,757.43	0.3%	(100,790.94)	-7.8%
North Bennington, Vt	05257	122,945.18	0.0%	North Bennington, Vt	05257	563,505.61	0.1%	(440,560.43)	-78.2%
Petersburg, NY	12138	71,785.14	0.0%	Petersburg, NY	12138	233,790.44	0.0%	(162,005.30)	-69.3%
Plainfield	01070	747,067.96	0.2%	Plainfield	01070	624,028.88	0.1%	123,039.08	19.7%
<b>Total</b>		<b>186,030,233.98</b>	<b>44.1%</b>	<b>Total</b>		<b>221,861,059.92</b>	<b>43.5%</b>	<b>(35,830,825.94)</b>	<b>-16.2%</b>
<b>Central Berkshire County</b>				<b>Central Berkshire County</b>					
Lanesboro	01237	10,405,310.89	2.5%	Lanesboro	01237	12,063,479.78	2.4%	(1,658,168.89)	-13.7%
Pittsfield	01201,01202	26,887,502.09	6.4%	Pittsfield	01201,01202	24,054,508.20	4.7%	2,832,993.89	11.8%
Lenox	01240	26,342,594.70	6.2%	Lenox	01240	33,053,648.14	6.5%	(6,711,053.44)	-20.3%
Windsor	01270	1,129,967.14	0.3%	Windsor	01270	1,331,368.45	0.3%	(201,401.31)	-15.1%
Richmond	01254	1,576,139.26	0.4%	Richmond	01254	1,603,923.76	0.3%	(27,784.50)	-1.7%
Dalton	01226,01227	12,940,099.24	3.1%	Dalton	01226,01227	20,922,958.45	4.1%	(7,982,859.21)	-38.2%
Hinsdale / Peru	01235	3,013,638.80	0.7%	Hinsdale / Peru	01235	3,757,135.05	0.7%	(743,496.25)	-19.8%
Becket / Washington	01223	3,488,259.10	0.8%	Becket / Washington	01223	2,640,130.18	0.5%	848,128.92	32.1%
Lenox Dale	01242	1,142,684.48	0.3%	Lenox Dale	01242	1,068,934.76	0.2%	73,749.72	6.9%
Stephentown, NY	12168	274,480.95	0.1%	Stephentown, NY	12168	225,860.96	0.0%	48,619.99	21.5%
Cummington	01026	458,530.95	0.1%	Cummington	01026	460,565.32	0.1%	(2,034.37)	-0.4%
<b>Total</b>		<b>87,659,207.60</b>	<b>20.8%</b>	<b>Total</b>		<b>101,182,513.05</b>	<b>19.8%</b>	<b>(13,523,305.45)</b>	<b>-13.4%</b>
<b>Southern Berkshire County</b>				<b>Southern Berkshire County</b>					
Lee	01238	7,486,565.68	1.8%	Lee	01238	8,469,117.82	1.7%	(982,552.14)	-11.6%
Stockbridge	01262	10,050,893.40	2.4%	Stockbridge	01262	17,273,530.09	3.4%	(7,222,636.69)	-41.8%
Great Barrington	01230	20,112,436.64	4.8%	Great Barrington	01230	13,497,813.18	2.6%	6,614,623.46	49.0%
West Stockbridge	01266	2,935,360.37	0.7%	West Stockbridge	01266	1,885,954.90	0.4%	1,049,405.47	55.6%
Tyringham	01264	1,310,850.90	0.3%	Tyringham	01264	8,840.74	0.0%	1,302,010.16	14727.4%
New Marlborough	01244,01259	1,696,706.23	0.4%	New Marlborough	01244,01259	1,777,780.60	0.3%	(81,074.37)	-4.6%
Monterey	01245	257,068.11	0.1%	Monterey	01245	136,654.29	0.0%	120,413.82	88.1%
Sandisfield	01255	1,110,511.53	0.3%	Sandisfield	01255	1,423,291.29	0.3%	(312,779.76)	-22.0%
Sheffield	01257	4,121,367.36	1.0%	Sheffield	01257	2,492,816.67	0.5%	1,628,550.69	65.3%
Egremont/Mt Washington	01258	3,892,557.92	0.9%	Egremont/Mt Washington	01258	2,284,213.20	0.4%	1,608,344.72	70.4%
Housatonic	01236	506,337.58	0.1%	Housatonic	01236	1,030,943.54	0.2%	(524,605.96)	-50.9%
Otis	01253	4,431,798.95	1.1%	Otis	01253	3,045,255.47	0.6%	1,386,543.48	45.5%
<b>Total</b>		<b>57,912,454.67</b>	<b>13.7%</b>	<b>Total</b>		<b>53,326,211.79</b>	<b>10.4%</b>	<b>4,586,242.88</b>	<b>8.6%</b>
All other towns		90,120,405.98	21.4%	All other towns		133,966,649.72	26.3%	(43,846,243.74)	-32.7%
<b>Total Checking</b>		<b>421,722,302.23</b>		<b>Total Checking</b>		<b>510,336,434.48</b>		<b>(88,614,132.25)</b>	<b>-17.4%</b>