

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2022				ZIP CODE ACCOUNT PROFILE March 31, 2021				Growth	% Growth
MORTGAGE LOANS				MORTGAGE LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	55,085,667.77	9.6%	Adams	01220	56,234,905.13	11.1%	(1,149,237.36)	-2.0%
North Adams / Florida / Clarksburg	01247	58,052,450.94	10.1%	North Adams / Florida / Clarksburg	01247	53,780,807.46	10.6%	4,271,643.48	7.9%
Drury	01343	294,943.85	0.1%	Drury	01343	312,309.55	0.1%	(17,365.70)	-5.6%
Cheshire	01225	30,175,979.85	5.3%	Cheshire	01225	30,427,650.13	6.0%	(251,670.28)	-0.8%
Williamstown / Hancock	01267	50,541,166.46	8.8%	Williamstown / Hancock	01267	41,463,981.32	8.2%	9,077,185.14	21.9%
Savoy	01256	8,185,948.21	1.4%	Savoy	01256	8,932,229.43	1.8%	(746,281.22)	-8.4%
Stamford, Vt	05352	10,153,620.38	1.8%	Stamford, Vt	05352	9,947,249.89	2.0%	206,370.49	2.1%
Pownal, Vt	05261	4,060,314.57	0.7%	Pownal, Vt	05261	3,922,099.37	0.8%	138,215.20	3.5%
Bennington, Vt	05201	2,580,066.34	0.5%	Bennington, Vt	05201	2,006,938.94	0.4%	573,127.40	28.6%
North Bennington, Vt	05257	91,377.46	0.0%	North Bennington, Vt	05257	-	0.0%	91,377.46	100.0%
Readsboro, Vt	05350	2,398,881.47	0.4%	Readsboro, Vt	05350	2,266,599.09	0.4%	132,282.38	5.8%
Petersburg, NY	12138	72,782.38	0.0%	Petersburg, NY	12138	76,212.11	0.0%	(3,429.73)	-4.5%
Plainfield	01070	369,742.04	0.1%	Plainfield	01070	528,585.77	0.1%	(158,843.73)	-30.1%
Total		222,062,941.72	38.7%	Total		209,899,568.19	41.4%	12,163,373.53	5.8%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	24,048,902.80	4.2%	Lanesboro	01237	21,155,233.33	4.2%	2,893,669.47	13.7%
Pittsfield	01201,01202	82,950,599.13	14.5%	Pittsfield	01201,01202	70,326,683.28	13.9%	12,623,915.85	18.0%
Lenox	01240	34,100,355.23	5.9%	Lenox	01240	28,483,098.35	5.6%	5,617,256.88	19.7%
Windsor	01270	6,399,568.30	1.1%	Windsor	01270	5,336,482.45	1.1%	1,063,085.85	19.9%
Richmond	01254	8,255,258.93	1.4%	Richmond	01254	7,982,273.52	1.6%	272,985.41	3.4%
Dalton	01226,01227	18,891,851.05	3.3%	Dalton	01226,01227	16,170,978.08	3.2%	2,720,872.97	16.8%
Hinsdale / Peru	01235	10,164,526.61	1.8%	Hinsdale / Peru	01235	9,267,265.52	1.8%	897,261.09	9.7%
Becket / Washington	01223	13,113,355.15	2.3%	Becket / Washington	01223	11,792,169.27	2.3%	1,321,185.88	11.2%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	1,414,968.51	0.2%	Lenox Dale	01242	1,578,038.69	0.3%	(163,070.18)	-10.3%
Cummington	01026	1,082,229.87	0.2%	Cummington	01026	1,115,748.53	0.2%	(33,518.66)	-3.0%
Total		200,421,615.58	35.0%	Total		173,207,971.02	34.1%	27,213,644.56	15.7%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	19,215,518.19	3.4%	Lee	01238	17,470,030.76	3.4%	1,745,487.43	10.0%
Stockbridge	01262	14,547,826.84	2.5%	Stockbridge	01262	12,989,253.86	2.6%	1,558,572.98	12.0%
Great Barrington	01230	35,530,260.04	6.2%	Great Barrington	01230	24,889,677.23	4.9%	10,640,582.81	42.8%
West Stockbridge	01266	9,000,404.57	1.6%	West Stockbridge	01266	7,471,094.02	1.5%	1,529,310.55	20.5%
Tyringham	01264	2,269,954.08	0.4%	Tyringham	01264	1,936,578.37	0.4%	333,375.71	17.2%
New Marlborough	01244,01259	6,097,390.76	1.1%	New Marlborough	01244,01259	6,610,808.75	1.3%	(513,417.99)	-7.8%
Monterey	01245	7,444,366.63	1.3%	Monterey	01245	6,307,280.47	1.2%	1,137,086.16	18.0%
Sandisfield	01255	2,373,397.41	0.4%	Sandisfield	01255	2,622,303.22	0.5%	(248,905.81)	-9.5%
Sheffield	01257	5,683,878.32	1.0%	Sheffield	01257	4,216,165.53	0.8%	1,467,712.79	34.8%
Egremont/Mt Washington	01258	7,233,414.80	1.3%	Egremont/Mt Washington	01258	5,971,284.46	1.2%	1,262,130.34	21.1%
Housatonic	01236	1,283,711.41	0.2%	Housatonic	01236	1,010,720.90	0.2%	272,990.51	27.0%
Otis	01253	3,754,275.33	0.7%	Otis	01253	3,188,537.13	0.6%	565,738.20	17.7%
Total		114,434,398.38	20.0%	Total		94,683,734.70	18.7%	19,750,663.68	20.86%
All other towns		36,223,935.47	6.3%	All other towns		29,719,985.13	5.9%	6,503,950.34	21.9%
Total mortgage loans		573,142,891.15		Total mortgage loans		507,511,259.04		65,631,632.11	12.93%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2022				ZIP CODE ACCOUNT PROFILE March 31, 2021				Growth	% Growth
INSTALLMENT LOANS				INSTALLMENT LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	1,719,768.85	24.4%	Adams	01220	1,835,962.47	25.1%	(116,193.62)	-6.3%
North Adams / Florida / Clarksburg	01247	1,343,450.91	19.0%	North Adams / Florida / Clarksburg	01247	1,612,202.34	22.1%	(268,751.43)	-16.7%
Drury	01343	-	0.0%	Drury	01343	-	0.0%	-	0.0%
Cheshire	01225	740,413.77	10.5%	Cheshire	01225	924,809.01	12.7%	(184,395.24)	-19.9%
Williamstown / Hancock	01267	293,214.95	4.2%	Williamstown / Hancock	01267	333,976.54	4.6%	(40,761.59)	-12.2%
Savoy	01256	88,198.16	1.3%	Savoy	01256	124,049.88	1.7%	(35,851.72)	-28.9%
Stamford, Vt	05352	306,064.69	4.3%	Stamford, Vt	05352	240,164.96	3.3%	65,899.73	27.4%
Pownal, Vt	05261	55,908.42	0.8%	Pownal, Vt	05261	17,289.98	0.2%	38,618.44	223.4%
Bennington, Vt	05201	33,798.28	0.5%	Bennington, Vt	05201	51,484.48	0.7%	(17,686.20)	-34.4%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	120,448.88	1.7%	Readsboro, Vt	05350	95,154.15	1.3%	25,294.73	26.6%
Petersburg, NY	12138	1,908.35	0.0%	Petersburg, NY	12138	3,287.35	0.0%	(1,379.00)	-41.9%
Plainfield	01070	2,578.96	0.0%	Plainfield	01070	4,288.33	0.1%	(1,709.37)	-39.9%
Total		4,705,754.22	66.7%	Total		5,242,669.49	71.8%	(536,915.27)	-10.2%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	157,348.28	2.2%	Lanesboro	01237	185,804.68	2.5%	(28,456.40)	-15.3%
Pittsfield	01201,01202	562,494.45	8.0%	Pittsfield	01201,01202	454,905.26	6.2%	107,589.19	23.7%
Lenox	01240	126,447.40	1.8%	Lenox	01240	97,949.91	1.3%	28,497.49	29.1%
Windsor	01270	116,731.02	1.7%	Windsor	01270	125,845.86	1.7%	(9,114.84)	-7.2%
Richmond	01254	304.97	0.0%	Richmond	01254	1,405.94	0.0%	(1,100.97)	-78.3%
Dalton	01226,01227	97,254.84	1.4%	Dalton	01226,01227	103,571.19	1.4%	(6,316.35)	-6.1%
Hinsdale / Peru	01235	126,643.49	1.8%	Hinsdale / Peru	01235	99,651.72	1.4%	26,991.77	27.1%
Becket / Washington	01223	63,818.90	0.9%	Becket / Washington	01223	94,369.79	1.3%	(30,550.89)	-32.4%
Stephentown, NY	12168	5,742.81	0.1%	Stephentown, NY	12168	976.49	0.0%	4,766.32	488.1%
Lenox Dale	01242	27,772.16	0.4%	Lenox Dale	01242	12,186.62	0.2%	15,585.54	127.9%
Cummington	01026	32,953.07	0.5%	Cummington	01026	100.00	0.0%	32,853.07	32853.1%
Total		1,317,511.39	18.7%	Total		1,176,767.46	16.1%	140,743.93	12.0%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	147,734.77	2.1%	Lee	01238	71,403.55	1.0%	76,331.22	106.9%
Stockbridge	01262	31,807.73	0.5%	Stockbridge	01262	-	0.0%	31,807.73	100.0%
Great Barrington	01230	8,895.95	0.1%	Great Barrington	01230	4,942.95	0.1%	3,953.00	80.0%
West Stockbridge	01266	182,508.33	2.6%	West Stockbridge	01266	126,050.60	1.7%	56,457.73	44.8%
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	11,093.08	0.2%	Housatonic	01236	14,355.00	0.2%	(3,261.92)	-22.7%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		382,039.86	5.4%	Total		216,752.10	3.0%	165,287.76	76.3%
All other towns		647,015.78	9.2%	All other towns		666,270.86	9.1%	(19,255.08)	-2.9%
Total installment loans		7,052,321.25		Total installment loans		7,302,459.91		(250,138.66)	-3.4%

Adams Community Bank

Zip Code Analysis

ZIP CODE ACCOUNT PROFILE March 31, 2022				ZIP CODE ACCOUNT PROFILE March 31, 2021				Growth	% Growth
COMMERCIAL LOANS				COMMERCIAL LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	6,447,708.04	5.7%	Adams	01220	8,350,970.85	8.9%	(1,903,262.81)	-22.8%
North Adams / Florida / Clarksburg	01247	8,569,692.94	7.5%	North Adams / Florida / Clarksburg	01247	12,077,958.57	12.9%	(3,508,265.63)	-29.0%
Drury	01343	-	0.0%	Drury	01343	-	0.0%	-	0.0%
Cheshire	01225	4,623,603.41	4.1%	Cheshire	01225	8,154,926.06	8.7%	(3,531,322.65)	-43.3%
Williamstown / Hancock	01267	7,227,055.49	6.3%	Williamstown / Hancock	01267	11,825,916.63	12.7%	(4,598,861.14)	-38.9%
Savoy	01256	278,088.31	0.2%	Savoy	01256	363,222.85	0.4%	(85,134.54)	-23.4%
Stamford, Vt	05352	821,556.52	0.7%	Stamford, Vt	05352	873,654.79	0.9%	(52,098.27)	-6.0%
Pownal, Vt	05261	707,216.46	0.6%	Pownal, Vt	05261	904,259.35	1.0%	(197,042.89)	-21.8%
Bennington, Vt	05201	225,222.99	0.2%	Bennington, Vt	05201	70,778.74	0.1%	154,444.25	218.2%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	71,300.05	0.1%	Readsboro, Vt	05350	312,145.27	0.3%	(240,845.22)	-77.2%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	-	0.0%	Plainfield	01070	-	0.0%	-	0.0%
Total		28,971,444.21	25.4%	Total		42,933,833.11	46.0%	(13,962,388.90)	-32.5%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	3,165,105.33	2.8%	Lanesboro	01237	3,145,145.50	3.4%	19,959.83	0.6%
Pittsfield	01201,01202	11,224,344.88	9.8%	Pittsfield	01201,01202	10,365,614.94	11.1%	858,729.94	8.3%
Lenox	01240	2,973,006.72	2.6%	Lenox	01240	8,626,599.20	9.2%	(5,653,592.48)	-65.5%
Windsor	01270	498,314.87	0.4%	Windsor	01270	580,571.47	0.6%	(82,256.60)	-14.2%
Richmond	01254	43,198.83	0.0%	Richmond	01254	46,197.84	0.0%	(2,999.01)	-6.5%
Dalton	01226,01227	4,492,122.11	3.9%	Dalton	01226,01227	2,683,407.60	2.9%	1,808,714.51	67.4%
Hinsdale / Peru	01235	1,464,360.91	1.3%	Hinsdale / Peru	01235	1,145,424.52	1.2%	318,936.39	27.8%
Becket / Washington	01223	989,566.86	0.9%	Becket / Washington	01223	1,036,930.57	1.1%	(47,363.71)	-4.6%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	17,138.38	0.0%	Lenox Dale	01242	24,123.38	0.0%	(6,985.00)	-29.0%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
Total		24,867,158.89	21.8%	Total		27,654,015.02	29.6%	(2,786,856.13)	-10.1%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	1,205,077.56	1.1%	Lee	01238	962,858.23	1.0%	242,219.33	25.2%
Stockbridge	01262	272,835.63	0.2%	Stockbridge	01262	479,266.12	0.5%	(206,430.49)	-43.1%
Great Barrington	01230	3,860,967.39	3.4%	Great Barrington	01230	3,737,824.65	4.0%	123,142.74	3.3%
West Stockbridge	01266	959,784.02	0.8%	West Stockbridge	01266	1,691,436.46	1.8%	(731,652.44)	-43.3%
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	75,128.06	0.1%	Egremont/Mt Washington	01258	87,704.19	0.1%	(12,576.13)	-14.3%
Housatonic	01236	42,427.50	0.0%	Housatonic	01236	4,062.00	0.0%	38,365.50	944.5%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		6,416,220.16	5.6%	Total		6,963,151.65	7.5%	(546,931.49)	-7.9%
All other towns		53,796,398.15	47.2%	All other towns		15,826,211.78	16.9%	37,970,186.37	239.9%
Total commercial loans		114,051,221.41		Total commercial loans		93,377,211.56		20,674,009.85	22.1%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2022				ZIP CODE ACCOUNT PROFILE March 31, 2021				Growth	% Growth
SAVINGS				SAVINGS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	37,630,685.20	25.2%	Adams	01220	39,824,886.96	29.0%	(2,194,201.76)	-5.5%
North Adams / Florida / Clarksburg	01247	23,851,620.58	16.0%	North Adams / Florida / Clarksburg	01247	22,054,748.85	16.1%	1,796,871.73	8.1%
Drury	01343	315,815.98	0.2%	Drury	01343	120,969.64	0.1%	194,846.34	161.1%
Cheshire	01225	22,821,937.02	15.3%	Cheshire	01225	20,145,177.36	14.7%	2,676,759.66	13.3%
Williamstown / Hancock	01267	11,824,326.42	7.9%	Williamstown / Hancock	01267	8,475,836.63	6.2%	3,348,489.79	39.5%
Savoy	01256	4,162,330.68	2.8%	Savoy	01256	4,027,626.15	2.9%	134,704.53	3.3%
Stamford, Vt	05352	1,277,006.39	0.9%	Stamford, Vt	05352	1,363,391.79	1.0%	(86,385.40)	-6.3%
Pownal, Vt	05261	1,427,224.24	1.0%	Pownal, Vt	05261	817,397.26	0.6%	609,826.98	74.6%
Bennington, Vt	05201	205,465.56	0.1%	Bennington, Vt	05201	217,659.46	0.2%	(12,193.90)	-5.6%
North Bennington, Vt	05257	100.60	0.0%	North Bennington, Vt	05257	100.48	0.0%	0.12	0.1%
Readsboro, Vt	05350	646,024.97	0.4%	Readsboro, Vt	05350	940,305.11	0.7%	(294,280.14)	-31.3%
Petersburg, NY	12138	76,472.17	0.1%	Petersburg, NY	12138	46,830.41	0.0%	29,641.76	63.3%
Plainfield	01070	226,567.11	0.2%	Plainfield	01070	279,588.41	0.2%	(53,021.30)	-19.0%
Total		104,465,576.92	69.9%	Total		98,314,518.51	71.6%	6,151,058.41	6.3%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	7,795,188.66	5.2%	Lanesboro	01237	6,347,941.18	4.6%	1,447,247.48	22.8%
Pittsfield	01201,01202	8,549,213.86	5.7%	Pittsfield	01201,01202	7,805,702.85	5.7%	743,511.01	9.5%
Lenox	01240	9,095,544.45	6.1%	Lenox	01240	8,960,429.04	6.5%	135,115.41	1.5%
Windsor	01270	990,447.63	0.7%	Windsor	01270	726,215.61	0.5%	264,232.02	36.4%
Richmond	01254	845,986.28	0.6%	Richmond	01254	628,249.72	0.5%	217,736.56	34.7%
Dalton	01226,01227	2,377,750.55	1.6%	Dalton	01226,01227	1,452,039.13	1.1%	925,711.42	63.8%
Hinsdale / Peru	01235	1,167,433.71	0.8%	Hinsdale / Peru	01235	726,378.88	0.5%	441,054.83	60.7%
Becket / Washington	01223	537,861.90	0.4%	Becket / Washington	01223	414,465.31	0.3%	123,396.59	29.8%
Stephentown, NY	12168	134,601.98	0.1%	Stephentown, NY	12168	198,966.45	0.1%	(64,364.47)	-32.3%
Lenox Dale	01242	421,201.16	0.3%	Lenox Dale	01242	504,391.69	0.4%	(83,190.53)	-16.5%
Cummington	01026	106,099.27	0.1%	Cummington	01026	162,408.83	0.1%	(56,309.56)	-34.7%
Total		32,021,329.45	21.4%	Total		27,927,188.69	20.4%	4,094,140.76	14.7%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	2,333,639.81	1.6%	Lee	01238	2,087,493.38	1.5%	246,146.43	11.8%
Stockbridge	01262	215,907.79	0.1%	Stockbridge	01262	332,684.69	0.2%	(116,776.90)	-35.1%
Great Barrington	01230	285,676.65	0.2%	Great Barrington	01230	223,340.81	0.2%	62,335.84	27.9%
West Stockbridge	01266	446,013.18	0.3%	West Stockbridge	01266	256,820.04	0.2%	189,193.14	73.7%
Tyringham	01264	37,265.23	0.0%	Tyringham	01264	28,827.76	0.0%	8,437.47	29.3%
New Marlborough	01244,01259	2,134.26	0.0%	New Marlborough	01244,01259	1,282.80	0.0%	851.46	66.4%
Monterey	01245	99,459.21	0.1%	Monterey	01245	131,086.22	0.1%	(31,627.01)	-24.1%
Sandisfield	01255	64,204.89	0.0%	Sandisfield	01255	49,004.29	0.0%	15,200.60	31.0%
Sheffield	01257	64,646.86	0.0%	Sheffield	01257	587.34	0.0%	64,059.52	10906.7%
Egremont/Mt Washington	01258	295,609.39	0.2%	Egremont/Mt Washington	01258	20,336.78	0.0%	275,272.61	1353.6%
Housatonic	01236	20,140.32	0.0%	Housatonic	01236	33,066.20	0.0%	(12,925.88)	-39.1%
Otis	01253	77,954.76	0.1%	Otis	01253	18,188.54	0.0%	59,766.22	328.6%
Total		3,942,652.35	2.6%	Total		3,182,718.85	2.3%	759,933.50	23.9%
All other towns		9,025,395.98	6.0%	All other towns		7,798,160.60	5.7%	1,227,235.38	15.7%
Total Savings		149,454,954.70		Total Savings		137,222,586.65		12,232,368.05	8.9%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2022				ZIP CODE ACCOUNT PROFILE March 31, 2021				Growth	% Growth
*****				*****					
CD's				CD's					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	22,507,760.08	25.3%	Adams	01220	24,692,039.72	25.0%	(2,184,279.64)	-8.8%
North Adams / Florida / Clarksburg	01247	9,067,085.93	10.2%	North Adams / Florida / Clarksburg	01247	9,593,469.80	9.7%	(526,383.87)	-5.5%
Drury	01343	99,972.26	0.1%	Drury	01343	119,447.11	0.1%	(19,474.85)	-16.3%
Cheshire	01225	10,022,469.38	11.2%	Cheshire	01225	11,081,240.13	11.2%	(1,058,770.75)	-9.6%
Williamstown / Hancock	01267	8,903,909.41	10.0%	Williamstown / Hancock	01267	9,742,647.16	9.8%	(838,737.75)	-8.6%
Savoy	01256	1,352,913.37	1.5%	Savoy	01256	1,384,219.39	1.4%	(31,306.02)	-2.3%
Stamford, Vt	05352	1,741,167.38	2.0%	Stamford, Vt	05352	2,293,169.99	2.3%	(552,002.61)	-24.1%
Pownal, Vt	05261	594,590.30	0.7%	Pownal, Vt	05261	621,156.11	0.6%	(26,565.81)	-4.3%
Bennington, Vt	05201	941,614.88	1.1%	Bennington, Vt	05201	960,657.65	1.0%	(19,042.77)	-2.0%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	259,390.60	0.3%	Readsboro, Vt	05350	285,685.88	0.3%	(26,295.28)	-9.2%
Petersburg, NY	12138	105,562.59	0.1%	Petersburg, NY	12138	104,548.70	0.1%	1,013.89	1.0%
Plainfield	01070	313,343.29	0.4%	Plainfield	01070	215,897.25	0.2%	97,446.04	45.1%
Total		55,909,779.47	62.7%	Total		61,094,178.89	61.8%	(5,184,399.42)	-8.5%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	2,179,516.20	2.4%	Lanesboro	01237	1,889,937.38	1.9%	289,578.82	15.3%
Pittsfield	01201,01202	6,983,614.07	7.8%	Pittsfield	01201,01202	8,303,791.36	8.4%	(1,320,177.29)	-15.9%
Lenox	01240	5,853,585.77	6.6%	Lenox	01240	6,621,687.92	6.7%	(768,102.15)	-11.6%
Windsor	01270	563,397.50	0.6%	Windsor	01270	660,698.19	0.7%	(97,300.69)	-14.7%
Richmond	01254	203,746.45	0.2%	Richmond	01254	207,595.63	0.2%	(3,849.18)	-1.9%
Dalton	01226,01227	2,336,513.36	2.6%	Dalton	01226,01227	2,787,345.37	2.8%	(450,832.01)	-16.2%
Hinsdale / Peru	01235	1,319,297.10	1.5%	Hinsdale / Peru	01235	1,289,149.92	1.3%	30,147.18	2.3%
Becket / Washington	01223	46,555.54	0.1%	Becket / Washington	01223	123,610.81	0.1%	(77,055.27)	-62.3%
Stephentown, NY	12168	57,196.09	0.1%	Stephentown, NY	12168	59,571.64	0.1%	(2,375.55)	-4.0%
Lenox Dale	01242	655,140.36	0.7%	Lenox Dale	01242	652,260.73	0.7%	2,879.63	0.4%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
Total		20,198,562.44	22.7%	Total		22,595,648.95	22.8%	(2,397,086.51)	-10.6%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	1,302,844.81	1.5%	Lee	01238	2,035,198.86	2.1%	(732,354.05)	-36.0%
Stockbridge	01262	180,875.83	0.2%	Stockbridge	01262	371,517.29	0.4%	(190,641.46)	-51.3%
Great Barrington	01230	373,192.40	0.4%	Great Barrington	01230	393,411.37	0.4%	(20,218.97)	-5.1%
West Stockbridge	01266	536,986.07	0.6%	West Stockbridge	01266	545,929.14	0.6%	(8,943.07)	-1.6%
Tyringham	01264	100,252.77	0.1%	Tyringham	01264	100,002.75	0.1%	250.02	0.3%
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	-	0.0%	Sandisfield	01255	-	0.0%	-	0.0%
Sheffield	01257	-	0.0%	Sheffield	01257	-	0.0%	-	0.0%
Egremont/Mt Washington	01258	1,233.79	0.0%	Egremont/Mt Washington	01258	1,223.93	0.0%	9.86	0.8%
Housatonic	01236	42,705.75	0.0%	Housatonic	01236	41,833.80	0.0%	871.95	2.1%
Otis	01253	258,687.05	0.3%	Otis	01253	262,807.33	0.3%	(4,120.28)	-1.6%
Total		2,796,778.47	3.1%	Total		3,751,924.47	3.8%	(955,146.00)	-25.5%
All other towns		10,214,079.01	11.5%	All other towns		11,492,054.05	11.6%	(1,277,975.04)	-11.1%
Total CD's		89,119,199.39		Total CD's		98,933,806.36		(9,814,606.97)	-9.9%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE March 31, 2022				ZIP CODE ACCOUNT PROFILE March 31, 2021				Growth	% Growth
*****				*****					
CHECKING				CHECKING					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	79,382,011.36	14.2%	Adams	01220	65,659,029.38	15.4%	13,722,981.98	20.9%
North Adams / Florida / Clarksburg	01247	47,393,139.80	8.5%	North Adams / Florida / Clarksburg	01247	44,325,681.83	10.4%	3,067,457.97	6.9%
Drury	01343	4,664,697.09	0.8%	Drury	01343	3,724,348.67	0.9%	940,348.42	25.2%
Cheshire	01225	33,371,085.12	6.0%	Cheshire	01225	29,158,469.08	6.9%	4,212,616.04	14.4%
Williamstown / Hancock	01267	46,894,409.43	8.4%	Williamstown / Hancock	01267	45,169,299.69	10.6%	1,725,109.74	3.8%
Savoy	01256	2,477,691.49	0.4%	Savoy	01256	2,672,024.32	0.6%	(194,332.83)	-7.3%
Stamford, Vt	05352	2,184,116.73	0.4%	Stamford, Vt	05352	1,898,077.67	0.4%	286,039.06	15.1%
Pownal, Vt	05261	1,626,003.64	0.3%	Pownal, Vt	05261	1,419,471.53	0.3%	206,532.11	14.5%
Bennington, Vt	05201	562,774.33	0.1%	Bennington, Vt	05201	630,257.07	0.1%	(67,482.74)	-10.7%
Readsboro, Vt	05350	1,806,406.77	0.3%	Readsboro, Vt	05350	912,502.21	0.2%	893,904.56	98.0%
North Bennington, Vt	05257	507,412.82	0.1%	North Bennington, Vt	05257	417,341.41	0.1%	90,071.41	21.6%
Petersburg, NY	12138	131,303.20	0.0%	Petersburg, NY	12138	109,966.19	0.0%	21,337.01	19.4%
Plainfield	01070	824,208.89	0.1%	Plainfield	01070	711,135.90	0.2%	113,072.99	15.9%
Total		221,825,260.67	39.6%	Total		196,807,604.95	46.3%	25,017,655.72	12.7%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	12,882,685.69	2.3%	Lanesboro	01237	10,357,656.16	2.4%	2,525,029.53	24.4%
Pittsfield	01201,01202	18,241,840.14	3.3%	Pittsfield	01201,01202	15,249,598.05	3.6%	2,992,242.09	19.6%
Lenox	01240	44,210,003.91	7.9%	Lenox	01240	28,215,028.02	6.6%	15,994,975.89	56.7%
Windsor	01270	1,440,350.45	0.3%	Windsor	01270	1,318,751.68	0.3%	121,598.77	9.2%
Richmond	01254	1,351,092.79	0.2%	Richmond	01254	1,288,240.76	0.3%	62,852.03	4.9%
Dalton	01226,01227	24,475,805.33	4.4%	Dalton	01226,01227	31,778,834.47	7.5%	(7,303,029.14)	-23.0%
Hinsdale / Peru	01235	1,162,358.29	0.2%	Hinsdale / Peru	01235	877,055.05	0.2%	285,303.24	32.5%
Becket / Washington	01223	3,494,771.16	0.6%	Becket / Washington	01223	2,404,339.37	0.6%	1,090,431.79	45.4%
Lenox Dale	01242	1,032,021.57	0.2%	Lenox Dale	01242	1,095,682.84	0.3%	(63,661.27)	-5.8%
Stephentown, NY	12168	186,741.51	0.0%	Stephentown, NY	12168	89,627.17	0.0%	97,114.34	108.4%
Cummington	01026	183,687.36	0.0%	Cummington	01026	254,310.67	0.1%	(70,623.31)	-27.8%
Total		108,661,358.20	19.4%	Total		92,929,124.24	21.8%	15,732,233.96	16.9%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	7,904,296.45	1.4%	Lee	01238	5,508,547.78	1.3%	2,395,748.67	43.5%
Stockbridge	01262	13,165,236.43	2.4%	Stockbridge	01262	11,937,786.73	2.8%	1,227,449.70	10.3%
Great Barrington	01230	9,176,804.90	1.6%	Great Barrington	01230	6,303,594.10	1.5%	2,873,210.80	45.6%
West Stockbridge	01266	1,738,368.29	0.3%	West Stockbridge	01266	1,229,806.11	0.3%	508,562.18	41.4%
Tyringham	01264	4,748.61	0.0%	Tyringham	01264	2,736.25	0.0%	2,012.36	73.5%
New Marlborough	01244,01259	2,027,791.52	0.4%	New Marlborough	01244,01259	1,299,644.86	0.3%	728,146.66	56.0%
Monterey	01245	147,983.26	0.0%	Monterey	01245	502,134.19	0.1%	(354,150.93)	-70.5%
Sandisfield	01255	1,111,383.88	0.2%	Sandisfield	01255	1,101,630.97	0.3%	9,752.91	0.9%
Sheffield	01257	2,265,008.73	0.4%	Sheffield	01257	701,593.84	0.2%	1,563,414.89	222.8%
Egremont/Mt Washington	01258	275,818.65	0.0%	Egremont/Mt Washington	01258	108,604.95	0.0%	167,213.70	154.0%
Housatonic	01236	2,221,998.69	0.4%	Housatonic	01236	639,913.49	0.2%	1,582,085.20	247.2%
Otis	01253	3,210,833.93	0.6%	Otis	01253	2,064,814.12	0.5%	1,146,019.81	55.5%
Total		43,250,273.34	7.7%	Total		31,400,807.39	7.4%	11,849,465.95	37.7%
All other towns		185,915,405.54	33.2%	All other towns		104,197,477.81	24.5%	81,717,927.73	78.4%
Total Checking		559,652,297.75		Total Checking		425,335,014.39		134,317,283.36	31.6%