

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2022				ZIP CODE ACCOUNT PROFILE June 30, 2021				Growth	% Growth
*****				*****					
MORTGAGE LOANS				MORTGAGE LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	54,681,198.96	9.4%	Adams	01220	55,952,917.66	10.6%	(1,271,718.70)	-2.3%
North Adams / Florida / Clarksburg	01247	59,311,202.24	10.2%	North Adams / Florida / Clarksburg	01247	55,091,371.47	10.4%	4,219,830.77	7.7%
Drury	01343	292,480.14	0.1%	Drury	01343	303,584.08	0.1%	(11,103.94)	-3.7%
Cheshire	01225	29,908,053.87	5.1%	Cheshire	01225	30,197,796.52	5.7%	(289,742.65)	-1.0%
Williamstown / Hancock	01267	51,902,836.97	8.9%	Williamstown / Hancock	01267	45,074,123.33	8.5%	6,828,713.64	15.1%
Savoy	01256	8,848,998.56	1.5%	Savoy	01256	8,817,619.80	1.7%	31,378.76	0.4%
Stamford, Vt	05352	10,028,715.07	1.7%	Stamford, Vt	05352	9,471,751.95	1.8%	556,963.12	5.9%
Pownal, Vt	05261	4,222,359.98	0.7%	Pownal, Vt	05261	3,987,217.27	0.8%	235,142.71	5.9%
Bennington, Vt	05201	2,803,089.06	0.5%	Bennington, Vt	05201	2,159,085.49	0.4%	644,003.57	29.8%
North Bennington, Vt	05257	90,887.19	0.0%	North Bennington, Vt	05257	92,850.00	0.0%	(1,962.81)	-2.1%
Readsboro, Vt	05350	2,365,119.69	0.4%	Readsboro, Vt	05350	2,177,834.77	0.4%	187,284.92	8.6%
Petersburg, NY	12138	71,794.92	0.0%	Petersburg, NY	12138	75,390.68	0.0%	(3,595.76)	-4.8%
Plainfield	01070	402,208.06	0.1%	Plainfield	01070	591,068.25	0.1%	(188,860.19)	-32.0%
Total		224,928,944.71	38.5%	Total		213,992,611.27	40.5%	10,936,333.44	5.1%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	25,011,622.30	4.3%	Lanesboro	01237	21,504,082.29	4.1%	3,507,540.01	16.3%
Pittsfield	01201,01202	84,308,401.64	14.4%	Pittsfield	01201,01202	74,450,876.47	14.1%	9,857,525.17	13.2%
Lenox	01240	33,470,871.84	5.7%	Lenox	01240	29,432,160.98	5.6%	4,038,710.86	13.7%
Windsor	01270	6,304,983.59	1.1%	Windsor	01270	5,441,815.56	1.0%	863,168.03	15.9%
Richmond	01254	8,320,017.20	1.4%	Richmond	01254	8,461,584.20	1.6%	(141,567.00)	-1.7%
Dalton	01226,01227	19,578,393.92	3.4%	Dalton	01226,01227	18,650,119.85	3.5%	928,274.07	5.0%
Hinsdale / Peru	01235	10,353,935.29	1.8%	Hinsdale / Peru	01235	9,450,368.15	1.8%	903,567.14	9.6%
Becket / Washington	01223	12,903,054.22	2.2%	Becket / Washington	01223	12,204,631.35	2.3%	698,422.87	5.7%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	1,498,353.94	0.3%	Lenox Dale	01242	1,561,479.55	0.3%	(63,125.61)	-4.0%
Cummington	01026	1,080,234.26	0.2%	Cummington	01026	1,107,506.73	0.2%	(27,272.47)	-2.5%
Total		202,829,868.20	34.7%	Total		182,264,625.13	34.5%	20,565,243.07	11.3%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	19,381,666.84	3.3%	Lee	01238	18,406,670.32	3.5%	974,996.52	5.3%
Stockbridge	01262	14,035,381.04	2.4%	Stockbridge	01262	13,687,894.05	2.6%	347,486.99	2.5%
Great Barrington	01230	39,773,570.14	6.8%	Great Barrington	01230	28,316,104.61	5.4%	11,457,465.53	40.5%
West Stockbridge	01266	8,923,268.34	1.5%	West Stockbridge	01266	8,230,464.92	1.6%	692,803.42	8.4%
Tyringham	01264	2,254,686.39	0.4%	Tyringham	01264	1,904,469.69	0.4%	350,216.70	18.4%
New Marlborough	01244,01259	6,014,453.95	1.0%	New Marlborough	01244,01259	6,537,015.35	1.2%	(522,561.40)	-8.0%
Monterey	01245	8,820,597.46	1.5%	Monterey	01245	6,271,819.91	1.2%	2,548,777.55	40.6%
Sandisfield	01255	2,198,792.97	0.4%	Sandisfield	01255	2,635,652.69	0.5%	(436,859.72)	-16.6%
Sheffield	01257	5,956,855.81	1.0%	Sheffield	01257	4,641,874.19	0.9%	1,314,981.62	28.3%
Egremont/Mt Washington	01258	7,251,471.94	1.2%	Egremont/Mt Washington	01258	6,184,564.88	1.2%	1,066,907.06	17.3%
Housatonic	01236	1,271,317.25	0.2%	Housatonic	01236	1,319,301.25	0.2%	(47,984.00)	-3.6%
Otis	01253	3,794,324.52	0.7%	Otis	01253	3,008,349.30	0.6%	785,975.22	26.1%
Total		119,676,386.65	20.5%	Total		101,144,181.16	19.1%	18,532,205.49	18.32%
All other towns		36,283,470.12	6.2%	All other towns		31,504,600.40	6.0%	4,778,869.72	15.2%
Total mortgage loans		583,718,669.68		Total mortgage loans		528,906,017.96		54,812,651.72	10.36%

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Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2022				ZIP CODE ACCOUNT PROFILE June 30, 2021				Growth	% Growth
*****				*****					
INSTALLMENT LOANS				INSTALLMENT LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	1,792,638.05	22.8%	Adams	01220	1,713,245.77	23.1%	79,392.28	4.6%
North Adams / Florida / Clarksburg	01247	1,578,429.63	20.1%	North Adams / Florida / Clarksburg	01247	1,628,871.30	22.0%	(50,441.67)	-3.1%
Drury	01343	-	0.0%	Drury	01343	-	0.0%	-	0.0%
Cheshire	01225	776,886.86	9.9%	Cheshire	01225	911,407.98	12.3%	(134,521.12)	-14.8%
Williamstown / Hancock	01267	309,525.07	3.9%	Williamstown / Hancock	01267	334,656.78	4.5%	(25,131.71)	-7.5%
Savoy	01256	110,620.04	1.4%	Savoy	01256	120,121.38	1.6%	(9,501.34)	-7.9%
Stamford, Vt	05352	374,548.67	4.8%	Stamford, Vt	05352	221,689.06	3.0%	152,859.61	69.0%
Pownal, Vt	05261	111,760.23	1.4%	Pownal, Vt	05261	35,955.31	0.5%	75,804.92	210.8%
Bennington, Vt	05201	33,747.54	0.4%	Bennington, Vt	05201	47,766.29	0.6%	(14,018.75)	-29.3%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	4,311.63	0.1%	(4,311.63)	0.0%
Readsboro, Vt	05350	117,504.62	1.5%	Readsboro, Vt	05350	115,875.90	1.6%	1,628.72	1.4%
Petersburg, NY	12138	1,550.96	0.0%	Petersburg, NY	12138	2,945.64	0.0%	(1,394.68)	-47.3%
Plainfield	01070	2,305.07	0.0%	Plainfield	01070	3,931.26	0.1%	(1,626.19)	-41.4%
Total		5,209,516.74	66.4%	Total		5,140,778.30	69.3%	68,738.44	1.3%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	149,417.90	1.9%	Lanesboro	01237	187,706.87	2.5%	(38,288.97)	-20.4%
Pittsfield	01201,01202	731,685.67	9.3%	Pittsfield	01201,01202	558,243.49	7.5%	173,442.18	31.1%
Lenox	01240	215,550.43	2.7%	Lenox	01240	99,259.88	1.3%	116,290.55	117.2%
Windsor	01270	101,952.77	1.3%	Windsor	01270	106,402.32	1.4%	(4,449.55)	-4.2%
Richmond	01254	-	0.0%	Richmond	01254	1,144.69	0.0%	(1,144.69)	-100.0%
Dalton	01226,01227	126,266.81	1.6%	Dalton	01226,01227	126,354.00	1.7%	(87.19)	-0.1%
Hinsdale / Peru	01235	131,779.29	1.7%	Hinsdale / Peru	01235	101,404.77	1.4%	30,374.52	30.0%
Becket / Washington	01223	108,688.44	1.4%	Becket / Washington	01223	85,192.18	1.1%	23,496.26	27.6%
Stephentown, NY	12168	12,918.81	0.2%	Stephentown, NY	12168	872.99	0.0%	12,045.82	1379.8%
Lenox Dale	01242	16,555.78	0.2%	Lenox Dale	01242	36,533.77	0.5%	(19,977.99)	-54.7%
Cummington	01026	31,373.25	0.4%	Cummington	01026	-	0.0%	31,373.25	100.0%
Total		1,626,189.15	20.7%	Total		1,303,114.96	17.6%	323,074.19	24.8%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	143,193.81	1.8%	Lee	01238	122,418.78	1.6%	20,775.03	17.0%
Stockbridge	01262	33,300.06	0.4%	Stockbridge	01262	-	0.0%	33,300.06	100.0%
Great Barrington	01230	8,222.63	0.1%	Great Barrington	01230	-	0.0%	8,222.63	100.0%
West Stockbridge	01266	171,678.92	2.2%	West Stockbridge	01266	177,163.72	2.4%	(5,484.80)	-3.1%
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	-	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	10,174.37	0.1%	Housatonic	01236	13,790.32	0.2%	(3,615.95)	-26.2%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		366,569.79	4.7%	Total		313,372.82	4.2%	53,196.97	17.0%
All other towns		648,608.20	8.3%	All other towns		662,284.93	8.9%	(13,676.73)	-2.1%
Total installment loans		7,850,883.88		Total installment loans		7,419,551.01		431,332.87	5.8%

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ZIP CODE ACCOUNT PROFILE June 30, 2022				ZIP CODE ACCOUNT PROFILE June 30, 2021				Growth	% Growth
COMMERCIAL LOANS				COMMERCIAL LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	5,554,570.42	4.8%	Adams	01220	7,860,555.20	9.3%	(2,305,984.78)	-29.3%
North Adams / Florida / Clarksburg	01247	9,141,549.93	7.9%	North Adams / Florida / Clarksburg	01247	11,083,683.45	13.1%	(1,942,133.52)	-17.5%
Drury	01343	289,959.13	0.3%	Drury	01343	-	0.0%	289,959.13	100.0%
Cheshire	01225	4,429,374.92	3.8%	Cheshire	01225	7,451,056.29	8.8%	(3,021,681.37)	-40.6%
Williamstown / Hancock	01267	6,238,333.16	5.4%	Williamstown / Hancock	01267	11,127,084.88	13.1%	(4,888,751.72)	-43.9%
Savoy	01256	276,480.50	0.2%	Savoy	01256	384,023.24	0.5%	(107,542.74)	-28.0%
Stamford, Vt	05352	787,508.92	0.7%	Stamford, Vt	05352	931,144.96	1.1%	(143,636.04)	-15.4%
Pownal, Vt	05261	868,077.23	0.8%	Pownal, Vt	05261	873,161.67	1.0%	(5,084.44)	-0.6%
Bennington, Vt	05201	50,561.67	0.0%	Bennington, Vt	05201	66,940.32	0.1%	(16,378.65)	-24.5%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	69,866.22	0.1%	Readsboro, Vt	05350	228,440.26	0.3%	(158,574.04)	-69.4%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	-	0.0%	Plainfield	01070	-	0.0%	-	0.0%
Total		27,706,282.10	24.0%	Total		40,006,090.27	47.2%	(12,299,808.17)	-30.7%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	3,274,814.00	2.8%	Lanesboro	01237	3,033,460.86	3.6%	241,353.14	8.0%
Pittsfield	01201,01202	11,271,609.98	9.8%	Pittsfield	01201,01202	9,082,354.56	10.7%	2,189,255.42	24.1%
Lenox	01240	3,615,101.31	3.1%	Lenox	01240	4,107,215.86	4.8%	(492,114.55)	-12.0%
Windsor	01270	474,794.41	0.4%	Windsor	01270	587,738.49	0.7%	(112,944.08)	-19.2%
Richmond	01254	42,456.83	0.0%	Richmond	01254	45,463.15	0.1%	(3,006.32)	-6.6%
Dalton	01226,01227	3,292,986.60	2.9%	Dalton	01226,01227	2,749,242.05	3.2%	543,744.55	19.8%
Hinsdale / Peru	01235	1,438,634.58	1.2%	Hinsdale / Peru	01235	1,125,758.45	1.3%	312,876.13	27.8%
Becket / Washington	01223	981,512.51	0.9%	Becket / Washington	01223	1,024,403.66	1.2%	(42,891.15)	-4.2%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	16,388.38	0.0%	Lenox Dale	01242	26,973.38	0.0%	(10,585.00)	-39.2%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
Total		24,408,298.60	21.1%	Total		21,782,610.46	25.7%	2,625,688.14	12.1%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	1,125,251.91	1.0%	Lee	01238	1,014,826.21	1.2%	110,425.70	10.9%
Stockbridge	01262	271,148.80	0.2%	Stockbridge	01262	390,446.71	0.5%	(119,297.91)	-30.6%
Great Barrington	01230	3,761,479.77	3.3%	Great Barrington	01230	3,822,698.90	4.5%	(61,219.13)	-1.6%
West Stockbridge	01266	947,534.36	0.8%	West Stockbridge	01266	1,102,273.24	1.3%	(154,738.88)	-14.0%
Tyringham	01264	-	0.0%	Tyringham	01264	-	0.0%	-	0.0%
New Marlborough	01244,01259	-	0.0%	New Marlborough	01244,01259	-	0.0%	-	0.0%
Monterey	01245	-	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	72,054.10	0.1%	Egremont/Mt Washington	01258	84,716.70	0.1%	(12,662.60)	-14.9%
Housatonic	01236	-	0.0%	Housatonic	01236	42,427.50	0.1%	(42,427.50)	-100.0%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		6,177,468.94	5.4%	Total		6,457,389.26	7.6%	(279,920.32)	-4.3%
All other towns		57,149,584.52	49.5%	All other towns		16,478,694.07	19.4%	40,670,890.45	246.8%
Total commercial loans		115,441,634.16		Total commercial loans		84,724,784.06		30,716,850.10	36.3%

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Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2022				ZIP CODE ACCOUNT PROFILE June 30, 2021				Growth	% Growth
*****				*****					
SAVINGS				SAVINGS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	38,777,428.13	25.8%	Adams	01220	39,106,185.33	28.2%	(328,757.20)	-0.8%
North Adams / Florida / Clarksburg	01247	23,710,954.08	15.8%	North Adams / Florida / Clarksburg	01247	23,710,829.99	17.1%	124.09	0.0%
Drury	01343	297,704.83	0.2%	Drury	01343	131,668.97	0.1%	166,035.86	126.1%
Cheshire	01225	22,510,689.20	15.0%	Cheshire	01225	20,097,931.44	14.5%	2,412,757.76	12.0%
Williamstown / Hancock	01267	10,190,891.29	6.8%	Williamstown / Hancock	01267	9,169,838.97	6.6%	1,021,052.32	11.1%
Savoy	01256	3,994,894.73	2.7%	Savoy	01256	4,011,263.93	2.9%	(16,369.20)	-0.4%
Stamford, Vt	05352	1,396,275.85	0.9%	Stamford, Vt	05352	1,294,204.90	0.9%	102,070.95	7.9%
Pownal, Vt	05261	1,550,046.39	1.0%	Pownal, Vt	05261	1,181,445.82	0.9%	368,600.57	31.2%
Bennington, Vt	05201	275,042.42	0.2%	Bennington, Vt	05201	190,855.25	0.1%	84,187.17	44.1%
North Bennington, Vt	05257	100.63	0.0%	North Bennington, Vt	05257	101.33	0.0%	(0.70)	-0.7%
Readsboro, Vt	05350	611,175.05	0.4%	Readsboro, Vt	05350	984,580.63	0.7%	(373,405.58)	-37.9%
Petersburg, NY	12138	74,857.60	0.0%	Petersburg, NY	12138	52,199.24	0.0%	22,658.36	43.4%
Plainfield	01070	230,680.19	0.2%	Plainfield	01070	245,195.88	0.2%	(14,515.69)	-5.9%
Total		103,620,740.39	68.8%	Total		100,176,301.68	72.2%	3,444,438.71	3.4%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	7,854,346.87	5.2%	Lanesboro	01237	6,302,301.10	4.5%	1,552,045.77	24.6%
Pittsfield	01201,01202	9,745,195.55	6.5%	Pittsfield	01201,01202	8,000,701.82	5.8%	1,744,493.73	21.8%
Lenox	01240	8,740,570.29	5.8%	Lenox	01240	8,740,275.18	6.3%	295.11	0.0%
Windsor	01270	1,401,273.27	0.9%	Windsor	01270	790,875.83	0.6%	610,397.44	77.2%
Richmond	01254	910,971.81	0.6%	Richmond	01254	600,161.31	0.4%	310,810.50	51.8%
Dalton	01226,01227	1,958,678.65	1.3%	Dalton	01226,01227	1,505,077.61	1.1%	453,601.04	30.1%
Hinsdale / Peru	01235	1,146,438.64	0.8%	Hinsdale / Peru	01235	724,553.22	0.5%	421,885.42	58.2%
Becket / Washington	01223	533,826.58	0.4%	Becket / Washington	01223	374,355.29	0.3%	159,471.29	42.6%
Stephentown, NY	12168	123,205.30	0.1%	Stephentown, NY	12168	125,529.45	0.1%	(2,324.15)	-1.9%
Lenox Dale	01242	441,428.45	0.3%	Lenox Dale	01242	483,149.90	0.3%	(41,721.45)	-8.6%
Cummington	01026	77,513.41	0.1%	Cummington	01026	164,412.79	0.1%	(86,899.38)	-52.9%
Total		32,933,448.82	21.9%	Total		27,811,393.50	20.0%	5,122,055.32	18.4%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	2,230,330.94	1.5%	Lee	01238	2,044,872.39	1.5%	185,458.55	9.1%
Stockbridge	01262	72,608.47	0.0%	Stockbridge	01262	490,798.63	0.4%	(418,190.16)	-85.2%
Great Barrington	01230	343,393.01	0.2%	Great Barrington	01230	441,002.85	0.3%	(97,609.84)	-22.1%
West Stockbridge	01266	423,776.55	0.3%	West Stockbridge	01266	377,400.27	0.3%	46,376.28	12.3%
Tyringham	01264	40,348.41	0.0%	Tyringham	01264	32,402.96	0.0%	7,945.45	24.5%
New Marlborough	01244,01259	984.70	0.0%	New Marlborough	01244,01259	1,083.04	0.0%	(98.34)	-9.1%
Monterey	01245	8,658.41	0.0%	Monterey	01245	105,045.62	0.1%	(96,387.21)	-91.8%
Sandisfield	01255	62,714.44	0.0%	Sandisfield	01255	32,402.95	0.0%	30,311.49	93.5%
Sheffield	01257	64,662.97	0.0%	Sheffield	01257	587.49	0.0%	64,075.48	10906.7%
Egremont/Mt Washington	01258	277,330.59	0.2%	Egremont/Mt Washington	01258	311,029.19	0.2%	(33,698.60)	-10.8%
Housatonic	01236	20,712.79	0.0%	Housatonic	01236	49,514.89	0.0%	(28,802.10)	-58.2%
Otis	01253	57,965.08	0.0%	Otis	01253	35,813.75	0.0%	22,151.33	61.9%
Total		3,603,486.36	2.4%	Total		3,921,954.03	2.8%	(318,467.67)	-8.1%
All other towns		10,361,216.22	6.9%	All other towns		6,855,678.88	4.9%	3,505,537.34	51.1%
Total Savings		150,518,891.79		Total Savings		138,765,328.09		11,753,563.70	8.5%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE June 30, 2022				ZIP CODE ACCOUNT PROFILE June 30, 2021				Growth	% Growth
*****				*****					
CD's				CD's					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	23,039,987.94	26.6%	Adams	01220	23,993,230.44	24.8%	(953,242.50)	-4.0%
North Adams / Florida / Clarksburg	01247	9,006,046.89	10.4%	North Adams / Florida / Clarksburg	01247	9,415,491.56	9.7%	(409,444.67)	-4.3%
Drury	01343	100,150.91	0.1%	Drury	01343	119,714.28	0.1%	(19,563.37)	-16.3%
Cheshire	01225	9,564,768.06	11.0%	Cheshire	01225	10,961,679.13	11.3%	(1,396,911.07)	-12.7%
Williamstown / Hancock	01267	8,492,869.27	9.8%	Williamstown / Hancock	01267	9,334,333.93	9.7%	(841,464.66)	-9.0%
Savoy	01256	1,350,984.02	1.6%	Savoy	01256	1,375,625.04	1.4%	(24,641.02)	-1.8%
Stamford, Vt	05352	1,096,456.27	1.3%	Stamford, Vt	05352	2,147,962.44	2.2%	(1,051,506.17)	-49.0%
Pownal, Vt	05261	607,044.00	0.7%	Pownal, Vt	05261	633,506.78	0.7%	(26,462.78)	-4.2%
Bennington, Vt	05201	745,300.05	0.9%	Bennington, Vt	05201	974,660.52	1.0%	(229,360.47)	-23.5%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	259,516.55	0.3%	Readsboro, Vt	05350	275,597.91	0.3%	(16,081.36)	-5.8%
Petersburg, NY	12138	105,796.49	0.1%	Petersburg, NY	12138	104,806.41	0.1%	990.08	0.9%
Plainfield	01070	313,738.18	0.4%	Plainfield	01070	216,107.71	0.2%	97,630.47	45.2%
Total		54,682,658.63	63.1%	Total		59,552,716.15	61.6%	(4,870,057.52)	-8.2%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	2,279,824.12	2.6%	Lanesboro	01237	1,890,676.49	2.0%	389,147.63	20.6%
Pittsfield	01201,01202	6,637,985.79	7.7%	Pittsfield	01201,01202	8,080,449.94	8.4%	(1,442,464.15)	-17.9%
Lenox	01240	4,860,474.86	5.6%	Lenox	01240	6,465,231.19	6.7%	(1,604,756.33)	-24.8%
Windsor	01270	565,138.89	0.7%	Windsor	01270	615,281.37	0.6%	(50,142.48)	-8.1%
Richmond	01254	203,920.25	0.2%	Richmond	01254	207,877.32	0.2%	(3,957.07)	-1.9%
Dalton	01226,01227	2,437,011.35	2.8%	Dalton	01226,01227	2,830,827.90	2.9%	(393,816.55)	-13.9%
Hinsdale / Peru	01235	1,007,627.28	1.2%	Hinsdale / Peru	01235	1,319,758.59	1.4%	(312,131.31)	-23.7%
Becket / Washington	01223	46,584.53	0.1%	Becket / Washington	01223	119,390.63	0.1%	(72,806.10)	-61.0%
Stephentown, NY	12168	57,236.22	0.1%	Stephentown, NY	12168	59,641.52	0.1%	(2,405.30)	-4.0%
Lenox Dale	01242	639,323.36	0.7%	Lenox Dale	01242	653,054.52	0.7%	(13,731.16)	-2.1%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
Total		18,735,126.65	21.6%	Total		22,242,189.47	23.0%	(3,507,062.82)	-15.8%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	1,278,338.08	1.5%	Lee	01238	1,373,965.33	1.4%	(95,627.25)	-7.0%
Stockbridge	01262	181,586.44	0.2%	Stockbridge	01262	372,925.77	0.4%	(191,339.33)	-51.3%
Great Barrington	01230	773,093.61	0.9%	Great Barrington	01230	394,655.21	0.4%	378,438.40	95.9%
West Stockbridge	01266	518,809.84	0.6%	West Stockbridge	01266	547,659.01	0.6%	(28,849.17)	-5.3%
Tyringham	01264	100,315.19	0.1%	Tyringham	01264	100,065.03	0.1%	250.16	0.2%
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	1,236.09	0.0%	Egremont/Mt Washington	01258	1,226.90	0.0%	9.19	0.7%
Housatonic	01236	12,190.27	0.0%	Housatonic	01236	42,052.32	0.0%	(29,862.05)	-71.0%
Otis	01253	258,861.61	0.3%	Otis	01253	263,105.59	0.3%	(4,243.98)	-1.6%
Total		3,124,431.13	3.6%	Total		3,095,655.16	3.2%	28,775.97	0.9%
All other towns		10,118,184.02	11.7%	All other towns		11,708,319.22	12.1%	(1,590,135.20)	-13.6%
Total CD's		86,660,400.43		Total CD's		96,598,880.00		(9,938,479.57)	-10.3%

Adams Community Bank

Zip Code Analysis

ZIP CODE ACCOUNT PROFILE June 30, 2022				ZIP CODE ACCOUNT PROFILE June 30, 2021				Growth	% Growth
CHECKING				CHECKING					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	82,092,867.11	14.6%	Adams	01220	72,181,030.99	14.6%	9,911,836.12	13.7%
North Adams / Florida / Clarksburg	01247	48,461,768.61	8.6%	North Adams / Florida / Clarksburg	01247	44,848,724.06	9.1%	3,613,044.55	8.1%
Drury	01343	5,683,352.68	1.0%	Drury	01343	4,540,405.68	0.9%	1,142,947.00	25.2%
Cheshire	01225	34,214,510.71	6.1%	Cheshire	01225	30,758,453.92	6.2%	3,456,056.79	11.2%
Williamstown / Hancock	01267	47,838,768.31	8.5%	Williamstown / Hancock	01267	53,316,750.12	10.8%	(5,477,981.81)	-10.3%
Savoy	01256	3,044,591.69	0.5%	Savoy	01256	2,628,161.58	0.5%	416,430.11	15.8%
Stamford, Vt	05352	2,788,391.59	0.5%	Stamford, Vt	05352	2,092,102.22	0.4%	696,289.37	33.3%
Pownal, Vt	05261	1,680,597.52	0.3%	Pownal, Vt	05261	1,567,758.24	0.3%	112,839.28	7.2%
Bennington, Vt	05201	533,040.33	0.1%	Bennington, Vt	05201	584,507.60	0.1%	(51,467.27)	-8.8%
Readsboro, Vt	05350	2,352,624.38	0.4%	Readsboro, Vt	05350	1,429,043.66	0.3%	923,580.72	64.6%
North Bennington, Vt	05257	529,101.57	0.1%	North Bennington, Vt	05257	442,232.92	0.1%	86,868.65	19.6%
Petersburg, NY	12138	109,980.47	0.0%	Petersburg, NY	12138	110,668.45	0.0%	(687.98)	-0.6%
Plainfield	01070	738,973.49	0.1%	Plainfield	01070	713,990.16	0.1%	24,983.33	3.5%
Total		230,068,568.46	40.9%	Total		215,213,829.60	43.5%	14,854,738.86	6.9%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	12,709,824.91	2.3%	Lanesboro	01237	11,869,781.67	2.4%	840,043.24	7.1%
Pittsfield	01201,01202	21,826,703.03	3.9%	Pittsfield	01201,01202	15,965,488.90	3.2%	5,861,214.13	36.7%
Lenox	01240	47,988,123.00	8.5%	Lenox	01240	34,751,511.68	7.0%	13,236,611.32	38.1%
Windsor	01270	1,174,198.80	0.2%	Windsor	01270	1,312,863.59	0.3%	(138,664.79)	-10.6%
Richmond	01254	1,283,593.06	0.2%	Richmond	01254	1,263,998.62	0.3%	19,594.44	1.6%
Dalton	01226,01227	23,361,832.18	4.2%	Dalton	01226,01227	27,159,603.71	5.5%	(3,797,771.53)	-14.0%
Hinsdale / Peru	01235	1,356,220.66	0.2%	Hinsdale / Peru	01235	1,186,237.56	0.2%	169,983.10	14.3%
Becket / Washington	01223	3,934,737.07	0.7%	Becket / Washington	01223	2,899,963.71	0.6%	1,034,773.36	35.7%
Lenox Dale	01242	1,009,797.75	0.2%	Lenox Dale	01242	1,074,840.80	0.2%	(65,043.05)	-6.1%
Stephentown, NY	12168	200,425.70	0.0%	Stephentown, NY	12168	95,310.75	0.0%	105,114.95	110.3%
Cummington	01026	215,496.06	0.0%	Cummington	01026	242,406.85	0.0%	(26,910.79)	-11.1%
Total		115,060,952.22	20.5%	Total		97,822,007.84	19.8%	17,238,944.38	17.6%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	8,621,257.28	1.5%	Lee	01238	5,721,658.84	1.2%	2,899,598.44	50.7%
Stockbridge	01262	14,581,758.59	2.6%	Stockbridge	01262	13,947,693.37	2.8%	634,065.22	4.5%
Great Barrington	01230	13,079,512.27	2.3%	Great Barrington	01230	9,564,049.25	1.9%	3,515,463.02	36.8%
West Stockbridge	01266	1,654,395.26	0.3%	West Stockbridge	01266	1,103,671.11	0.2%	550,724.15	49.9%
Tyringham	01264	8,103.21	0.0%	Tyringham	01264	7,974.02	0.0%	129.19	1.6%
New Marlborough	01244,01259	1,733,716.73	0.3%	New Marlborough	01244,01259	1,292,546.25	0.3%	441,170.48	34.1%
Monterey	01245	130,423.17	0.0%	Monterey	01245	174,658.09	0.0%	(44,234.92)	-25.3%
Sandisfield	01255	1,118,910.37	0.2%	Sandisfield	01255	1,103,685.09	0.2%	15,225.28	1.4%
Sheffield	01257	2,270,093.83	0.4%	Sheffield	01257	2,140,103.83	0.4%	129,990.00	6.1%
Egremont/Mt Washington	01258	1,031,012.72	0.2%	Egremont/Mt Washington	01258	165,112.16	0.0%	865,900.56	524.4%
Housatonic	01236	1,313,943.98	0.2%	Housatonic	01236	566,218.79	0.1%	747,725.19	132.1%
Otis	01253	2,607,695.70	0.5%	Otis	01253	1,980,664.10	0.4%	627,031.60	31.7%
Total		48,150,823.11	8.6%	Total		37,768,034.90	7.6%	10,382,788.21	27.5%
All other towns		168,914,732.98	30.0%	All other towns		144,042,438.12	29.1%	24,872,294.86	17.3%
Total Checking		562,195,076.77		Total Checking		494,846,310.46		67,348,766.31	13.6%