

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE September 30, 2022				ZIP CODE ACCOUNT PROFILE September 30, 2021				Growth	% Growth
MORTGAGE LOANS				MORTGAGE LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	54,466,195.90	8.9%	Adams	01220	55,291,436.14	10.2%	(825,240.24)	-1.5%
North Adams / Florida / Clarksburg	01247	60,239,093.28	9.9%	North Adams / Florida / Clarksburg	01247	56,055,785.54	10.3%	4,183,307.74	7.5%
Drury	01343	288,554.04	0.0%	Drury	01343	299,291.65	0.1%	(10,737.61)	-3.6%
Cheshire	01225	30,201,544.83	5.0%	Cheshire	01225	30,033,220.21	5.5%	168,324.62	0.6%
Williamstown / Hancock	01267	52,373,752.14	8.6%	Williamstown / Hancock	01267	46,039,751.61	8.5%	6,334,000.53	13.8%
Savoy	01256	9,808,468.21	1.6%	Savoy	01256	9,006,295.08	1.7%	802,173.13	8.9%
Stamford, Vt	05352	9,695,512.16	1.6%	Stamford, Vt	05352	9,716,875.73	1.8%	(21,363.57)	-0.2%
Pownal, Vt	05261	4,185,412.90	0.7%	Pownal, Vt	05261	4,000,579.37	0.7%	184,833.53	4.6%
Bennington, Vt	05201	2,771,692.77	0.5%	Bennington, Vt	05201	2,043,570.90	0.4%	728,121.87	35.6%
North Bennington, Vt	05257	90,227.76	0.0%	North Bennington, Vt	05257	92,361.84	0.0%	(2,134.08)	-2.3%
Readsboro, Vt	05350	2,329,901.72	0.4%	Readsboro, Vt	05350	2,416,549.13	0.4%	(86,647.41)	-3.6%
Petersburg, NY	12138	384,708.68	0.1%	Petersburg, NY	12138	74,559.72	0.0%	310,148.96	416.0%
Plainfield	01070	477,739.19	0.1%	Plainfield	01070	393,786.67	0.1%	83,952.52	21.3%
Total		227,312,803.58	37.3%	Total		215,464,063.59	39.6%	11,848,739.99	5.5%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	25,750,289.14	4.2%	Lanesboro	01237	21,597,077.12	4.0%	4,153,212.02	19.2%
Pittsfield	01201,01202	90,920,107.70	14.9%	Pittsfield	01201,01202	77,858,731.62	14.3%	13,061,376.08	16.8%
Lenox	01240	33,431,080.61	5.5%	Lenox	01240	32,394,574.73	6.0%	1,036,505.88	3.2%
Windsor	01270	6,841,732.75	1.1%	Windsor	01270	5,875,956.95	1.1%	965,775.80	16.4%
Richmond	01254	8,327,818.94	1.4%	Richmond	01254	7,831,578.41	1.4%	496,240.53	6.3%
Dalton	01226,01227	19,538,012.46	3.2%	Dalton	01226,01227	17,678,001.41	3.2%	1,860,011.05	10.5%
Hinsdale / Peru	01235	10,786,512.05	1.8%	Hinsdale / Peru	01235	9,717,235.03	1.8%	1,069,277.02	11.0%
Becket / Washington	01223	12,958,452.30	2.1%	Becket / Washington	01223	12,294,006.90	2.3%	664,445.40	5.4%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	1,554,552.29	0.3%	Lenox Dale	01242	1,548,858.40	0.3%	5,693.89	0.4%
Cummington	01026	1,080,305.01	0.2%	Cummington	01026	1,098,994.97	0.2%	(18,689.96)	-1.7%
Total		211,188,863.25	34.7%	Total		187,895,015.54	34.5%	23,293,847.71	12.4%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	20,559,016.28	3.4%	Lee	01238	19,636,776.62	3.6%	922,239.66	4.7%
Stockbridge	01262	15,439,716.05	2.5%	Stockbridge	01262	14,527,539.63	2.7%	912,176.42	6.3%
Great Barrington	01230	41,499,425.94	6.8%	Great Barrington	01230	29,434,605.57	5.4%	12,064,820.37	41.0%
West Stockbridge	01266	10,037,082.02	1.6%	West Stockbridge	01266	8,222,955.52	1.5%	1,814,126.50	22.1%
Tyringham	01264	2,239,592.97	0.4%	Tyringham	01264	2,094,089.61	0.4%	145,503.36	6.9%
New Marlborough	01244,01259	6,734,971.03	1.1%	New Marlborough	01244,01259	6,452,066.90	1.2%	282,904.13	4.4%
Monterey	01245	9,582,183.24	1.6%	Monterey	01245	7,159,392.57	1.3%	2,422,790.67	33.8%
Sandisfield	01255	2,340,061.60	0.4%	Sandisfield	01255	2,582,458.14	0.5%	(242,396.54)	-9.4%
Sheffield	01257	7,220,698.25	1.2%	Sheffield	01257	4,690,776.55	0.9%	2,529,921.70	53.9%
Egremont/Mt Washington	01258	5,582,436.75	0.9%	Egremont/Mt Washington	01258	6,787,450.42	1.2%	(1,205,013.67)	-17.8%
Housatonic	01236	1,715,635.16	0.3%	Housatonic	01236	1,307,858.73	0.2%	407,776.43	31.2%
Otis	01253	4,508,743.75	0.7%	Otis	01253	3,072,854.46	0.6%	1,435,889.29	46.7%
Total		127,459,563.04	20.9%	Total		105,968,824.72	19.5%	21,490,738.32	20.28%
All other towns		43,477,974.97	7.1%	All other towns		34,935,843.59	6.4%	8,542,131.38	24.5%
Total mortgage loans		609,439,204.84		Total mortgage loans		544,263,747.44		65,175,457.40	11.97%

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Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE September 30, 2022				ZIP CODE ACCOUNT PROFILE September 30, 2021				Growth	% Growth
*****				*****					
INSTALLMENT LOANS				INSTALLMENT LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	2,001,212.18	24.7%	Adams	01220	1,729,928.48	23.5%	271,283.70	15.7%
North Adams / Florida / Clarksburg	01247	1,665,876.53	20.6%	North Adams / Florida / Clarksburg	01247	1,552,787.01	21.1%	113,089.52	7.3%
Drury	01343	-	0.0%	Drury	01343	-	0.0%	-	0.0%
Cheshire	01225	723,794.61	8.9%	Cheshire	01225	862,492.47	11.7%	(138,697.86)	-16.1%
Williamstown / Hancock	01267	324,403.71	4.0%	Williamstown / Hancock	01267	307,261.85	4.2%	17,141.86	5.6%
Savoy	01256	108,474.72	1.3%	Savoy	01256	113,599.34	1.5%	(5,124.62)	-4.5%
Stamford, Vt	05352	407,124.37	5.0%	Stamford, Vt	05352	281,389.86	3.8%	125,734.51	44.7%
Pownal, Vt	05261	118,752.87	1.5%	Pownal, Vt	05261	40,782.42	0.6%	77,970.45	191.2%
Bennington, Vt	05201	30,114.31	0.4%	Bennington, Vt	05201	41,807.98	0.6%	(11,693.67)	-28.0%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	90,365.82	1.1%	Readsboro, Vt	05350	123,208.37	1.7%	(32,842.55)	-26.7%
Petersburg, NY	12138	1,185.18	0.0%	Petersburg, NY	12138	2,609.59	0.0%	(1,424.41)	-54.6%
Plainfield	01070	1,875.63	0.0%	Plainfield	01070	4,448.48	0.1%	(2,572.85)	-57.8%
Total		5,473,179.93	67.6%	Total		5,060,315.85	68.7%	412,864.08	8.2%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	130,883.69	1.6%	Lanesboro	01237	149,481.01	2.0%	(18,597.32)	-12.4%
Pittsfield	01201,01202	709,262.93	8.8%	Pittsfield	01201,01202	554,920.05	7.5%	154,342.88	27.8%
Lenox	01240	205,648.09	2.5%	Lenox	01240	88,004.45	1.2%	117,643.64	133.7%
Windsor	01270	96,774.91	1.2%	Windsor	01270	86,087.59	1.2%	10,687.32	12.4%
Richmond	01254	-	0.0%	Richmond	01254	874.16	0.0%	(874.16)	-100.0%
Dalton	01226,01227	177,905.77	2.2%	Dalton	01226,01227	111,098.23	1.5%	66,807.54	60.1%
Hinsdale / Peru	01235	151,517.65	1.9%	Hinsdale / Peru	01235	99,360.47	1.3%	52,157.18	52.5%
Becket / Washington	01223	100,304.74	1.2%	Becket / Washington	01223	81,830.48	1.1%	18,474.26	22.6%
Stephentown, NY	12168	7,808.01	0.1%	Stephentown, NY	12168	6,761.39	0.1%	1,046.62	15.5%
Lenox Dale	01242	9,651.22	0.1%	Lenox Dale	01242	32,695.94	0.4%	(23,044.72)	-70.5%
Cummington	01026	29,772.43	0.4%	Cummington	01026	100.40	0.0%	29,672.03	29553.8%
Total		1,619,529.44	20.0%	Total		1,211,214.17	16.4%	408,315.27	33.7%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	138,192.06	1.7%	Lee	01238	171,740.17	2.3%	(33,548.11)	-19.5%
Stockbridge	01262	31,808.16	0.4%	Stockbridge	01262	1,202.00	0.0%	30,606.16	2546.3%
Great Barrington	01230	18,383.78	0.2%	Great Barrington	01230	-	0.0%	18,383.78	100.0%
West Stockbridge	01266	145,065.61	1.8%	West Stockbridge	01266	190,414.30	2.6%	(45,348.69)	-23.8%
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	14,016.55	0.2%	Housatonic	01236	12,905.58	0.2%	1,110.97	8.6%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		347,466.16	4.3%	Total		376,262.05	5.1%	(28,795.89)	-7.7%
All other towns		660,114.78	8.1%	All other towns		719,319.75	9.8%	(59,204.97)	-8.2%
Total installment loans		8,100,290.31		Total installment loans		7,367,111.82		733,178.49	10.0%

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ZIP CODE ACCOUNT PROFILE September 30, 2022				ZIP CODE ACCOUNT PROFILE September 30, 2021				Growth	% Growth
*****				*****					
COMMERCIAL LOANS				COMMERCIAL LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	5,101,323.95	4.5%	Adams	01220	7,229,143.05	9.1%	(2,127,819.10)	-29.4%
North Adams / Florida / Clarksburg	01247	8,894,265.18	7.9%	North Adams / Florida / Clarksburg	01247	9,231,176.92	11.6%	(336,911.74)	-3.6%
Drury	01343	289,959.13	0.3%	Drury	01343	-	0.0%	289,959.13	100.0%
Cheshire	01225	4,454,587.23	3.9%	Cheshire	01225	6,469,593.84	8.2%	(2,015,006.61)	-31.1%
Williamstown / Hancock	01267	5,899,007.27	5.2%	Williamstown / Hancock	01267	9,963,360.17	12.6%	(4,064,352.90)	-40.8%
Savoy	01256	264,705.63	0.2%	Savoy	01256	365,765.44	0.5%	(101,059.81)	-27.6%
Stamford, Vt	05352	752,253.28	0.7%	Stamford, Vt	05352	868,818.64	1.1%	(116,565.36)	-13.4%
Pownal, Vt	05261	840,085.71	0.7%	Pownal, Vt	05261	823,734.52	1.0%	16,351.19	2.0%
Bennington, Vt	05201	30,680.60	0.0%	Bennington, Vt	05201	63,019.99	0.1%	(32,339.39)	-51.3%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	68,414.75	0.1%	Readsboro, Vt	05350	153,678.32	0.2%	(85,263.57)	-55.5%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	-	0.0%	Plainfield	01070	-	0.0%	-	0.0%
Total		26,595,282.73	23.5%	Total		35,168,290.89	44.3%	(8,573,008.16)	-24.4%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	3,260,957.65	2.9%	Lanesboro	01237	3,246,083.68	4.1%	14,873.97	0.5%
Pittsfield	01201,01202	10,272,530.36	9.1%	Pittsfield	01201,01202	9,925,022.52	12.5%	347,507.84	3.5%
Lenox	01240	3,541,461.26	3.1%	Lenox	01240	3,229,411.33	4.1%	312,049.93	9.7%
Windsor	01270	454,331.32	0.4%	Windsor	01270	564,241.62	0.7%	(109,910.30)	-19.5%
Richmond	01254	41,985.01	0.0%	Richmond	01254	44,720.87	0.1%	(2,735.86)	-6.1%
Dalton	01226,01227	2,363,113.18	2.1%	Dalton	01226,01227	2,309,782.65	2.9%	53,330.53	2.3%
Hinsdale / Peru	01235	1,409,019.55	1.2%	Hinsdale / Peru	01235	1,687,409.94	2.1%	(278,390.39)	-16.5%
Becket / Washington	01223	970,770.17	0.9%	Becket / Washington	01223	1,011,833.54	1.3%	(41,063.37)	-4.1%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	15,638.38	0.0%	Lenox Dale	01242	18,638.38	0.0%	(3,000.00)	-16.1%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
Total		22,329,806.88	19.7%	Total		22,037,144.53	27.8%	292,662.35	1.3%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	941,969.94	0.8%	Lee	01238	867,676.31	1.1%	74,293.63	8.6%
Stockbridge	01262	267,772.55	0.2%	Stockbridge	01262	387,206.37	0.5%	(119,433.82)	-30.8%
Great Barrington	01230	3,747,304.37	3.3%	Great Barrington	01230	3,898,180.73	4.9%	(150,876.36)	-3.9%
West Stockbridge	01266	929,681.55	0.8%	West Stockbridge	01266	1,088,419.10	1.4%	(158,737.55)	-14.6%
Tyringham	01264	-	0.0%	Tyringham	01264	-	0.0%	-	0.0%
New Marlborough	01244,01259	-	0.0%	New Marlborough	01244,01259	-	0.0%	-	0.0%
Monterey	01245	155,852.23	0.1%	Monterey	01245	-	0.0%	155,852.23	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	68,879.90	0.1%	Egremont/Mt Washington	01258	82,563.32	0.1%	(13,683.42)	-16.6%
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		6,111,460.54	5.4%	Total		6,366,473.33	8.0%	(255,012.79)	-4.0%
All other towns		58,122,302.48	51.4%	All other towns		15,737,180.64	19.8%	42,385,121.84	269.3%
Total commercial loans		113,158,852.63		Total commercial loans		79,309,089.39		33,849,763.24	42.7%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE September 30, 2022				ZIP CODE ACCOUNT PROFILE September 30, 2021				Growth	% Growth
*****				*****					
SAVINGS				SAVINGS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	38,179,781.37	24.0%	Adams	01220	38,796,655.53	27.3%	(616,874.16)	-1.6%
North Adams / Florida / Clarksburg	01247	23,614,491.84	14.9%	North Adams / Florida / Clarksburg	01247	23,824,855.31	16.8%	(210,363.47)	-0.9%
Drury	01343	241,000.20	0.2%	Drury	01343	145,935.24	0.1%	95,064.96	65.1%
Cheshire	01225	21,727,856.34	13.7%	Cheshire	01225	22,627,676.65	15.9%	(899,820.31)	-4.0%
Williamstown / Hancock	01267	9,564,187.30	6.0%	Williamstown / Hancock	01267	9,731,016.78	6.8%	(166,829.48)	-1.7%
Savoy	01256	4,007,209.84	2.5%	Savoy	01256	3,800,437.31	2.7%	206,772.53	5.4%
Stamford, Vt	05352	1,292,530.79	0.8%	Stamford, Vt	05352	1,204,449.10	0.8%	88,081.69	7.3%
Pownal, Vt	05261	1,637,235.13	1.0%	Pownal, Vt	05261	996,803.84	0.7%	640,431.29	64.2%
Bennington, Vt	05201	469,276.03	0.3%	Bennington, Vt	05201	182,124.63	0.1%	287,151.40	157.7%
North Bennington, Vt	05257	170.66	0.0%	North Bennington, Vt	05257	100.54	0.0%	70.12	69.7%
Readsboro, Vt	05350	768,914.51	0.5%	Readsboro, Vt	05350	965,035.55	0.7%	(196,121.04)	-20.3%
Petersburg, NY	12138	107,008.04	0.1%	Petersburg, NY	12138	49,428.70	0.0%	57,579.34	116.5%
Plainfield	01070	407,018.65	0.3%	Plainfield	01070	249,948.04	0.2%	157,070.61	62.8%
Total		102,016,680.70	64.2%	Total		102,574,467.22	72.2%	(557,786.52)	-0.5%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	9,004,156.87	5.7%	Lanesboro	01237	7,015,770.05	4.9%	1,988,386.82	28.3%
Pittsfield	01201,01202	8,709,827.74	5.5%	Pittsfield	01201,01202	8,014,966.40	5.6%	694,861.34	8.7%
Lenox	01240	18,133,645.52	11.4%	Lenox	01240	8,649,320.66	6.1%	9,484,324.86	109.7%
Windsor	01270	1,129,774.81	0.7%	Windsor	01270	820,281.51	0.6%	309,493.30	37.7%
Richmond	01254	862,508.09	0.5%	Richmond	01254	383,987.73	0.3%	478,520.36	124.6%
Dalton	01226,01227	1,875,173.52	1.2%	Dalton	01226,01227	1,653,093.92	1.2%	222,079.60	13.4%
Hinsdale / Peru	01235	1,405,943.25	0.9%	Hinsdale / Peru	01235	845,663.39	0.6%	560,279.86	66.3%
Becket / Washington	01223	587,832.10	0.4%	Becket / Washington	01223	415,151.59	0.3%	172,680.51	41.6%
Stephentown, NY	12168	179,356.30	0.1%	Stephentown, NY	12168	132,417.68	0.1%	46,938.62	35.4%
Lenox Dale	01242	425,236.33	0.3%	Lenox Dale	01242	478,465.69	0.3%	(53,229.36)	-11.1%
Cummington	01026	119,201.52	0.1%	Cummington	01026	147,944.83	0.1%	(28,743.31)	-19.4%
Total		42,432,656.05	26.7%	Total		28,557,063.45	20.1%	13,875,592.60	48.6%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	2,526,197.27	1.6%	Lee	01238	1,794,849.87	1.3%	731,347.40	40.7%
Stockbridge	01262	303,727.93	0.2%	Stockbridge	01262	323,547.24	0.2%	(19,819.31)	-6.1%
Great Barrington	01230	269,388.63	0.2%	Great Barrington	01230	257,135.06	0.2%	12,253.57	4.8%
West Stockbridge	01266	478,891.62	0.3%	West Stockbridge	01266	499,405.62	0.4%	(20,514.00)	-4.1%
Tyringham	01264	42,345.35	0.0%	Tyringham	01264	34,757.31	0.0%	7,588.04	21.8%
New Marlborough	01244,01259	110,046.25	0.1%	New Marlborough	01244,01259	1,433.36	0.0%	108,612.89	7577.5%
Monterey	01245	9,010.61	0.0%	Monterey	01245	102,321.95	0.1%	(93,311.34)	-91.2%
Sandisfield	01255	107,557.94	0.1%	Sandisfield	01255	77,568.67	0.1%	29,989.27	38.7%
Sheffield	01257	64,679.26	0.0%	Sheffield	01257	587.64	0.0%	64,091.62	10906.6%
Egremont/Mt Washington	01258	149,469.22	0.1%	Egremont/Mt Washington	01258	345,608.48	0.2%	(196,139.26)	-56.8%
Housatonic	01236	18,086.78	0.0%	Housatonic	01236	37,973.35	0.0%	(19,886.57)	-52.4%
Otis	01253	76,988.89	0.0%	Otis	01253	47,357.33	0.0%	29,631.56	62.6%
Total		4,156,389.75	2.6%	Total		3,522,545.88	2.5%	633,843.87	18.0%
All other towns		10,211,767.62	6.4%	All other towns		7,463,694.99	5.3%	2,748,072.63	36.8%
Total Savings		158,817,494.12		Total Savings		142,117,771.54		16,699,722.58	11.8%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE September 30, 2022				ZIP CODE ACCOUNT PROFILE September 30, 2021				Growth	% Growth
*****				*****					
CD's				CD's					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	21,879,356.29	17.6%	Adams	01220	23,865,632.11	25.2%	(1,986,275.82)	-8.3%
North Adams / Florida / Clarksburg	01247	8,508,016.14	6.8%	North Adams / Florida / Clarksburg	01247	9,249,845.44	9.8%	(741,829.30)	-8.0%
Drury	01343	100,331.88	0.1%	Drury	01343	101,611.60	0.1%	(1,279.72)	-1.3%
Cheshire	01225	9,310,131.30	7.5%	Cheshire	01225	10,663,319.82	11.3%	(1,353,188.52)	-12.7%
Williamstown / Hancock	01267	8,293,795.58	6.7%	Williamstown / Hancock	01267	9,149,013.38	9.7%	(855,217.80)	-9.3%
Savoy	01256	1,313,539.82	1.1%	Savoy	01256	1,371,021.47	1.4%	(57,481.65)	-4.2%
Stamford, Vt	05352	1,053,066.83	0.8%	Stamford, Vt	05352	1,888,582.94	2.0%	(835,516.11)	-44.2%
Pownal, Vt	05261	566,827.65	0.5%	Pownal, Vt	05261	605,178.03	0.6%	(38,350.38)	-6.3%
Bennington, Vt	05201	690,296.18	0.6%	Bennington, Vt	05201	978,033.59	1.0%	(287,737.41)	-29.4%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	32,097.41	0.0%	Readsboro, Vt	05350	274,075.88	0.3%	(241,978.47)	-88.3%
Petersburg, NY	12138	106,031.20	0.1%	Petersburg, NY	12138	105,066.51	0.1%	964.69	0.9%
Plainfield	01070	314,060.06	0.3%	Plainfield	01070	213,021.45	0.2%	101,038.61	47.4%
Total		52,167,550.34	42.0%	Total		58,464,402.22	61.8%	(6,296,851.88)	-10.8%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	2,135,292.86	1.7%	Lanesboro	01237	1,889,957.91	2.0%	245,334.95	13.0%
Pittsfield	01201,01202	6,564,866.34	5.3%	Pittsfield	01201,01202	8,068,955.27	8.5%	(1,504,088.93)	-18.6%
Lenox	01240	4,749,629.24	3.8%	Lenox	01240	6,275,786.34	6.6%	(1,526,157.10)	-24.3%
Windsor	01270	528,604.63	0.4%	Windsor	01270	564,139.23	0.6%	(35,534.60)	-6.3%
Richmond	01254	194,496.79	0.2%	Richmond	01254	208,146.56	0.2%	(13,649.77)	-6.6%
Dalton	01226,01227	1,257,065.11	1.0%	Dalton	01226,01227	2,730,294.53	2.9%	(1,473,229.42)	-54.0%
Hinsdale / Peru	01235	1,002,710.37	0.8%	Hinsdale / Peru	01235	1,308,535.96	1.4%	(305,825.59)	-23.4%
Becket / Washington	01223	46,613.87	0.0%	Becket / Washington	01223	46,497.21	0.0%	116.66	0.3%
Stephentown, NY	12168	67,279.55	0.1%	Stephentown, NY	12168	59,701.54	0.1%	7,578.01	12.7%
Lenox Dale	01242	639,910.64	0.5%	Lenox Dale	01242	653,847.01	0.7%	(13,936.37)	-2.1%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
Total		17,186,469.40	13.8%	Total		21,805,861.56	23.1%	(4,619,392.16)	-21.2%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	1,276,393.16	1.0%	Lee	01238	1,334,006.58	1.4%	(57,613.42)	-4.3%
Stockbridge	01262	182,308.05	0.1%	Stockbridge	01262	374,334.17	0.4%	(192,026.12)	-51.3%
Great Barrington	01230	743,486.01	0.6%	Great Barrington	01230	395,918.45	0.4%	347,567.56	87.8%
West Stockbridge	01266	520,459.59	0.4%	West Stockbridge	01266	549,410.58	0.6%	(28,950.99)	-5.3%
Tyringham	01264	100,378.34	0.1%	Tyringham	01264	100,128.03	0.1%	250.31	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	1,238.42	0.0%	Egremont/Mt Washington	01258	1,229.20	0.0%	9.22	0.8%
Housatonic	01236	12,196.40	0.0%	Housatonic	01236	42,271.23	0.0%	(30,074.83)	-71.1%
Otis	01253	259,038.21	0.2%	Otis	01253	263,334.80	0.3%	(4,296.59)	-1.6%
Total		3,095,498.18	2.5%	Total		3,060,633.04	3.2%	34,865.14	1.1%
All other towns		51,894,863.75	41.7%	All other towns		11,238,534.54	11.9%	40,656,329.21	361.8%
Total CD's		124,344,381.67		Total CD's		94,569,431.36		29,774,950.31	31.5%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE September 30, 2022				ZIP CODE ACCOUNT PROFILE September 30, 2021				Growth	% Growth
CHECKING				CHECKING					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	83,155,559.52	16.0%	Adams	01220	73,108,934.38	14.1%	10,046,625.14	13.7%
North Adams / Florida / Clarksburg	01247	50,452,916.05	9.7%	North Adams / Florida / Clarksburg	01247	46,798,899.19	9.0%	3,654,016.86	7.8%
Drury	01343	5,033,076.44	1.0%	Drury	01343	4,218,805.39	0.8%	814,271.05	19.3%
Cheshire	01225	34,874,013.03	6.7%	Cheshire	01225	31,137,983.36	6.0%	3,736,029.67	12.0%
Williamstown / Hancock	01267	45,413,093.52	8.8%	Williamstown / Hancock	01267	46,971,301.48	9.0%	(1,558,207.96)	-3.3%
Savoy	01256	2,942,823.90	0.6%	Savoy	01256	2,562,733.67	0.5%	380,090.23	14.8%
Stamford, Vt	05352	2,990,978.75	0.6%	Stamford, Vt	05352	2,347,089.07	0.5%	643,889.68	27.4%
Pownal, Vt	05261	1,876,517.57	0.4%	Pownal, Vt	05261	1,531,995.47	0.3%	344,522.10	22.5%
Bennington, Vt	05201	710,126.92	0.1%	Bennington, Vt	05201	552,736.22	0.1%	157,390.70	28.5%
Readsboro, Vt	05350	1,992,614.50	0.4%	Readsboro, Vt	05350	1,572,662.41	0.3%	419,952.09	26.7%
North Bennington, Vt	05257	549,491.48	0.1%	North Bennington, Vt	05257	466,760.48	0.1%	82,731.00	17.7%
Petersburg, NY	12138	91,391.88	0.0%	Petersburg, NY	12138	96,654.85	0.0%	(5,262.97)	-5.4%
Plainfield	01070	591,001.33	0.1%	Plainfield	01070	979,334.77	0.2%	(388,333.44)	-39.7%
Total		230,673,604.89	44.5%	Total		212,345,890.74	40.9%	18,327,714.15	8.6%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	13,876,164.51	2.7%	Lanesboro	01237	12,799,158.68	2.5%	1,077,005.83	8.4%
Pittsfield	01201,01202	22,499,112.60	4.3%	Pittsfield	01201,01202	16,693,541.23	3.2%	5,805,571.37	34.8%
Lenox	01240	32,978,335.17	6.4%	Lenox	01240	34,219,600.47	6.6%	(1,241,265.30)	-3.6%
Windsor	01270	1,207,438.77	0.2%	Windsor	01270	1,354,839.01	0.3%	(147,400.24)	-10.9%
Richmond	01254	1,529,629.59	0.3%	Richmond	01254	1,315,188.22	0.3%	214,441.37	16.3%
Dalton	01226,01227	21,777,082.40	4.2%	Dalton	01226,01227	24,153,438.86	4.6%	(2,376,356.46)	-9.8%
Hinsdale / Peru	01235	3,097,447.18	0.6%	Hinsdale / Peru	01235	1,162,735.36	0.2%	1,934,711.82	166.4%
Becket / Washington	01223	3,499,508.48	0.7%	Becket / Washington	01223	3,081,365.55	0.6%	418,142.93	13.6%
Lenox Dale	01242	962,208.00	0.2%	Lenox Dale	01242	1,030,629.22	0.2%	(68,421.22)	-6.6%
Stephentown, NY	12168	288,178.68	0.1%	Stephentown, NY	12168	138,535.51	0.0%	149,643.17	108.0%
Cummington	01026	385,659.18	0.1%	Cummington	01026	236,548.29	0.0%	149,110.89	63.0%
Total		102,100,764.56	19.7%	Total		96,185,580.40	18.5%	5,915,184.16	6.1%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	9,210,384.81	1.8%	Lee	01238	6,957,546.90	1.3%	2,252,837.91	32.4%
Stockbridge	01262	20,560,855.11	4.0%	Stockbridge	01262	13,654,346.52	2.6%	6,906,508.59	50.6%
Great Barrington	01230	13,618,553.34	2.6%	Great Barrington	01230	9,767,985.14	1.9%	3,850,568.20	39.4%
West Stockbridge	01266	1,875,271.14	0.4%	West Stockbridge	01266	1,147,681.77	0.2%	727,589.37	63.4%
Tyringham	01264	9,702.51	0.0%	Tyringham	01264	4,008.36	0.0%	5,694.15	142.1%
New Marlborough	01244,01259	1,817,772.63	0.4%	New Marlborough	01244,01259	1,343,862.30	0.3%	473,910.33	35.3%
Monterey	01245	136,831.19	0.0%	Monterey	01245	140,571.45	0.0%	(3,740.26)	-2.7%
Sandisfield	01255	1,405,012.13	0.3%	Sandisfield	01255	1,089,781.55	0.2%	315,230.58	28.9%
Sheffield	01257	2,280,682.77	0.4%	Sheffield	01257	2,142,225.34	0.4%	138,457.43	6.5%
Egremont/Mt Washington	01258	1,249,385.93	0.2%	Egremont/Mt Washington	01258	118,193.36	0.0%	1,131,192.57	957.1%
Housatonic	01236	1,053,381.05	0.2%	Housatonic	01236	568,726.38	0.1%	484,654.67	85.2%
Otis	01253	2,846,787.60	0.5%	Otis	01253	2,877,898.53	0.6%	(31,110.93)	-1.1%
Total		56,064,620.21	10.8%	Total		39,812,827.60	7.7%	16,251,792.61	40.8%
All other towns		129,585,443.36	25.0%	All other towns		171,091,589.48	32.9%	(41,506,146.12)	-24.3%
Total Checking		518,424,433.02		Total Checking		519,435,888.22		(1,011,455.20)	-0.2%