

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE December 31, 2022				ZIP CODE ACCOUNT PROFILE December 31, 2021				Growth	% Growth
*****				*****					
MORTGAGE LOANS				MORTGAGE LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	55,977,194.69	8.8%	Adams	01220	54,586,404.45	9.8%	1,390,790.24	2.5%
North Adams / Florida / Clarksburg	01247	61,383,002.32	9.7%	North Adams / Florida / Clarksburg	01247	57,267,265.03	10.3%	4,115,737.29	7.2%
Drury	01343	294,080.29	0.0%	Drury	01343	300,986.88	0.1%	(6,906.59)	-2.3%
Cheshire	01225	30,269,152.29	4.8%	Cheshire	01225	29,942,078.76	5.4%	327,073.53	1.1%
Williamstown / Hancock	01267	52,189,908.49	8.2%	Williamstown / Hancock	01267	47,297,829.95	8.5%	4,892,078.54	10.3%
Savoy	01256	9,994,480.70	1.6%	Savoy	01256	8,380,247.56	1.5%	1,614,233.14	19.3%
Stamford, Vt	05352	9,624,404.48	1.5%	Stamford, Vt	05352	9,840,136.90	1.8%	(215,732.42)	-2.2%
Pownal, Vt	05261	4,164,401.40	0.7%	Pownal, Vt	05261	3,913,931.77	0.7%	250,469.63	6.4%
Bennington, Vt	05201	2,559,352.01	0.4%	Bennington, Vt	05201	2,008,740.15	0.4%	550,611.86	27.4%
North Bennington, Vt	05257	89,895.56	0.0%	North Bennington, Vt	05257	91,705.25	0.0%	(1,809.69)	-2.0%
Readsboro, Vt	05350	2,292,557.05	0.4%	Readsboro, Vt	05350	2,350,875.21	0.4%	(58,318.16)	-2.5%
Petersburg, NY	12138	382,554.82	0.1%	Petersburg, NY	12138	73,436.76	0.0%	309,118.06	420.9%
Plainfield	01070	467,251.68	0.1%	Plainfield	01070	379,663.63	0.1%	87,588.05	23.1%
Total		229,688,235.78	36.1%	Total		216,433,302.30	39.0%	13,254,933.48	6.1%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	26,919,759.26	4.2%	Lanesboro	01237	22,764,935.38	4.1%	4,154,823.88	18.3%
Pittsfield	01201,01202	94,259,581.23	14.8%	Pittsfield	01201,01202	79,028,825.86	14.2%	15,230,755.37	19.3%
Lenox	01240	32,278,046.91	5.1%	Lenox	01240	32,875,159.04	5.9%	(597,112.13)	-1.8%
Windsor	01270	7,051,939.35	1.1%	Windsor	01270	6,426,071.13	1.2%	625,868.22	9.7%
Richmond	01254	9,037,430.13	1.4%	Richmond	01254	7,804,356.83	1.4%	1,233,073.30	15.8%
Dalton	01226,01227	20,827,864.59	3.3%	Dalton	01226,01227	18,110,191.91	3.3%	2,717,672.68	15.0%
Hinsdale / Peru	01235	10,780,777.60	1.7%	Hinsdale / Peru	01235	10,098,057.38	1.8%	682,720.22	6.8%
Becket / Washington	01223	13,298,561.27	2.1%	Becket / Washington	01223	12,926,275.25	2.3%	372,286.02	2.9%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	1,578,950.13	0.2%	Lenox Dale	01242	1,534,030.92	0.3%	44,919.21	2.9%
Cummington	01026	1,211,830.15	0.2%	Cummington	01026	1,090,331.88	0.2%	121,498.27	11.1%
Total		217,244,740.62	34.2%	Total		192,658,235.58	34.7%	24,586,505.04	12.8%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	21,281,854.72	3.3%	Lee	01238	19,041,624.11	3.4%	2,240,230.61	11.8%
Stockbridge	01262	19,142,847.45	3.0%	Stockbridge	01262	16,331,215.93	2.9%	2,811,631.52	17.2%
Great Barrington	01230	45,332,105.16	7.1%	Great Barrington	01230	33,584,362.71	6.0%	11,747,742.45	35.0%
West Stockbridge	01266	9,552,069.86	1.5%	West Stockbridge	01266	8,618,035.72	1.6%	934,034.14	10.8%
Tyringham	01264	2,223,880.80	0.3%	Tyringham	01264	2,078,822.10	0.4%	145,058.70	7.0%
New Marlborough	01244,01259	6,643,744.12	1.0%	New Marlborough	01244,01259	6,176,308.57	1.1%	467,435.55	7.6%
Monterey	01245	9,481,221.57	1.5%	Monterey	01245	7,207,405.96	1.3%	2,273,815.61	31.5%
Sandisfield	01255	3,131,454.48	0.5%	Sandisfield	01255	2,595,058.05	0.5%	536,396.43	20.7%
Sheffield	01257	7,159,669.17	1.1%	Sheffield	01257	5,191,956.55	0.9%	1,967,712.62	37.9%
Egremont/Mt Washington	01258	5,406,157.49	0.9%	Egremont/Mt Washington	01258	6,830,357.43	1.2%	(1,424,199.94)	-20.9%
Housatonic	01236	3,078,797.76	0.5%	Housatonic	01236	1,295,563.89	0.2%	1,783,233.87	137.6%
Otis	01253	4,713,664.82	0.7%	Otis	01253	3,683,164.66	0.7%	1,030,500.16	28.0%
Total		137,147,467.40	21.6%	Total		112,633,875.68	20.3%	24,513,591.72	21.76%
All other towns		51,917,564.58	8.2%	All other towns		33,910,176.04	6.1%	18,007,388.54	53.1%
Total mortgage loans		635,998,008.38		Total mortgage loans		555,635,589.60		80,362,418.78	14.46%

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Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE December 31, 2022				ZIP CODE ACCOUNT PROFILE December 31, 2021				Growth	% Growth
*****				*****					
INSTALLMENT LOANS				INSTALLMENT LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	1,997,660.01	24.1%	Adams	01220	1,691,005.68	23.5%	306,654.33	18.1%
North Adams / Florida / Clarksburg	01247	1,702,273.66	20.6%	North Adams / Florida / Clarksburg	01247	1,399,798.11	19.5%	302,475.55	21.6%
Drury	01343	-	0.0%	Drury	01343	-	0.0%	-	0.0%
Cheshire	01225	742,035.08	9.0%	Cheshire	01225	791,915.85	11.0%	(49,880.77)	-6.3%
Williamstown / Hancock	01267	308,670.81	3.7%	Williamstown / Hancock	01267	312,457.13	4.4%	(3,786.32)	-1.2%
Savoy	01256	102,168.77	1.2%	Savoy	01256	119,666.78	1.7%	(17,498.01)	-14.6%
Stamford, Vt	05352	401,184.75	4.8%	Stamford, Vt	05352	296,180.45	4.1%	105,004.30	35.5%
Pownal, Vt	05261	129,396.03	1.6%	Pownal, Vt	05261	36,926.57	0.5%	92,469.46	250.4%
Bennington, Vt	05201	34,157.18	0.4%	Bennington, Vt	05201	38,467.13	0.5%	(4,309.95)	-11.2%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	102,664.79	1.2%	Readsboro, Vt	05350	133,710.05	1.9%	(31,045.26)	-23.2%
Petersburg, NY	12138	745.10	0.0%	Petersburg, NY	12138	2,264.67	0.0%	(1,519.57)	-67.1%
Plainfield	01070	32,946.78	0.4%	Plainfield	01070	3,369.97	0.0%	29,576.81	877.7%
Total		5,553,902.96	67.1%	Total		4,825,762.39	67.2%	728,140.57	15.1%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	138,246.22	1.7%	Lanesboro	01237	174,567.10	2.4%	(36,320.88)	-20.8%
Pittsfield	01201,01202	792,390.28	9.6%	Pittsfield	01201,01202	597,999.15	8.3%	194,391.13	32.5%
Lenox	01240	230,604.61	2.8%	Lenox	01240	149,452.74	2.1%	81,151.87	54.3%
Windsor	01270	101,454.28	1.2%	Windsor	01270	111,888.03	1.6%	(10,433.75)	-9.3%
Richmond	01254	-	0.0%	Richmond	01254	594.40	0.0%	(594.40)	-100.0%
Dalton	01226,01227	177,110.36	2.1%	Dalton	01226,01227	104,293.11	1.5%	72,817.25	69.8%
Hinsdale / Peru	01235	131,264.54	1.6%	Hinsdale / Peru	01235	104,879.52	1.5%	26,385.02	25.2%
Becket / Washington	01223	43,400.82	0.5%	Becket / Washington	01223	74,897.03	1.0%	(31,496.21)	-42.1%
Stephentown, NY	12168	7,407.46	0.1%	Stephentown, NY	12168	5,799.32	0.1%	1,608.14	27.7%
Lenox Dale	01242	3,927.28	0.0%	Lenox Dale	01242	25,007.88	0.3%	(21,080.60)	-84.3%
Cummington	01026	51,159.15	0.6%	Cummington	01026	-	0.0%	51,159.15	100.0%
Total		1,676,965.00	20.3%	Total		1,349,378.28	18.8%	327,586.72	24.3%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	126,086.69	1.5%	Lee	01238	155,193.18	2.2%	(29,106.49)	-18.8%
Stockbridge	01262	30,273.65	0.4%	Stockbridge	01262	-	0.0%	30,273.65	100.0%
Great Barrington	01230	16,219.54	0.2%	Great Barrington	01230	-	0.0%	16,219.54	100.0%
West Stockbridge	01266	136,196.57	1.6%	West Stockbridge	01266	181,109.19	2.5%	(44,912.62)	-24.8%
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	38,386.78	0.5%	Housatonic	01236	12,005.97	0.2%	26,380.81	219.7%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		347,163.23	4.2%	Total		348,308.34	4.8%	(1,145.11)	-0.3%
All other towns		694,756.36	8.4%	All other towns		658,223.18	9.2%	36,533.18	5.6%
Total installment loans		8,272,787.55		Total installment loans		7,181,672.19		1,091,115.36	15.2%

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ZIP CODE ACCOUNT PROFILE December 31, 2022				ZIP CODE ACCOUNT PROFILE December 31, 2021				Growth	% Growth
COMMERCIAL LOANS				COMMERCIAL LOANS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	5,550,045.12	4.9%	Adams	01220	6,681,339.48	6.5%	(1,131,294.36)	-16.9%
North Adams / Florida / Clarksburg	01247	8,629,951.15	7.6%	North Adams / Florida / Clarksburg	01247	8,724,885.65	8.5%	(94,934.50)	-1.1%
Drury	01343	289,959.13	0.3%	Drury	01343	-	0.0%	289,959.13	100.0%
Cheshire	01225	4,300,784.84	3.8%	Cheshire	01225	5,166,115.89	5.1%	(865,331.05)	-16.8%
Williamstown / Hancock	01267	5,774,896.91	5.1%	Williamstown / Hancock	01267	8,715,893.91	8.5%	(2,940,997.00)	-33.7%
Savoy	01256	231,919.76	0.2%	Savoy	01256	320,253.20	0.3%	(88,333.44)	-27.6%
Stamford, Vt	05352	733,400.34	0.6%	Stamford, Vt	05352	832,626.29	0.8%	(99,225.95)	-11.9%
Pownal, Vt	05261	669,774.00	0.6%	Pownal, Vt	05261	733,595.90	0.7%	(63,821.90)	-8.7%
Bennington, Vt	05201	-	0.0%	Bennington, Vt	05201	59,002.59	0.1%	(59,002.59)	-100.0%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	66,936.58	0.1%	Readsboro, Vt	05350	150,933.03	0.1%	(83,996.45)	-55.7%
Petersburg, NY	12138	-	0.0%	Petersburg, NY	12138	-	0.0%	-	0.0%
Plainfield	01070	-	0.0%	Plainfield	01070	-	0.0%	-	0.0%
Total		26,247,667.83	23.2%	Total		31,384,645.94	30.7%	(5,136,978.11)	-16.4%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	3,426,192.66	3.0%	Lanesboro	01237	3,135,300.70	3.1%	290,891.96	9.3%
Pittsfield	01201,01202	10,108,326.71	8.9%	Pittsfield	01201,01202	11,501,699.61	11.2%	(1,393,372.90)	-12.1%
Lenox	01240	3,305,738.48	2.9%	Lenox	01240	3,414,804.93	3.3%	(109,066.45)	-3.2%
Windsor	01270	442,882.35	0.4%	Windsor	01270	515,809.42	0.5%	(72,927.07)	-14.1%
Richmond	01254	41,028.19	0.0%	Richmond	01254	43,966.07	0.0%	(2,937.88)	-6.7%
Dalton	01226,01227	2,607,627.58	2.3%	Dalton	01226,01227	4,469,093.92	4.4%	(1,861,466.34)	-41.7%
Hinsdale / Peru	01235	1,384,333.04	1.2%	Hinsdale / Peru	01235	1,490,125.10	1.5%	(105,792.06)	-7.1%
Becket / Washington	01223	926,057.93	0.8%	Becket / Washington	01223	1,000,219.86	1.0%	(74,161.93)	-7.4%
Stephentown, NY	12168	-	0.0%	Stephentown, NY	12168	-	0.0%	-	0.0%
Lenox Dale	01242	14,888.38	0.0%	Lenox Dale	01242	17,888.38	0.0%	(3,000.00)	-16.8%
Cummington	01026	-	0.0%	Cummington	01026	-	0.0%	-	0.0%
Total		22,257,075.32	19.6%	Total		25,588,907.99	25.0%	(3,331,832.67)	-13.0%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	926,140.63	0.8%	Lee	01238	826,611.37	0.8%	99,529.26	12.0%
Stockbridge	01262	265,171.38	0.2%	Stockbridge	01262	275,390.48	0.3%	(10,219.10)	-3.7%
Great Barrington	01230	3,731,705.63	3.3%	Great Barrington	01230	4,256,632.71	4.2%	(524,927.08)	-12.3%
West Stockbridge	01266	916,430.92	0.8%	West Stockbridge	01266	1,074,769.28	1.1%	(158,338.36)	-14.7%
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	146,874.65	0.1%	Monterey	01245	-	0.0%	146,874.65	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	65,397.65	0.1%	Egremont/Mt Washington	01258	78,335.38	0.1%	(12,937.73)	-16.5%
Housatonic	01236	-	0.0%	Housatonic	01236	42,427.50	0.0%	(42,427.50)	-100.0%
Otis	01253	-	0.0%	Otis	01253	-	0.0%	-	0.0%
Total		6,051,720.86	5.3%	Total		6,554,166.72	6.4%	(502,445.86)	-7.7%
All other towns		58,812,766.37	51.9%	All other towns		38,759,360.56	37.9%	20,053,405.81	51.7%
Total commercial loans		113,369,230.38		Total commercial loans		102,287,081.21		11,082,149.17	10.8%

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Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE December 31, 2022				ZIP CODE ACCOUNT PROFILE December 31, 2021				Growth	% Growth
SAVINGS				SAVINGS					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	36,737,687.13	24.8%	Adams	01220	38,832,275.99	26.5%	(2,094,588.86)	-5.4%
North Adams / Florida / Clarksburg	01247	22,663,199.78	15.3%	North Adams / Florida / Clarksburg	01247	23,463,394.11	16.0%	(800,194.33)	-3.4%
Drury	01343	232,851.76	0.2%	Drury	01343	310,725.84	0.2%	(77,874.08)	-25.1%
Cheshire	01225	20,737,485.14	14.0%	Cheshire	01225	22,253,910.13	15.2%	(1,516,424.99)	-6.8%
Williamstown / Hancock	01267	8,404,991.85	5.7%	Williamstown / Hancock	01267	12,135,130.41	8.3%	(3,730,138.56)	-30.7%
Savoy	01256	3,820,329.46	2.6%	Savoy	01256	3,906,913.72	2.7%	(86,584.26)	-2.2%
Stamford, Vt	05352	1,114,836.82	0.8%	Stamford, Vt	05352	1,174,344.84	0.8%	(59,508.02)	-5.1%
Pownal, Vt	05261	1,652,872.96	1.1%	Pownal, Vt	05261	1,325,162.57	0.9%	327,710.39	24.7%
Bennington, Vt	05201	367,628.15	0.2%	Bennington, Vt	05201	184,747.52	0.1%	182,880.63	99.0%
North Bennington, Vt	05257	470.73	0.0%	North Bennington, Vt	05257	100.57	0.0%	370.16	368.1%
Readsboro, Vt	05350	799,608.61	0.5%	Readsboro, Vt	05350	963,729.94	0.7%	(164,121.33)	-17.0%
Petersburg, NY	12138	181,321.31	0.1%	Petersburg, NY	12138	59,258.80	0.0%	122,062.51	206.0%
Plainfield	01070	406,459.55	0.3%	Plainfield	01070	255,520.72	0.2%	150,938.83	59.1%
Total		97,119,743.25	65.7%	Total		104,865,215.16	71.5%	(7,745,471.91)	-7.4%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	7,849,793.07	5.3%	Lanesboro	01237	7,350,568.19	5.0%	499,224.88	6.8%
Pittsfield	01201,01202	8,547,727.55	5.8%	Pittsfield	01201,01202	8,097,070.01	5.5%	450,657.54	5.6%
Lenox	01240	13,879,201.74	9.4%	Lenox	01240	9,181,921.49	6.3%	4,697,280.25	51.2%
Windsor	01270	982,968.48	0.7%	Windsor	01270	917,218.99	0.6%	65,749.49	7.2%
Richmond	01254	827,440.78	0.6%	Richmond	01254	386,700.56	0.3%	440,740.22	114.0%
Dalton	01226,01227	2,394,977.56	1.6%	Dalton	01226,01227	2,059,547.13	1.4%	335,430.43	16.3%
Hinsdale / Peru	01235	1,172,688.82	0.8%	Hinsdale / Peru	01235	962,081.25	0.7%	210,607.57	21.9%
Becket / Washington	01223	587,328.76	0.4%	Becket / Washington	01223	412,599.40	0.3%	174,729.36	42.3%
Stephentown, NY	12168	172,588.12	0.1%	Stephentown, NY	12168	149,782.27	0.1%	22,805.85	15.2%
Lenox Dale	01242	1,096,905.73	0.7%	Lenox Dale	01242	451,945.77	0.3%	644,959.96	142.7%
Cummington	01026	139,309.12	0.1%	Cummington	01026	124,387.77	0.1%	14,921.35	12.0%
Total		37,650,929.73	25.5%	Total		30,093,822.83	20.5%	7,557,106.90	25.1%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	2,489,691.34	1.7%	Lee	01238	2,224,233.01	1.5%	265,458.33	11.9%
Stockbridge	01262	305,494.61	0.2%	Stockbridge	01262	284,158.44	0.2%	21,336.17	7.5%
Great Barrington	01230	257,715.00	0.2%	Great Barrington	01230	232,859.34	0.2%	24,855.66	10.7%
West Stockbridge	01266	549,043.02	0.4%	West Stockbridge	01266	604,179.06	0.4%	(55,136.04)	-9.1%
Tyringham	01264	44,990.82	0.0%	Tyringham	01264	35,589.27	0.0%	9,401.55	26.4%
New Marlborough	01244,01259	88,150.33	0.1%	New Marlborough	01244,01259	1,833.77	0.0%	86,316.56	4707.1%
Monterey	01245	9,446.88	0.0%	Monterey	01245	101,312.39	0.1%	(91,865.51)	-90.7%
Sandisfield	01255	105,073.48	0.1%	Sandisfield	01255	68,882.74	0.0%	36,190.74	52.5%
Sheffield	01257	64,695.39	0.0%	Sheffield	01257	587.79	0.0%	64,107.60	10906.5%
Egremont/Mt Washington	01258	33,963.85	0.0%	Egremont/Mt Washington	01258	307,756.47	0.2%	(273,792.62)	-89.0%
Housatonic	01236	7,893.28	0.0%	Housatonic	01236	24,400.83	0.0%	(16,507.55)	-67.7%
Otis	01253	74,760.76	0.1%	Otis	01253	92,043.07	0.1%	(17,282.31)	-18.8%
Total		4,030,918.76	2.7%	Total		3,977,836.18	2.7%	53,082.58	1.3%
All other towns		9,087,290.06	6.1%	All other towns		7,730,732.59	5.3%	1,356,557.47	17.5%
Total Savings		147,888,881.80		Total Savings		146,667,606.76		1,221,275.04	0.8%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE December 31, 2022				ZIP CODE ACCOUNT PROFILE December 31, 2021				Growth	% Growth
CD's				CD's					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	22,700,335.70	17.3%	Adams	01220	22,821,691.94	25.2%	(121,356.24)	-0.5%
North Adams / Florida / Clarksburg	01247	9,042,269.64	6.9%	North Adams / Florida / Clarksburg	01247	9,116,355.88	10.1%	(74,086.24)	-0.8%
Drury	01343	97,192.27	0.1%	Drury	01343	99,795.90	0.1%	(2,603.63)	-2.6%
Cheshire	01225	10,373,061.53	7.9%	Cheshire	01225	10,451,962.77	11.5%	(78,901.24)	-0.8%
Williamstown / Hancock	01267	10,209,293.50	7.8%	Williamstown / Hancock	01267	8,801,676.86	9.7%	1,407,616.64	16.0%
Savoy	01256	1,224,682.50	0.9%	Savoy	01256	1,347,306.46	1.5%	(122,623.96)	-9.1%
Stamford, Vt	05352	937,585.24	0.7%	Stamford, Vt	05352	1,886,105.34	2.1%	(948,520.10)	-50.3%
Pownal, Vt	05261	239,907.63	0.2%	Pownal, Vt	05261	605,909.49	0.7%	(366,001.86)	-60.4%
Bennington, Vt	05201	709,119.02	0.5%	Bennington, Vt	05201	940,948.61	1.0%	(231,829.59)	-24.6%
North Bennington, Vt	05257	-	0.0%	North Bennington, Vt	05257	-	0.0%	-	0.0%
Readsboro, Vt	05350	32,113.81	0.0%	Readsboro, Vt	05350	274,238.97	0.3%	(242,125.16)	-88.3%
Petersburg, NY	12138	65,134.40	0.0%	Petersburg, NY	12138	105,326.05	0.1%	(40,191.65)	-38.2%
Plainfield	01070	339,598.28	0.3%	Plainfield	01070	213,220.75	0.2%	126,377.53	59.3%
Total		55,970,293.52	42.6%	Total		56,664,539.02	62.5%	(694,245.50)	-1.2%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	2,940,696.95	2.2%	Lanesboro	01237	2,134,414.16	2.4%	806,282.79	37.8%
Pittsfield	01201,01202	7,324,945.83	5.6%	Pittsfield	01201,01202	7,357,865.61	8.1%	(32,919.78)	-0.4%
Lenox	01240	4,924,172.86	3.8%	Lenox	01240	6,543,179.06	7.2%	(1,619,006.20)	-24.7%
Windsor	01270	522,980.72	0.4%	Windsor	01270	558,492.43	0.6%	(35,511.71)	-6.4%
Richmond	01254	187,118.28	0.1%	Richmond	01254	203,555.64	0.2%	(16,437.36)	-8.1%
Dalton	01226,01227	1,260,232.34	1.0%	Dalton	01226,01227	2,323,816.14	2.6%	(1,063,583.80)	-45.8%
Hinsdale / Peru	01235	1,288,064.55	1.0%	Hinsdale / Peru	01235	1,307,390.67	1.4%	(19,326.12)	-1.5%
Becket / Washington	01223	46,642.89	0.0%	Becket / Washington	01223	46,526.89	0.1%	116.00	0.2%
Stephentown, NY	12168	64,943.61	0.0%	Stephentown, NY	12168	57,156.42	0.1%	7,787.19	13.6%
Lenox Dale	01242	762,047.16	0.6%	Lenox Dale	01242	654,395.68	0.7%	107,651.48	16.5%
Cummington	01026	25,037.73	0.0%	Cummington	01026	-	0.0%	25,037.73	100.0%
Total		19,346,882.92	14.7%	Total		21,186,792.70	23.4%	(1,839,909.78)	-8.7%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	1,153,238.64	0.9%	Lee	01238	1,262,076.09	1.4%	(108,837.45)	-8.6%
Stockbridge	01262	181,423.85	0.1%	Stockbridge	01262	224,337.96	0.2%	(42,914.11)	-19.1%
Great Barrington	01230	744,606.84	0.6%	Great Barrington	01230	397,187.53	0.4%	347,419.31	87.5%
West Stockbridge	01266	504,562.95	0.4%	West Stockbridge	01266	550,508.57	0.6%	(45,945.62)	-8.3%
Tyringham	01264	100,440.85	0.1%	Tyringham	01264	100,191.07	0.1%	249.78	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	1,240.73	0.0%	Egremont/Mt Washington	01258	1,231.52	0.0%	9.21	0.7%
Housatonic	01236	12,202.47	0.0%	Housatonic	01236	42,488.98	0.0%	(30,286.51)	-71.3%
Otis	01253	259,213.01	0.2%	Otis	01253	258,514.53	0.3%	698.48	0.3%
Total		2,956,929.34	2.3%	Total		2,836,536.25	3.1%	120,393.09	4.2%
All other towns		52,990,769.01	40.4%	All other towns		9,990,457.63	11.0%	43,000,311.38	430.4%
Total CD's		131,264,874.79		Total CD's		90,678,325.60		40,586,549.19	44.8%

**Adams Community Bank
Zip Code Analysis**

ZIP CODE ACCOUNT PROFILE December 31, 2022				ZIP CODE ACCOUNT PROFILE December 31, 2021				Growth	% Growth
*****				*****					
CHECKING				CHECKING					
Northern Berkshire County				Northern Berkshire County					
Adams	01220	79,512,556.83	15.6%	Adams	01220	76,051,454.42	13.7%	3,461,102.41	4.6%
North Adams / Florida / Clarksburg	01247	48,370,117.39	9.5%	North Adams / Florida / Clarksburg	01247	46,521,753.61	8.4%	1,848,363.78	4.0%
Drury	01343	4,856,157.06	1.0%	Drury	01343	3,766,621.15	0.7%	1,089,535.91	28.9%
Cheshire	01225	30,965,463.61	6.1%	Cheshire	01225	32,531,518.61	5.9%	(1,566,055.00)	-4.8%
Williamstown / Hancock	01267	46,490,549.35	9.1%	Williamstown / Hancock	01267	50,944,584.12	9.2%	(4,454,034.77)	-8.7%
Savoy	01256	3,523,755.09	0.7%	Savoy	01256	2,758,721.73	0.5%	765,033.36	27.7%
Stamford, Vt	05352	3,028,926.32	0.6%	Stamford, Vt	05352	2,190,989.73	0.4%	837,936.59	38.2%
Pownal, Vt	05261	1,693,525.08	0.3%	Pownal, Vt	05261	1,655,811.94	0.3%	37,713.14	2.3%
Bennington, Vt	05201	701,926.83	0.1%	Bennington, Vt	05201	581,416.35	0.1%	120,510.48	20.7%
Readsboro, Vt	05350	1,296,757.43	0.3%	Readsboro, Vt	05350	1,612,708.09	0.3%	(315,950.66)	-19.6%
North Bennington, Vt	05257	563,505.61	0.1%	North Bennington, Vt	05257	486,436.50	0.1%	77,069.11	15.8%
Petersburg, NY	12138	233,790.44	0.0%	Petersburg, NY	12138	109,046.61	0.0%	124,743.83	114.4%
Plainfield	01070	624,028.88	0.1%	Plainfield	01070	1,076,942.71	0.2%	(452,913.83)	-42.1%
Total		221,861,059.92	43.5%	Total		220,288,005.57	39.8%	1,573,054.35	0.7%
Central Berkshire County				Central Berkshire County					
Lanesboro	01237	12,063,479.78	2.4%	Lanesboro	01237	12,396,144.64	2.2%	(332,664.86)	-2.7%
Pittsfield	01201,01202	24,054,508.20	4.7%	Pittsfield	01201,01202	17,616,754.25	3.2%	6,437,753.95	36.5%
Lenox	01240	33,053,648.14	6.5%	Lenox	01240	39,481,741.52	7.1%	(6,428,093.38)	-16.3%
Windsor	01270	1,331,368.45	0.3%	Windsor	01270	1,341,016.95	0.2%	(9,648.50)	-0.7%
Richmond	01254	1,603,923.76	0.3%	Richmond	01254	1,428,597.98	0.3%	175,325.78	12.3%
Dalton	01226,01227	20,922,958.45	4.1%	Dalton	01226,01227	20,961,510.42	3.8%	(38,551.97)	-0.2%
Hinsdale / Peru	01235	3,757,135.05	0.7%	Hinsdale / Peru	01235	1,235,253.44	0.2%	2,521,881.61	204.2%
Becket / Washington	01223	2,640,130.18	0.5%	Becket / Washington	01223	3,143,930.98	0.6%	(503,800.80)	-16.0%
Lenox Dale	01242	1,068,934.76	0.2%	Lenox Dale	01242	971,674.00	0.2%	97,260.76	10.0%
Stephentown, NY	12168	225,860.96	0.0%	Stephentown, NY	12168	184,406.61	0.0%	41,454.35	22.5%
Cummington	01026	460,565.32	0.1%	Cummington	01026	186,859.59	0.0%	273,705.73	146.5%
Total		101,182,513.05	19.8%	Total		98,947,890.38	17.9%	2,234,622.67	2.3%
Southern Berkshire County				Southern Berkshire County					
Lee	01238	8,469,117.82	1.7%	Lee	01238	7,957,325.26	1.4%	511,792.56	6.4%
Stockbridge	01262	17,273,530.09	3.4%	Stockbridge	01262	13,885,991.80	2.5%	3,387,538.29	24.4%
Great Barrington	01230	13,497,813.18	2.6%	Great Barrington	01230	9,344,827.84	1.7%	4,152,985.34	44.4%
West Stockbridge	01266	1,885,954.90	0.4%	West Stockbridge	01266	1,807,991.76	0.3%	77,963.14	4.3%
Tyringham	01264	8,840.74	0.0%	Tyringham	01264	4,187.34	0.0%	4,653.40	111.1%
New Marlborough	01244,01259	1,777,780.60	0.3%	New Marlborough	01244,01259	2,010,795.54	0.4%	(233,014.94)	-11.6%
Monterey	01245	136,654.29	0.0%	Monterey	01245	162,976.40	0.0%	(26,322.11)	-16.2%
Sandisfield	01255	1,423,291.29	0.3%	Sandisfield	01255	1,096,682.90	0.2%	326,608.39	29.8%
Sheffield	01257	2,492,816.67	0.5%	Sheffield	01257	2,261,451.46	0.4%	231,365.21	10.2%
Egremont/Mt Washington	01258	2,284,213.20	0.4%	Egremont/Mt Washington	01258	130,291.91	0.0%	2,153,921.29	1653.2%
Housatonic	01236	1,030,943.54	0.2%	Housatonic	01236	1,070,651.88	0.2%	(39,708.34)	-3.7%
Otis	01253	3,045,255.47	0.6%	Otis	01253	2,841,323.47	0.5%	203,932.00	7.2%
Total		53,326,211.79	10.4%	Total		42,574,497.56	7.7%	10,751,714.23	25.3%
All other towns		133,966,649.72	26.3%	All other towns		191,380,069.55	34.6%	(57,413,419.83)	-30.0%
Total Checking		510,336,434.48		Total Checking		553,190,463.06		(42,854,028.58)	-7.7%