

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, **Nitin Mhatre**

Name of the Holding Company Director and Official

CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Nitin Mhatre

Signature of Holding Company Director and Official

03/30/2021

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- ☐ is included with the FR Y-6 report
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2020

Month / Day / Year

549300AS2OC6UMMBNO37

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Berkshire Hills Bancorp, Inc.

Legal Title of Holding Company

60 State Street

(Mailing Address of the Holding Company) Street / P.O. Box

Boston

MA

02109

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Brett Brbovic

SVP & CAO

Name

Title

413-553-3459

Area Code / Phone Number / Extension

413-448-9062

Area Code / FAX Number

BBrbovic@BerkshireBank.com

E-mail Address

BerkshireBank.com

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission?

0=No

1=Yes

0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report

☐

2. a letter justifying this request has been provided separately ...

☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

| | |
|---|---|
| <hr/> Legal Title of Subsidiary Holding Company <hr/> | <hr/> Legal Title of Subsidiary Holding Company <hr/> |
| <hr/> (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box <hr/> | <hr/> (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box <hr/> |
| <hr/> City <hr/> State <hr/> Zip Code <hr/> | <hr/> City <hr/> State <hr/> Zip Code <hr/> |
| <hr/> Physical Location (if different from mailing address) <hr/> | <hr/> Physical Location (if different from mailing address) <hr/> |
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| <hr/> Physical Location (if different from mailing address) <hr/> | <hr/> Physical Location (if different from mailing address) <hr/> |
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FORM FR Y-6
Fiscal Year Ending December 31, 2020

Report Item 1: Annual Report to Shareholders

Not applicable; Berkshire Hills Bancorp is registered with the SEC

Report Item 2.a: Organization Chart

CORPORATE ORG. CHART FOR BERKSHIRE HILLS BANCORP, INC., BERKSHIRE BANK AND THEIR SUBSIDIARIES

BERKSHIRE HILLS BANCORP, INC. – Pittsfield, MA

- LEI 549300AS2OC6UMMBNO37
- Delaware corporation organized in 2000
- Publicly traded (NYSE:BHLB)
- Financial holding company regulated by FRB-Boston

Wholly-Owned Subsidiaries of Berkshire Hills Bancorp, Inc.:

BERKSHIRE BANK – Pittsfield, MA

- LEI 549300LR1ZETOWYE9Z89
- Massachusetts trust company
 - Originally chartered 1846 as Berkshire County Savings Bank
 - Name changed to Berkshire Bank following merger with Great Barrington Savings Bank in 1997
 - Charter transferred to trust company form July 11, 2014
- Non-member, state-chartered bank regulated by FDIC
- Includes the following bank mergers:
 - Great Barrington Savings Bank (1997)
 - Woronoco Savings Bank (2005)
 - The Factory Point National Bank of Manchester Center (2007)
 - The Rome Savings Bank (2011)
 - Legacy Banks (2011)
 - The Connecticut Bank and Trust Company (2012)
 - Beacon Federal (2012)
 - Berkshire Bank Municipal Bank (2014)
 - Hampden Bank (2015)
 - First Choice Bank (2016)
 - Commerce Bank & Trust Company (2017)
 - SI Financial Group, Inc. (2019)
- Wholly-owned and indirect subsidiaries: Numerous - see following pages



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BERKSHIRE INSURANCE GROUP, INC. – Pittsfield, MA

- Massachusetts corporation organized in 1999
 - Name changed from Woronoco Insurance Group, Inc. in 2005
- Provides insurance agency services
- Subsidiaries: NONE

Non-Subsidiary Related Entity to Berkshire Hills Bancorp, Inc.:

BERKSHIRE HILLS CAPITAL TRUST I – Pittsfield, MA

- Preferred trust - variable interest entity

SI CAPITAL TRUST II – Willimantic, CT

- Preferred trust - variable interest entity

Wholly-Owned Subsidiaries of Berkshire Bank:

DIRECT LENDING SUBSIDIARIES

FIRESTONE FINANCIAL, LLC – Needham, MA

- Massachusetts limited liability company
 - Organized by Berkshire Bank as Jacob Acquisition LLC on May 21, 2015
 - Name changed to Firestone Financial, LLC on July 30, 2015
 - Merged with Firestone Financial Corp. on August 7, 2015, following acquisition of Firestone Financial Corp. by Berkshire Bank
- Provides equipment financing and specialty lending services
- Subsidiaries: NONE
- Berkshire Bank is sole managing member

FIRST CHOICE LOAN SERVICES INC. – East Brunswick, NJ

- New Jersey
 - Organized as NOVUS Funding Inc. by First Choice Bank on October 21, 2009
 - Name changed to First Choice Loan Services Inc. by First Choice Bank on November 17, 2009
 - Acquired by Berkshire Bank through merger with First Choice Bank on December 2, 2016
- Provides home mortgage loan origination services
- Subsidiaries: NONE



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Wholly-Owned Subsidiaries of Berkshire Bank:

INVESTMENT SUBSIDIARIES

NORTH STREET SECURITIES CORPORATION – Pittsfield, MA

- Qualified Massachusetts securities corporation
 - Merged with Woronoco Security Corp. on September 30, 2005
- Holds various investment assets for Berkshire Bank
- Subsidiaries: NONE

WOODLAND SECURITIES, INC. – Pittsfield, MA

- Qualified Massachusetts securities corporation
 - Merged with Court Street Security Corporation on September 30, 2005
 - Merged with Legacy Securities Corporation on July 22, 2011
 - Merged with Hampden Investment Corporation on April 17, 2015
 - Merged with Commerce Investment Corporation II on October 13, 2017
- Holds various investment assets for Berkshire Bank
- Subsidiaries: NONE

HAMPDEN INVESTMENT CORPORATION II – Pittsfield, MA

- Qualified Massachusetts securities corporation
 - Acquired by Berkshire Bank through merger with Hampden Bank on April 17, 2015
- Holds various investment assets for Berkshire Bank
- Subsidiaries: NONE

FCB NEW JERSEY INVESTMENT COMPANY – Kingston, NJ

- New Jersey securities corporation
 - Acquired by Berkshire Bank through merger with First Choice Bank on December 2, 2016
- Holds various investment assets for Berkshire Bank
- Subsidiaries: NOVUS Asset Management Inc. (see below page 5)

Wholly-Owned Subsidiaries of Berkshire Bank:

OTHER SUBSIDIARIES

RSB PROPERTIES, INC. – Pittsfield, MA

- New York Real Estate Investment Trust (REIT)
 - Acquired by Berkshire Bank through merger with The Rome Savings Bank on April 1, 2011
- Holds title to various home mortgage loans in New York state
- Subsidiaries: NONE



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METRO COMMERCE REAL ESTATE, INC. – Worcester, MA

- Massachusetts corporation
- Acquired by Berkshire Bank through merger with Commerce Bank & Trust company on October 13, 2017
- Holds title to commercial real estate on Main St. in Worcester, MA, which is leased to Berkshire Bank and other tenants
- Subsidiaries: NONE

CSB SERVICE CORP. – Pittsfield, MA

- Massachusetts corporation
 - Acquired by Berkshire Bank through merger with Legacy Banks on July 21, 2011
 - Merged with 88Fen, LLC on October 17, 2017
- Holds title to OREO property for Berkshire Bank
- Subsidiaries: NONE

OLD SPOT PROPERTIES, LLC – Mercerville, NJ

- New Jersey limited liability company
 - Acquired by Berkshire Bank through merger with First Choice Bank on December 2, 2016
- Holds title to OREO property acquired by Berkshire Bank in the First Choice Bank merger
- Subsidiaries: NONE
- Berkshire Bank is sole managing member

LEGACY INSURANCE SERVICES OF THE BERKSHIRES, LLC – Pittsfield, MA

- Delaware limited liability company
 - Acquired by Berkshire Bank through merger with Legacy Banks on July 21, 2011
- Inactive; formerly provided insurance services for Legacy Bank
- Subsidiaries: NONE
- Berkshire Bank is sole managing member

BEACON COMPREHENSIVE SERVICES CORP. – Pittsfield, MA

- New York corporation
 - Acquired by Berkshire Bank through merger with Beacon Federal on October 18, 2012
- Inactive; formerly provided insurance, personal tax return and consumer investment services for Beacon Federal
- Subsidiaries: NONE



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BERKSHIRE MORTGAGE SERVICING COMPANY – Pittsfield, MA

- Massachusetts corporation
 - Acquired by Berkshire Bank through merger with SI Financial Group, Inc. on October 4, 2019
- Holds real estate backed loans
- Subsidiaries: NONE
- Berkshire Bank is the sole managing member

SI REALTY COMPANY, INC. – Willimantic, CT

- Connecticut corporation
 - Acquired by Berkshire Bank through merger with SI Financial Group, Inc. on October 4, 2019
- Holds Bank used real estate
- Subsidiaries: NONE
- Berkshire Bank is the sole managing member

Indirect Subsidiary of Berkshire Bank:

NOVUS Asset Management Inc. – Wilmington, DE

- Delaware securities corporation
 - Wholly-owned by FCB New Jersey Investment Company
 - Acquired by Berkshire Bank as an indirect subsidiary through merger with First Choice Bank on December 2, 2016
- Holds various investment assets for FCB NJIC and Berkshire Bank
- Subsidiaries: NONE
- FCB New Jersey Investment Company is sole managing member

LEI not applicable unless otherwise noted.

Report Item 2.b: Domestic Branch Listing

See attached.

Results: A list of branches for your depository institution: **BERKSHIRE BANK (ID_RSSD: 473501)**.
This depository institution is held by **BERKSHIRE HILLS BANCORP, INC (2333663)** of **BOSTON, MA**.
The data are as of **12/31/2020**. Data reflects information that was received and processed through **01/05/2021**.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the **Effective Date** column

Actions

OK: If the branch information is correct, enter '**OK**' in the **Data Action** column.
Change: If the branch information is incorrect or incomplete, revise the data, enter '**Change**' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
Close: If a branch listed was sold or closed, enter '**Close**' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
Delete: If a branch listed was never owned by this depository institution, enter '**Delete**' in the **Data Action** column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter '**Add**' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

| Data Action | Effective Date | Branch Service Type | Branch ID_RSSD* | Popular Name | Street Address | City | State | Zip Code | County | Country | FDIC UNINUM* | Office Number* | Head Office | Head Office ID_RSSD* | Comments |
|-------------|----------------|----------------------------|-----------------|---|---|------------------|-------|----------|------------|---------------|--------------|----------------|----------------|----------------------|----------|
| OK | | Full Service (Head Office) | 473501 | BERKSHIRE BANK | 24 NORTH STREET | PITTSFIELD | MA | 01201 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 773005 | BROOKLYN BRANCH | 536 PROVIDENCE ROAD | BROOKLYN | CT | 06234 | WINDHAM | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 1215164 | CANTERBURY BRANCH | 180 WESTMINSTER ROAD, RTE 14 | CANTERBURY | CT | 06331 | WINDHAM | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 2737225 | COLCHESTER BRANCH | 63 NORWICH AVENUE | COLCHESTER | CT | 06415 | NEW LONDON | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 1212378 | DAYVILLE BRANCH | 596 HARTFORD PIKE | DAYVILLE | CT | 06241 | WINDHAM | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 4175661 | EAST HAMPTON BRANCH | 50 EAST HIGH STREET | EAST HAMPTON | CT | 06424 | MIDDLESEX | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 4175670 | ENFIELD BRANCH | 85 FRESHWATER BLVD | ENFIELD | CT | 06082 | HARTFORD | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 5164112 | FARMINGTON BRANCH | 763 FARMINGTON AVENUE | FARMINGTON | CT | 06032 | HARTFORD | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 3383629 | GLASTONBURY BRANCH | 7 SYCAMORE STREET | GLASTONBURY | CT | 06033 | HARTFORD | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| Change | 10/7/2019 | Full Service | 2624512 | GROTON BRANCH | 996 POQUONNOCK ROAD | GROTON | CT | 06340 | NEW LONDON | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 4181505 | WOODLAND STREET BRANCH | 114 WOODLAND STREET | HARTFORD | CT | 06105 | HARTFORD | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 572507 | HEBRON BRANCH | 115 MAIN STREET | HEBRON | CT | 06248 | TOLLAND | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 573700 | LEBANON BRANCH | 554 EXETER ROAD | LEBANON | CT | 06249 | NEW LONDON | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 3072491 | LISBON WALMART BRANCH | 180 RIVER ROAD | LISBON | CT | 06351 | NEW LONDON | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 1858767 | MANSFIELD BRANCH | 95 STORRS ROAD, EAST BROOK MALL-ROUTE 195 | MANSFIELD CENTER | CT | 06250 | TOLLAND | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 699909 | MOOSUP BRANCH | 344 PROSPECT STREET | MOOSUP | CT | 06354 | WINDHAM | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 3461611 | CEDAR STREET BRANCH | 66 CEDAR STREET | NEWINGTON | CT | 06111 | HARTFORD | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 2901633 | NORTHWINDHAM WALMART BRANCH | 474 BOSTON POST ROAD | NORTH WINDHAM | CT | 06256 | WINDHAM | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 4175689 | NORWICH BRANCH | 108 SALEM TURNPIKE | NORWICH | CT | 06360 | NEW LONDON | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 3949892 | STONINGTON BRANCH | 445 LIBERTY STREET | PAWCATUCK | CT | 06379 | NEW LONDON | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 3650291 | ROCKY HILL BRANCH | 396 CROMWELL AVENUE | ROCKY HILL | CT | 06067 | HARTFORD | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 5214277 | SIMSBURY BRANCH | 16 ALBANY TURNPIKE | SIMSBURY | CT | 06070 | HARTFORD | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 3398146 | SOUTH WINDSOR BRANCH | 1000 SULLIVAN AVE | SOUTH WINDSOR | CT | 06074 | HARTFORD | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| Change | 10/7/2019 | Full Service | 3382109 | MEETING HOUSE COMMONS BRANCH | 159 MERROW ROAD | TOLLAND | CT | 06084 | TOLLAND | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 3398155 | VERNON BRANCH | 435 HARTFORD TURNPIKE | VERNON | CT | 06066 | TOLLAND | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 3260672 | SOUTH MAIN STREET BRANCH | 927 FARMINGTON AVENUE | WEST HARTFORD | CT | 06107 | HARTFORD | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 480808 | SAVINGS INSTITUTE BANK AND TRUST BRANCH | 803 MAIN STREET | WILLIMANTIC | CT | 06226 | WINDHAM | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 3612570 | BROAD STREET BRANCH | 148 BROAD STREET | WINDSOR | CT | 06095 | HARTFORD | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 3032066 | SOUTHGATE SHOPPING CENTER BRANCH | 820 SUFFIELD STREET | AGAWAM | MA | 01001 | HAMPDEN | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 5106402 | BOSTON BRANCH | 121 CONGRESS STREET | BOSTON | MA | 02110 | SUFFOLK | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 1216992 | FENWAY BRANCH | 61 BROOKLINE AVE | BOSTON | MA | 02215 | SUFFOLK | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 3220331 | SOUTH END BRANCH | 1320 WASHINGTON STREET | BOSTON | MA | 02118 | SUFFOLK | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 2979922 | BRIGHTON BRANCH | 413 WASHINGTON STREET | BRIGHTON | MA | 02135 | SUFFOLK | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 4170639 | CHELMSFORD BRANCH | 116 CHELMSFORD STREET | CHELMSFORD | MA | 01824 | MIDDLESEX | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 4518633 | MAIN STREET DALTON BRANCH | 488 MAIN STREET | DALTON | MA | 01226 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 3449178 | EAST LONGMEADOW BRANCH | 72 SHAKER ROAD | EAST LONGMEADOW | MA | 01028 | HAMPDEN | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 2623074 | FEEDING HILLS BRANCH | 1359 SPRINGFIELD STREET | FEEDING HILLS | MA | 01030 | HAMPDEN | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 309703 | GREAT BARRINGTON BRANCH | 255 STOCKBRIDGE ROAD | GREAT BARRINGTON | MA | 01230 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 660002 | MAIN OFFICE BRANCH | 244 MAIN STREET | GREAT BARRINGTON | MA | 01230 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 2516363 | HOLDEN BRANCH | 1057 MAIN STREET | HOLDEN | MA | 01520 | WORCESTER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 115007 | LEE BRANCH | 1 PARK STREET | LEE | MA | 01238 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 4362685 | LENOX BRANCH | 495 PITTSFIELD ROAD | LENOX | MA | 02140 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 4518651 | MAIN STREET LENOX BRANCH | 25 MAIN STREET | LENOX | MA | 01240 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 3104057 | MAIN STREET BRANCH | 565 MAIN STREET | LEOMINSTER | MA | 01453 | WORCESTER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 3449187 | LONGMEADOW BRANCH | 138 LONGMEADOW STREET | LONGMEADOW | MA | 01106 | HAMPDEN | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 2684347 | LUDLOW BRANCH | 431 CENTER STREET | LUDLOW | MA | 01056 | HAMPDEN | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 3160062 | MAPLE STREET BRANCH | 322 MAPLE STREET | MARLBOROUGH | MA | 01752 | MIDDLESEX | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 3285116 | MILFORD BRANCH | 91 MAIN STREET | MILFORD | MA | 01757 | WORCESTER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 355401 | NORTH ADAMS BRANCH | 37 MAIN STREET | NORTH ADAMS | MA | 01247 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 729301 | OTIS BRANCH | 30 EAST OTIS ROAD | OTIS | MA | 01253 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 114505 | ALLENDALE OFFICE | 39 CHESHIRE | PITTSFIELD | MA | 01201 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 595805 | ELM STREET BRANCH | 165 ELM STREET | PITTSFIELD | MA | 01201 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 351207 | NORTH STREET BRANCH | 99 NORTH STREET | PITTSFIELD | MA | 01201 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 102203 | WEST STREET BRANCH | 66 WEST STREET | PITTSFIELD | MA | 01201 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |
| OK | | Full Service | 596307 | WILLIAM STREET BRANCH | 734 WILLIAM STREET | PITTSFIELD | MA | 01201 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 | |

| | | | | | | | | | | | | | | |
|--------|----------|--------------|---------|---------------------------------|---|-------------------|----|-------|-------------|---------------|--------------|--------------|----------------|--------|
| OK | | Full Service | 629205 | MAIN STREET BRANCH | 103 MAIN STREET | SHEFFIELD | MA | 01257 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 639307 | SHREWSBURY BRANCH | 226 BOSTON TURNPIKE | SHREWSBURY | MA | 01545 | WORCESTER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 2012623 | SOUTH HADLEY BRANCH | 74 LAMB ST | SOUTH HADLEY | MA | 01075 | HAMPSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 953900 | SOUTHWICK BRANCH | 608 COLLEGE HIGHWAY | SOUTHWICK | MA | 01077 | HAMPDEN | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 573308 | ALLEN STREET BRANCH | 1363 ALLEN STREET | SPRINGFIELD | MA | 01118 | HAMPDEN | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 157904 | HAMPDEN BRANCH | 19 HARRISON AVENUE | SPRINGFIELD | MA | 01103 | HAMPDEN | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4185044 | SPRINGFIELD BRANCH | 1259 EAST COLUMBUS AVE | SPRINGFIELD | MA | 01105 | HAMPDEN | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 349400 | STOCKBRIDGE BRANCH | 32 MAIN STREET | STOCKBRIDGE | MA | 01262 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 779904 | WEBSTER BRANCH | 25 WORCESTER ROAD | WEBSTER | MA | 01570 | WORCESTER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 2636524 | WEST BOYLSTON BRANCH | 320 WEST BOYLSTON STREET | WEST BOYLSTON | MA | 01583 | WORCESTER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 451004 | WESTFIELD STREET BRANCH | 220 WESTFIELD STREET | WEST SPRINGFIELD | MA | 01089 | HAMPDEN | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 659800 | WEST STOCKBRIDGE BRANCH | 2 DEPOT STREET | WEST STOCKBRIDGE | MA | 01266 | BERKSHIRE | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4789349 | WESTBOROUGH BRANCH | 303 TURNPIKE RD | WESTBOROUGH | MA | 01581 | WORCESTER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 964607 | WESTBOROUGH BRANCH | 5 EAST MAIN STREET | WESTBOROUGH | MA | 01581 | WORCESTER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 806800 | LITTLE RIVER BRANCH | 44 LITTLE RIVER RD | WESTFIELD | MA | 01085 | HAMPDEN | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 618405 | WORONOCO MAIN OFFICE | 31 COURT ST | WESTFIELD | MA | 01085 | HAMPDEN | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 3217863 | BOSTON ROAD BRANCH | 2005 BOSTON ROAD | WILBRAHAM | MA | 01095 | HAMPDEN | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 824000 | COMMERCE BRANCH | 386 MAIN STREET | WORCESTER | MA | 01608 | WORCESTER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 2914044 | GRAFTON STREET BRANCH | 993 GRAFTON STREET | WORCESTER | MA | 01604 | WORCESTER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4327611 | LINCOLN STREET BRANCH | 451 LINCOLN STREET | WORCESTER | MA | 01605 | WORCESTER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 2849397 | PARK AVENUE BRANCH | 11 PARK AVENUE | WORCESTER | MA | 01605 | WORCESTER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 2268073 | PARK AVENUE BRANCH | 560 PARK AVENUE | WORCESTER | MA | 01603 | WORCESTER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4234371 | EAST WINDSOR BRANCH | 18 PRINCETON HIGHTSTOWN ROAD | EAST WINDSOR | NJ | 08520 | MERCER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4234399 | HAMILTON BRANCH | 537 ROUTE 130 SUITE 774, THE SHOPPES AT HAMILTON | HAMILTON | NJ | 08691 | MERCER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4644279 | KINGSTON BRANCH | 4422 ROUTE 27, BLDG B | KINGSTON | NJ | 08528 | MIDDLESEX | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4234401 | LAWRENCEVILLE BRANCH | 669 WHITEHEAD ROAD | LAWRENCEVILLE | NJ | 08648 | MERCER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 3582673 | FIRST CHOICE HEAD OFFICE BRANCH | 840 ROUTE 33 | MERCERVILLE | NJ | 08619 | MERCER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4234429 | ROBBINSVILLE BRANCH | 2344 ROUTE 33 | ROBBINSVILLE | NJ | 08691 | MERCER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 3378568 | ALBANY BRANCH | 30 SOUTH PEARL STREET | ALBANY | NY | 12207 | ALBANY | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4292595 | CENTRAL AVENUE ALBANY BRANCH | 979 CENTRAL AVENUE | ALBANY | NY | 12205 | ALBANY | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 684512 | AMSTERDAM BRANCH | 140 SANFORD FARMS SHOPPING CTR | AMSTERDAM | NY | 12010 | MONTGOMERY | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 5279584 | MALTA BRANCH | 2532 ROUTE 9 | BALLSTON SPA | NY | 12020 | SARATOGA | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 279301 | CHATHAM OFF | 50-52 MAIN STREET | CHATHAM | NY | 12037 | COLUMBIA | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4370206 | WOLF ROAD BRANCH | 98 WOLF ROAD | COLONIE | NY | 12205 | ALBANY | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 3445376 | DELAWARE PLAZA BRANCH | 255 DELAWARE AVENUE | DELMAR | NY | 12054 | ALBANY | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 3445853 | EAST GREENBUSH BRANCH | 602 COLUMBIA TURNPIKE | EAST GREENBUSH | NY | 12061 | RENSELAER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4518697 | EAST SYRACUSE BRANCH | 6788 NORTHERN BOULEVARD | EAST SYRACUSE | NY | 13057 | ONONDAGA | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 498184 | MANLIUS CENTER BRANCH | 6611 MANLIUS CENTER ROAD | EAST SYRACUSE | NY | 13057 | ONONDAGA | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 3616251 | TOWN CENTER BRANCH | 1704 WESTERN AVENUE | GUILDERLAND | NY | 12084 | ALBANY | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 3616242 | CROSSING BRANCH | 7 HALFMOON CROSSING | HALFMOON | NY | 12065 | SARATOGA | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 532202 | HUDSON OFF | 561 WARREN STREET | HUDSON | NY | 12534 | COLUMBIA | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 265014 | ILION BRANCH | 1 CENTRAL PLAZA | ILION | NY | 13357 | HERKIMER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 344900 | JOHNSTOWN OFF | 51 WEST MAIN STREET | JOHNSTOWN | NY | 12095 | FULTON | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4238717 | NEW LONDON ROAD LATHAM BRANCH | 628 NEW LONDON ROAD | LATHAM | NY | 12110 | ALBANY | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4518660 | TROY-SCHENECTADY ROAD BRANCH | 1202 TROY-SCHENECTADY ROAD | LATHAM | NY | 12110 | ALBANY | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 255006 | LITTLE FALLS BRANCH | 1 WEST MAIN STREET | LITTLE FALLS | NY | 13365 | HERKIMER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4642967 | LOUDONVILLE | 399 ALBANY SHAKER RD | LOUDONVILLE | NY | 12211 | ALBANY | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 271015 | NEW HARTFORD BRANCH | 50 GENESEE STREET | NEW HARTFORD | NY | 13413 | ONEIDA | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 597519 | SENECA TURNPIKE BRANCH | 8491 SENECA TURNPIKE | NEW HARTFORD | NY | 13413 | ONEIDA | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 892803 | NEW LEBANON BRANCH | 502 ROUTE 20 | NEW LEBANON | NY | 12125 | COLUMBIA | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4556756 | NISKAYUNA NY BRANCH | 3421 STATE STREET, MANSION SQUARE SHOPPING CENTER | NISKAYUNA | NY | 12309 | SCHENECTADY | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4425254 | GREENBUSH BRANCH | 576 NORTH GREENBUSH ROAD | NORTH GREENBUSH | NY | 12198 | RENSELAER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 2236906 | ORISKANY FALLS BRANCH | 210-216 MAIN STREET | ORISKANY FALLS | NY | 13425 | ONEIDA | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 285302 | QUEENSBURY OFFICE | 183 QUAKER ROAD | QUEENSBURY | NY | 12804 | WARREN | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 673114 | BLACK RIVER BLVD OFFICE | 1629 BLACK RIVER BOULEVARD | ROME | NY | 13440 | ONEIDA | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 641515 | WEST DOMINICK STREET BRANCH | 100 WEST DOMINICK STREET | ROME | NY | 13440 | ONEIDA | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4303950 | ROTTERDAM BRANCH | 1925 CURRY ROAD | SCHENECTADY | NY | 12303 | SCHENECTADY | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| Change | 1/1/2020 | Full Service | 4518688 | SLINGERLAND BRANCH | 11 VISTA BOULEVARD | SLINGERLAND | NY | 12159 | ALBANY | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 62811 | EAST UTICA BRANCH | 1100 MOHAWK STREET | UTICA | NY | 13501 | ONEIDA | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 535904 | NORTH UTICA OFFICE | 50 AUERT AVENUE | UTICA | NY | 13502 | ONEIDA | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 2910185 | WEST ROME BRANCH | 1300 ERIE BOULEVARD WEST | WEST ROME | NY | 13440 | ONEIDA | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 61216 | WEST WINFIELD BRANCH | 381 WEST MAIN ST | WEST WINFIELD | NY | 13491 | HERKIMER | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 239716 | WHITEHALL BRANCH | 184 BROADWAY | WHITEHALL | NY | 12887 | WASHINGTON | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 60714 | WHITESTOWN BRANCH | 34 ORISKANY BOULEVARD | WHITESBORO | NY | 13492 | ONEIDA | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4643375 | HORSHAM BRANCH | 10 GIBRALTER ROAD | HORSHAM | PA | 19044 | MONTGOMERY | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4644121 | YARDLEY BRANCH | 706 STONY HILL ROAD | MORRISVILLE | PA | 19067 | BUCKS | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 480705 | MIDDLETOWN BRANCH | 165 EAST MAIN ROAD | MIDDLETOWN | RI | 02842 | NEWPORT | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 478476 | NEWPORT MAIN OFFICE | 100 BELLEVUE AVE | NEWPORT | RI | 02840 | NEWPORT | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 3949883 | PORTSMOUTH BRANCH | 1430 EAST MAIN ROAD | PORTSMOUTH | RI | 02871 | NEWPORT | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 3949904 | WAKEFIELD BRANCH | 121 OLD TOWER HILL ROAD | WAKEFIELD | RI | 02879 | WASHINGTON | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 4457406 | WESTERLY BRANCH | 18 POST ROAD | WESTERLY | RI | 02891 | WASHINGTON | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 277307 | ARLINGTON OFFICE | 3816 US ROUTE 7A | ARLINGTON | VT | 05250 | BENNINGTON | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 16001 | LUDLOW BRANCH | 152 MAIN ST | LUDLOW | VT | 05149 | WINDSOR | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 172804 | MAIN STREET MANCHESTER BRANCH | 4912 MAIN STREET | MANCHESTER CENTER | VT | 05255 | BENNINGTON | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 278902 | RICHVILLE ROAD BRANCH | 3450 RICHVILLE ROAD | MANCHESTER CENTER | VT | 05255 | BENNINGTON | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |
| OK | | Full Service | 2318624 | WEST STREET BRANCH | 20 WEST STREET #22 | RUTLAND | VT | 05701 | RUTLAND | UNITED STATES | Not Required | Not Required | BERKSHIRE BANK | 473501 |



FORM FR Y-6
Fiscal Year Ending December 31, 2020

Report Item 3: Securities Holders


Current Securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending December 31, 2020.

| Name and Address | Number of Shares Owned | Percent of Common Stock Outstanding |
|--|------------------------|-------------------------------------|
| BlackRock, Inc. 55 East 52nd Street New York, New York 10055 | 7,508,273 | 14.8% |
| The Vanguard Group 100 Vanguard Blvd. Malvern, Pennsylvania 19355 | 5,326,947 | 10.5% |
| Dimensional Fund Advisors LP Palisades West Building One 6300 Bee Cave Road Austin, Texas 78746 | 3,365,540 | 6.6% |

There were no securities holders not listed above that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending December 31, 2020.

Report Item 4: Insiders

See attached.

| | | | |  | | | |
|---|---|---|--|---|--|---|---|
| | | | | | | | |
| | | | | | | | |
| Form FR Y-6 | | | | | | | |
| Fiscal Year Ending December 31, 2020 | | | | | | | |
| Report Item 4: Insiders - (1), (2), (3)(a)(b)(c), and 4(a)(b)(c) | | | | | | | |
| (1) Name, City, State, Country | (2) Principal Occupation if other than with Holding Company | (3)(a) Title & Position with Holding Company | (3)(b) Title & Position with Subsidiaries (include names of subsidiaries) | (3)(c) Title & Position with Other Businesses (include names of Other Businesses) | 4(a) Percentage of Voting Shares in Holding Company | 4(b) Percentage of voting Shares in Subsidiaries (include names of subsidiaries) | 4(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held) |
| DIRECTORS | | | | | | | |
| Baye Adofo-Wilson, Montclair, NJ, USA | Of Counsel at Post Polak PA, Roseland, NJ | Director | Director (Berkshire Bank) | Of Counsel at Post Polak PA, Roseland, NJ; CEO of BAW Development, LLC, Montclair, NJ | 0.00% | None | BAW Development, LLC (100%) |
| Rheo A. Brouillard, West End, NC, USA | N/A | Director | Director (Berkshire Bank) | N/A | 0.06% | None | N/A |
| David M. Brunelle, Paxton, MA, USA | Co-Founder and Managing Director of North Pointe Wealth Management, Worcester, MA | Director | Director (Berkshire Bank) | Co-Founder and Managing Director of North Pointe Wealth Management, Worcester, MA | 0.02% | None | North Pointe Wealth Management (100%) |
| Robert M. Curley, Voorheesville, NY, USA | N/A | Director | Director and Chairman of New York Region (Berkshire Bank); | Member, G & D Stillwater, LLC, East Schodack, NY; Member, East Greenbush Marina, LLC, Albany, NY; Member, Waterview Condo II, LLC, Albany, NY | 0.04% | None | G & D Stillwater, LLC (25%); East Greenbush Marina, LLC (25%); Waterview Condo II, LLC (40%) |
| John B. Davies, Westfield, MA, USA | Agent Emeritus, Massachusetts Mutual Life Insurance Co., Springfield, MA | Director | Director (Berkshire Bank) | Agent Emeritus, Massachusetts Mutual Life Insurance Co., Springfield, MA; Member, JD Group, LLC, Westfield, MA | 0.08% | None | |

| | | | | | | | |
|---|---|-----------------------|---|---|-------|------|--|
| J. Williar Dunlaevy, Lenox, MA, USA | N/A | Director and Chairman | Director and Chairman (Berkshire Bank); | Director and Treasurer, Literacy Network of South Berkshire; Director, Berkshire Bank Foundation, Pittsfield, MA (Community foundation) | 0.16% | None | N/A |
| William H. Hughes III, Natick, MA, USA | Founder and President of Open4 Learning, Natick, MA; Founding Manager and CEO of CyberHabits LLC, Natick, MA; President of Huge Idea Technology Ventures, LLC, Natick, MA | Director | Director (Berkshire Bank) | Founder and President of Open4 Learning, Natick, MA; Founding Manager and CEO of CyberHabits LLC, Natick, MA; President of Huge Idea Technology Ventures, LLC, Natick, MA | 0.00% | None | Open4 Learning (100%); CyberHabits LLC (0%); President Huge Idea Technology Ventures, LLC (100%) |
| Cornelius D. Mahoney, Cape Neddick, ME, USA | N/A | Director | Director (Berkshire Bank) | N/A | 0.03% | None | N/A |
| Sylvia Maxfield, Boston, MA, USA | Dean, Providence College School of Business | Director | Director (Berkshire Bank) | Dean, Providence College School of Business, Providence, RI | 0.00% | None | N/A |
| Laurie Norton Moffatt, Stockbridge, MA, USA | Director and CEO of the Norman Rockwell Museum, Stockbridge, MA | Director | Director (Berkshire Bank) | Director and CEO of the Norman Rockwell Museum, Stockbridge, MA (Non-profit art museum); founder and member of 1Berkshire and Berkshire Creative Economy Council (Community economic development groups); Trustee ofConnecticut College | 0.02% | None | N/A |

| | | | | | | | |
|--|---|----------|---------------------------|---|-------|------|--------------------------------|
| Jonathan I. Shulman, Solon, OH, USA | N/A | Director | Director (Berkshire Bank) | N/A | 0.00% | None | N/A |
| D. Jeffrey Templeton, Westfield, MA, USA | Owner and President of The Mosher Company, Inc., Chicopee, MA | Director | Director (Berkshire Bank) | Owner and President, The Mosher Company, Inc., Chicopee, MA | 0.04% | None | The Mosher Company, Inc. (75%) |

| | | | | | | | |
|--|-----|---|--|-----|-------|------|-----|
| OFFICERS | | | | | | | |
| George Bacigalupo, Reading, MA, USA | N/A | Senior Executive Vice President | Senior Executive Vice President - Commercial Banking (Berkshire Bank) | N/A | 0.09% | None | N/A |
| Sean A. Gray, Easton, MA, USA | N/A | Acting Chief Executive Officer | Acting Chief Executive Officer (Berkshire Bank); President (Berkshire Insurance Group, Inc. | N/A | 0.14% | None | N/A |
| Tami F. Gunsch, Pleasant Valley, NY, USA | N/A | Senior Executive Vice President | Executive Vice President and Director - Relationship Banking (Berkshire Bank) | N/A | 0.04% | None | N/A |
| Gregory D. Lindenmuth, Agawam, MA, USA | N/A | Senior Executive Vice President - Chief Risk Officer | Senior Executive Vice President - Chief Risk Officer (Berkshire Bank) | N/A | 0.02% | None | N/A |
| James M. Moses, Farmington, CT, USA | N/A | Senior Executive Vice President and Chief Financial Officer | Senior Executive Vice President and Chief Financial Officer (Berkshire Bank) | N/A | 0.03% | None | N/A |
| Wm. Gordon Prescott, Lenox, MA, USA | N/A | Executive Vice President, General Counsel and Corporate Secretary | Executive Vice President - General Counsel and Secretary (Berkshire Bank) | N/A | 0.03% | None | N/A |