

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

03/30/2022

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, 2021

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.

<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical Location (if different from mailing address)</p>	<p>Legal Title of Subsidiary Holding Company</p> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <p>City State Zip Code</p> <p>Physical Location (if different from mailing address)</p>
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FORM FR Y-6

Fiscal Year Ending December 31, 2021

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



FORM FR Y-6

Fiscal Year Ending December 31, 2021

NORTH STREET INSURANCE SERVICES, INC. – Pittsfield, MA

- Massachusetts corporation organized in 1999
 - Name changed from Woronoco Insurance Group, Inc. in 2005
 - Name changed from Berkshire Insurance Group, Inc. in 2021
- 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



FORM FR Y-6

Fiscal Year Ending December 31, 2021

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



FORM FR Y-6

Fiscal Year Ending December 31, 2021

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



FORM FR Y-6

Fiscal Year Ending December 31, 2021

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.



FORM FR Y-6
Fiscal Year Ending December 31, 2021

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, 2021.

Name and Address	Number of Shares Owned	Percent of Common Stock Outstanding
BlackRock, Inc. 55 East 52nd Street New York, New York 10055	7,167,441	14.7%
The Vanguard Group 100 Vanguard Blvd. Malvern, Pennsylvania 19355	5,202,346	10.7%
Dimensional Fund Advisors LP Palisades West Building One 6300 Bee Cave Road Austin, Texas 78746	2,775,007	5.7%

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, 2021.

Report Item 4: Insiders

See attached.

Results: A list of branches for your depository institution: **BERKSHIRE BANK (ID**
 This depository institution is held by **BERKSHIRE HILLS BANCORP, INC (2333663**
 The data are as of **12/31/2021**. Data reflects information that was received and

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the act
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, e
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** col
- Delete:** If a branch listed was never owned by this depository institution, enter
- Add:** If a reportable branch is missing, insert a row, add the branch data, and e

If printing this list, you may need to adjust your page setup in MS Excel. Try usi

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detaile
 If you are e-mailing this to your FRB contact, put your institution name, city and

Note:

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 D
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 C

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*
OK		Full Service (Head Office)	473501
OK		Full Service	773005
OK		Full Service	1215164
OK		Full Service	2737225
OK		Full Service	1212378
OK		Full Service	4175661
OK		Full Service	4175670
OK		Full Service	5164112
OK		Full Service	3383629
OK		Full Service	2624512
OK		Full Service	4181505
OK		Full Service	572507
OK		Full Service	573700
OK		Full Service	1858767
OK		Full Service	699909
OK		Full Service	4175689
OK		Full Service	3949892
OK		Full Service	3650291
OK		Full Service	5214277

OK		Full Service	3398146
OK		Full Service	3382109
OK		Full Service	3260672
OK		Full Service	480808
OK		Full Service	3032066
OK		Full Service	5106402
OK		Full Service	1216992
OK		Full Service	3220331
OK		Full Service	2979922
OK		Full Service	4170639
OK		Full Service	3449178
OK		Full Service	309703
OK		Full Service	660002
OK		Full Service	2516363
OK		Full Service	115007
OK		Full Service	4362685
OK		Full Service	4518651
OK		Full Service	3104057
OK		Full Service	3449187
OK		Full Service	2684347
OK		Full Service	3160062
OK		Full Service	3285116
OK		Full Service	355401
OK		Full Service	729301
OK		Full Service	114505
OK		Full Service	595805
OK		Full Service	351207
OK		Full Service	102203
OK		Full Service	596307
OK		Full Service	629205
OK		Full Service	639307
OK		Full Service	2012623
OK		Full Service	953900
OK		Full Service	573308
OK		Full Service	157904
OK		Full Service	4185044
OK		Full Service	349400
OK		Full Service	779904
OK		Full Service	2636524
OK		Full Service	451004
OK		Full Service	659800
OK		Full Service	4789349
OK		Full Service	964607
OK		Full Service	806800
OK		Full Service	618405
OK		Full Service	824000
OK		Full Service	2914044

OK		Full Service	2849397
OK		Full Service	2268073
OK		Full Service	3378568
OK		Full Service	4292595
OK		Full Service	684512
OK		Full Service	5279584
OK		Full Service	279301
OK		Full Service	4370206
OK		Full Service	3445376
OK		Full Service	3445853
OK		Full Service	4518697
OK		Full Service	498184
OK		Full Service	3616251
OK		Full Service	3616242
OK		Full Service	532202
OK		Full Service	265014
OK		Full Service	4238717
OK		Full Service	4642967
OK		Full Service	271015
OK		Full Service	597519
OK		Full Service	892803
OK		Full Service	4556756
OK		Full Service	4425254
Closed	10/29/2021	Full Service	2236906
OK		Full Service	285302
OK		Full Service	673114
OK		Full Service	4303950
OK		Full Service	4518688
OK		Full Service	535904
OK		Full Service	2910185
OK		Full Service	61216
OK		Full Service	239716
OK		Full Service	60714
OK		Full Service	480705
OK		Full Service	478476
OK		Full Service	3949904
OK		Full Service	4457406
OK		Full Service	277307
OK		Full Service	16001
OK		Full Service	172804
OK		Full Service	278902
OK		Full Service	2318624

_RSSD: 473501).
;) of BOSTON, MA.
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omestic Branch Schedules for each branch with a **D**
Online application - <https://y10online.federalreserve>

Verification of these values is not required.

Popular Name
BERKSHIRE BANK
BROOKLYN BRANCH
CANTERBURY BRANCH
COLCHESTER BRANCH
DAYVILLE BRANCH
EAST HAMPTON BRANCH
ENFIELD BRANCH
FARMINGTON BRANCH
GLASTONBURY BRANCH
GROTON BRANCH
WOODLAND STREET BRANCH
HEBRON BRANCH
LEBANON BRANCH
MANSFIELD BRANCH
MOOSUP BRANCH
NORWICH BRANCH
STONINGTON BRANCH
ROCKY HILL BRANCH
SIMSBURY BRANCH

SOUTH WINDSOR BRANCH
MEETING HOUSE COMMONS BRANCH
SOUTH MAIN STREET BRANCH
SAVINGS INSTITUTE BANK AND TRUST BRANCH
SOUTHGATE SHOPPING CENTER BRANCH
BOSTON BRANCH
FENWAY BRANCH
SOUTH END BRANCH
BRIGHTON BRANCH
CHELMSFORD BRANCH
EAST LONGMEADOW BRANCH
GREAT BARRINGTON BRANCH
MAIN OFFICE BRANCH
HOLDEN BRANCH
LEE BRANCH
LENOX BRANCH
MAIN STREET LENOX BRANCH
MAIN STREET BRANCH
LONGMEADOW BRANCH
LUDLOW BRANCH
MAPLE STREET BRANCH
MILFORD BRANCH
NORTH ADAMS BRANCH
OTIS BRANCH
ALLENDALE OFFICE
ELM STREET BRANCH
NORTH STREET BRANCH
WEST STREET BRANCH
WILLIAM STREET BRANCH
MAIN STREET BRANCH
SHREWSBURY BRANCH
SOUTH HADLEY BRANCH
SOUTHWICK BRANCH
ALLEN STREET BRANCH
HAMPDEN BRANCH
SPRINGFIELD BRANCH
STOCKBRIDGE BRANCH
WEBSTER BRANCH
WEST BOYLSTON BRANCH
WESTIFIELD STREET BRANCH
WEST STOCKBRIDGE BRANCH
WESTBOROUGH BRANCH
WESTBOROUGH BRANCH
LITTLE RIVER BRANCH
WORONOCO MAIN OFFICE
COMMERCE BRANCH
GRAFTON STREET BRANCH

PARK AVENUE BRANCH
PARK AVENUE BRANCH
ALBANY BRANCH
CENTRAL AVENUE ALBANY BRANCH
AMSTERDAM BRANCH
MALTA BRANCH
CHATHAM OFF
WOLF ROAD BRANCH
DELAWARE PLAZA BRANCH
EAST GREENBUSH BRANCH
EAST SYRACUSE BRANCH
MANLIUS CENTER BRANCH
TOWN CENTER BRANCH
CROSSING BRANCH
HUDSON OFF
ILION BRANCH
NEW LONDON ROAD LATHAM BRANCH
LOUDONVILLE
NEW HARTFORD BRANCH
SENECA TURNPIKE BRANCH
NEW LEBANON BRANCH
NISKAYUNA NY BRANCH
GREENBUSH BRANCH
ORISKANY FALLS BRANCH
QUEENSBURY OFFICE
BLACK RIVER BLVD OFFICE
ROTTERDAM BRANCH
SLINGERLAND BRANCH
NORTH UTICA OFFICE
WEST ROME BRANCH
WEST WINFIELD BRANCH
WHITEHALL BRANCH
WHITESTOWN BRANCH
MIDDLETOWN BRANCH
NEWPORT MAIN OFFICE
WAKEFIELD BRANCH
WESTERLY BRANCH
ARLINGTON OFFICE
LUDLOW BRANCH
MAIN STREET MANCHESTER BRANCH
RICHVILLE ROAD BRANCH
WEST STREET BRANCH

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Street Address	City	State	Zip Code
24 NORTH STREET	PITTSFIELD	MA	01201
536 PROVIDENCE ROAD	BROOKLYN	CT	06234
180 WESTMINSTER ROAD, RTE 14	CANTERBURY	CT	06331
63 NORWICH AVENUE	COLCHESTER	CT	06415
596 HARTFORD PIKE	DAYVILLE	CT	06241
50 EAST HIGH STREET	EAST HAMPTON	CT	06424
85 FRESHWATER BLVD	ENFIELD	CT	06082
763 FARMINGTON AVENUE	FARMINGTON	CT	06032
7 SYCAMORE STREET	GLASTONBURY	CT	06033
996 POQUONNOCK ROAD	GROTON	CT	06340
114 WOODLAND STREET	HARTFORD	CT	06105
115 MAIN STREET	HEBRON	CT	06248
554 EXETER ROAD	LEBANON	CT	06249
95 STORRS ROAD, EAST BROOK MALL-ROUTE 195	MANSFIELD CENTER	CT	06250
344 PROSPECT STREET	MOOSUP	CT	06354
108 SALEM TURNPIKE	NORWICH	CT	06360
445 LIBERTY STREET	PAWCATUCK	CT	06379
396 CROMWELL AVENUE	ROCKY HILL	CT	06067
16 ALBANY TURNPIKE	SIMSBURY	CT	06092

1000 SULLIVAN AVE	SOUTH WINDSOR	CT	06074
159 MERROW ROAD	TOLLAND	CT	06084
927 FARMINGTON AVENUE	WEST HARTFORD	CT	06107
803 MAIN STREET	WILLIMANTIC	CT	06226
820 SUFFIELD STREET	AGAWAM	MA	01001
121 CONGRESS STREET	BOSTON	MA	02110
61 BROOKLINE AVE	BOSTON	MA	02215
1320 WASHINGTON STREET	BOSTON	MA	02118
413 WASHINGTON STREET	BRIGHTON	MA	02135
116 CHELMSFORD STREET	CHELMSFORD	MA	01824
72 SHAKER ROAD	EAST LONGMEADOW	MA	01028
255 STOCKBRIDGE ROAD	GREAT BARRINGTON	MA	01230
244 MAIN STREET	GREAT BARRINGTON	MA	01230
1055 MAIN STREET	HOLDEN	MA	01520
1 PARK STREET	LEE	MA	01238
495 PITTSFIELD ROAD	LENOX	MA	02140
25 MAIN STREET	LENOX	MA	01240
565 MAIN STREET	LEOMINSTER	MA	01453
138 LONGMEADOW STREET	LONGMEADOW	MA	01106
431 CENTER STREET	LUDLOW	MA	01056
322 MAPLE STREET	MARLBOROUGH	MA	01752
91 MAIN STREET	MILFORD	MA	01757
37 MAIN STREET	NORTH ADAMS	MA	01247
30 EAST OTIS ROAD	OTIS	MA	01253
39 CHESHIRE	PITTSFIELD	MA	01201
165 ELM STREET	PITTSFIELD	MA	01201
99 NORTH STREET	PITTSFIELD	MA	01201
66 WEST STREET	PITTSFIELD	MA	01201
734 WILLIAM STREET	PITTSFIELD	MA	01201
103 MAIN STREET	SHEFFIELD	MA	01257
226 BOSTON TURNPIKE	SHREWSBURY	MA	01545
74 LAMB ST	SOUTH HADLEY	MA	01075
608 COLLEGE HIGHWAY	SOUTHWICK	MA	01077
1363 ALLEN STREET	SPRINGFIELD	MA	01118
19 HARRISON AVENUE	SPRINGFIELD	MA	01103
1259 EAST COLUMBUS AVE	SPRINGFIELD	MA	01105
32 MAIN STREET	STOCKBRIDGE	MA	01262
25 WORCESTER ROAD	WEBSTER	MA	01570
320 WEST BOYLSTON STREET	WEST BOYLSTON	MA	01583
220 WESTFIELD STREET	WEST SPRINGFIELD	MA	01089
2 DEPOT STREET	WEST STOCKBRIDGE	MA	01266
303 TURNPIKE RD	WESTBOROUGH	MA	01581
5 EAST MAIN STREET	WESTBOROUGH	MA	01581
44 LITTLE RIVER RD	WESTFIELD	MA	01085
31 COURT ST	WESTFIELD	MA	01085
386 MAIN STREET	WORCESTER	MA	01608
993 GRAFTON STREET	WORCESTER	MA	01604

11 PARK AVENUE	WORCESTER	MA	01605
560 PARK AVENUE	WORCESTER	MA	01603
30 SOUTH PEARL STREET	ALBANY	NY	12207
979 CENTRAL AVENUE	ALBANY	NY	12205
140 SANFORD FARMS SHOPPING CTR	AMSTERDAM	NY	12010
2532 ROUTE 9	BALLSTON SPA	NY	12020
50-52 MAIN STREET	CHATHAM	NY	12037
98 WOLF ROAD	COLONIE	NY	12205
255 DELAWARE AVENUE	DELMAR	NY	12054
602 COLUMBIA TURNPIKE	EAST GREENBUSH	NY	12061
6788 NORTHERN BOULEVARD	EAST SYRACUSE	NY	13057
6611 MANLIUS CENTER ROAD	EAST SYRACUSE	NY	13057
1704 WESTERN AVENUE	GUILDERLAND	NY	12084
7 HALFMOON CROSSING	HALFMOON	NY	12065
561 WARREN STREET	HUDSON	NY	12534
1 CENTRAL PLAZA	ILION	NY	13357
628 NEW LONDON ROAD	LATHAM	NY	12110
399 ALBANY SHAKER RD	LOUDONVILLE	NY	12211
50 GENESEE STREET	NEW HARTFORD	NY	13413
8491 SENECA TURNPIKE	NEW HARTFORD	NY	13413
502 ROUTE 20	NEW LEBANON	NY	12125
3421 STATE STREET, MANSION SQUARE SHOPPING CENTER	NISKAYUNA	NY	12309
576 NORTH GREENBUSH ROAD	NORTH GREENBUSH	NY	12198
210-216 MAIN STREET	ORISKANY FALLS	NY	13425
183 QUAKER ROAD	QUEENSBURY	NY	12804
1629 BLACK RIVER BOULEVARD	ROME	NY	13440
1925 CURRY ROAD	SCHENECTADY	NY	12303
11 VISTA BOULEVARD	SLINGERLAND	NY	12159
50 AUERT AVENUE	UTICA	NY	13502
1300 ERIE BOULEVARD WEST	WEST ROME	NY	13440
381 WEST MAIN ST	WEST WINFIELD	NY	13491
184 BROADWAY	WHITEHALL	NY	12887
34 ORISKANY BOULEVARD	WHITESBORO	NY	13492
165 EAST MAIN ROAD	MIDDLETOWN	RI	02842
100 BELLEVUE AVE	NEWPORT	RI	02840
121 OLD TOWER HILL ROAD	WAKEFIELD	RI	02879
18 POST ROAD	WESTERLY	RI	02891
3816 US ROUTE 7A	ARLINGTON	VT	05250
152 MAIN ST	LUDLOW	VT	05149
4912 MAIN STREET	MANCHESTER CENTER	VT	05255
3450 RICHVILLE ROAD	MANCHESTER CENTER	VT	05255
20 WEST STREET #22	RUTLAND	VT	05701

County	Country	FDIC UNINUM*	Office Number*	Head Office
BERKSHIRE	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
WINDHAM	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
WINDHAM	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
NEW LONDON	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
WINDHAM	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
MIDDLESEX	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
HARTFORD	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
HARTFORD	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
HARTFORD	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
NEW LONDON	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
HARTFORD	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
TOLLAND	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
NEW LONDON	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
TOLLAND	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
WINDHAM	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
NEW LONDON	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
NEW LONDON	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
HARTFORD	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
HARTFORD	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK

WORCESTER	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
WORCESTER	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ALBANY	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ALBANY	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
MONTGOMERY	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
SARATOGA	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
COLUMBIA	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ALBANY	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ALBANY	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
RENSSELAER	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ONONDAGA	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ONONDAGA	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ALBANY	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
SARATOGA	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
COLUMBIA	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
HERKIMER	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ALBANY	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ALBANY	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ONEIDA	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ONEIDA	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
COLUMBIA	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
SCHENECTADY	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
RENSSELAER	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ONEIDA	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
WARREN	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ONEIDA	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
SCHENECTADY	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ALBANY	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ONEIDA	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ONEIDA	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
HERKIMER	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
WASHINGTON	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
ONEIDA	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
NEWPORT	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
NEWPORT	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
WASHINGTON	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
WASHINGTON	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
BENNINGTON	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
WINDSOR	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
BENNINGTON	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
BENNINGTON	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK
RUTLAND	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK

Head Office ID_RSSD*	Comments
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Form FR Y-6

Fiscal Year Ending December 31, 2021

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	0.02%	None	BAW Development, LLC (100%)
Rheo A. Brouillard, West End, NC, USA	N/A	Director	Director (Berkshire Bank)	N/A	0.05%	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	0.04%	None	North Pointe Wealth Management (100%)
Nina A. Charnley	N/A	Director	Director (Berkshire Bank)	N/A	0.01%	None	N/A
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	0.09%	None	

Mihir A. Desai	Professor of Finance, Harvard Business School & Law School	Director	Director (Berkshire Bank)	Professor of Finance, Harvard Business School & Law School	0.00%	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	0.02%	None	Open4 Learning (100%); CyberHabits LLC (0%); President Huge Idea Technology Ventures, LLC (100%)
Jeffrey W. Kip	Chief Executive Officer of Angi International	Director	Director (Berkshire Bank)	Chief Executive Officer of Angi International	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	0.01%	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 of Connecticut College	0.03%	None	N/A

Jonathan I. Shulman, Solon, OH, USA	N/A	Director	Director (Berkshire Bank)	N/A	0.01%	None	N/A
Michael A. Zaitzeff	Managing Member of VM GP II LLC	Director	Director (Berkshire Bank)	Managing Member of VM GP II LLC	3.44%	None	N/A

OFFICERS							
George Bacigalupo, Reading, MA, USA	N/A	Senior Executive Vice President	Senior Executive Vice President - Commercial Banking (Berkshire Bank)	N/A	0.11%	None	N/A
Subhadeep Basu	N/A	Senior Executive Vice President and Chief Financial Officer	Senior Executive Vice President and Chief Financial Officer (Berkshire Bank)	N/A	0.04%	None	N/A
Sean A. Gray, Easton, MA, USA	N/A	President and Chief Operating Officer	President and Chief Operating Officer (Berkshire Bank)	N/A	0.18%	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	0.04%	None	N/A
Nitin J. Mhatre	N/A	Senior Executive Vice President and Chief Executive Officer	Chief Executive Officer (Berkshire Bank)	N/A	0.13%	None	N/A
Deborah Stephenson	N/A	Senior Executive Vice President, Compliance and Regulatory	Senior Executive Vice President - Compliance and Regulatory (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