

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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.

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 appropriate individual who must sign the report.

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

December 31, 2022

Month / Day / Year

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

I, **Nitin Mhatre**

Name of the Holding Company Director and Official

Chief Executive Officer

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

03/30/2023

Date of Signature

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Brett Brbovic

Sr Managing Director, CAO

Name

Title

413-553-3459

Area Code / Phone Number / Extension

413-448-9062

Area Code / FAX Number

BBrbovic@BerkshireBank.com

E-mail Address

www.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	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

For Federal Reserve Bank Use Only	
RSSD ID _____	
C.I. _____	

Report Item 1: Annual Report to Shareholders

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

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

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.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

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City State Zip Code

Physical Location (if different from mailing address)

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 **12/31/2022**. Data reflects information that was received and processed through **01/10/2023**.

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
Close	No branch for several years														
OK		Full Service	473501	BERKSHIRE BANK (Head Office)	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	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	383629	GLASTONBURY BRANCH	7 SYCAMORE STREET	GLASTONBURY	CT	06033	HARTFORD	UNITED STATES	Not Required	Not Required	BERKSHIRE BANK	473501	
OK		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	114 WOODLAND BRANCH	114 WOODLAND ST.	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	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	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	06092	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	
OK		Full Service	3382109	MEETING HOUSE COMMONS BRANCH	159 MERRROW ROAD	TOLLAND	CT	06084	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	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	3449178	EAST LONGMEADOW BRANCH	72 SHAKER ROAD	EAST LONGMEADOW	MA	01028	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	1055 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	02140	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	
Close	9/30/2022	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	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	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	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
Close	3/25/2022	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	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	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	RENSSELAER	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	4303950	ROTTERDAM BRANCH	1925 CURRY ROAD	SCHENECTADY	NY	12303	SCHENECTADY	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	ONONDAGA	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	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



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Fiscal Year Ending December 31, 2022

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%)
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, Boston, MA, USA	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	0.10%	None	N/A
Mihir A. Desai, Cambridge, MA, USA	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; Cohasset, MA, USA	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	0.02%	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	0.04%	None	N/A

Jonathan I. Shulman, Solon, OH, USA	N/A	Director	Director (Berkshire Bank)	N/A	0.02%	None	N/A
Michael A. Zaitzeff, Keene, NH, USA	Managing Member of VM GP II LLC	Director	Director (Berkshire Bank)	Managing Member of VM GP II LLC	0.91%	None	N/A

OFFICERS							
Lucia "Lucy" Bellomia, Robbinsville Township, NJ, USA	N/A	Senior Executive Vice President, Retail Banking	Senior Executive Vice President, Retail Banking (Berkshire Bank)	N/A	0.00%	None	N/A
Brett Brbovic, Pittsfield, MA, USA	N/A	Senior Vice President and Interim Chief Financial Officer	Senior Vice President and Interim Chief Financial Officer (Berkshire Bank)	N/A	0.02%	None	N/A
Jacqueline Courtwright, East Greenbush, NY, USA	N/A	Senior Executive Vice President, Chief Human Resources and Culture Officer	Senior Executive Vice President, Chief Human Resources and Culture Officer (Berkshire Bank)	N/A	0.02%	None	N/A
Ashlee Flores, West Springfield, MA, USA	N/A	Executive Vice President, Chief Compliance Officer	Executive Vice President, Chief Compliance Officer (Berkshire Bank)	N/A	0.02%	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	0.20%	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	0.05%	None	N/A
Nitin J. Mhatre, Wilton, CT, USA	N/A	Senior Executive Vice President and Chief Executive Officer	Chief Executive Officer (Berkshire Bank)	N/A	0.15%	None	N/A
Wm. Gordon Prescott, Lenox, MA, USA	N/A	Senior Executive Vice President, General Counsel and Corporate Secretary	Senior Executive Vice President, General Counsel and Secretary (Berkshire Bank)	N/A	0.04%	None	N/A
Ellen Steinfeld, Bellmore, NY, USA	N/A	Senior Executive Vice President, Consumer Lending and Payments	Senior Executive Vice President, Consumer Lending and Payments (Berkshire Bank)	N/A	0.00%	None	N/A

Jason White, Newington, CT, USA	N/A	Senior Executive Vice President, Chief Information Officer	Senior Executive Vice President, Chief Information Officer (Berkshire Bank)	N/A	0.02%	None	N/A
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