

**Saratoga National Bank Trust Company
Assessment Area Census Tracts**

<u>State</u>	<u>MSA</u>	<u>County</u>	<u>Census Tracts</u>	<u>% Minority</u>	<u>Tract Income Category</u>	<u>Income as % of MSA Median</u>	<u>Income Category</u>
Albany							
36	10580	1	0001.00	82.15	50%-80%	50.79	Moderate
36	10580	1	0002.01	81.89	<50%	37.46	Low
36	10580	1	0002.02	92.92	<50%	28.38	Low
36	10580	1	0003.01	84.42	<50%	39.8	Low
36	10580	1	0003.02	45.19	80%-120%	88.8	Middle
36	10580	1	0004.01	21.89	>120%	133.81	Upper
36	10580	1	0004.03	36.1	80%-120%	101.08	Middle
36	10580	1	0004.04	44.22	NA	0	NA
36	10580	1	0005.01	70.93	50%-80%	52.34	Moderate
36	10580	1	0005.02	45.02	50%-80%	79.63	Moderate
36	10580	1	0006.00	75.89	<50%	46.67	Low
36	10580	1	0007.00	88.23	<50%	40.47	Low
36	10580	1	0008.00	86.19	<50%	28.27	Low
36	10580	1	0011.00	52.08	NA	0	NA
36	10580	1	0014.00	34.78	>120%	139.16	Upper
36	10580	1	0015.00	49.62	50%-80%	53.77	Moderate
36	10580	1	0016.00	44.08	80%-120%	83.48	Middle
36	10580	1	0017.00	36.23	80%-120%	109.1	Middle
36	10580	1	0018.02	30.2	50%-80%	74.41	Moderate
36	10580	1	0018.03	23.39	>120%	160.92	Upper
36	10580	1	0018.04	25.86	80%-120%	107.99	Middle
36	10580	1	0019.01	25.86	80%-120%	97.99	Middle
36	10580	1	0019.02	33.13	80%-120%	119.77	Middle
36	10580	1	0020.00	64.48	50%-80%	71.33	Moderate
36	10580	1	0021.00	55.12	50%-80%	76.2	Moderate
36	10580	1	0022.00	43.71	50%-80%	51.43	Moderate
36	10580	1	0023.00	71.31	NA	0	NA
36	10580	1	0025.00	84.98	<50%	29.24	Low
36	10580	1	0026.00	79.01	50%-80%	61.75	Moderate
36	10580	1	0127.00	23.12	50%-80%	62.64	Moderate
36	10580	1	0128.00	28.55	<50%	38.2	Low
36	10580	1	0129.00	30.07	<50%	41.4	Low
36	10580	1	0130.00	14.78	80%-120%	81.81	Middle
36	10580	1	0131.00	28.36	50%-80%	60.19	Moderate
36	10580	1	0132.00	42.66	<50%	31.03	Low
36	10580	1	0133.00	36.55	50%-80%	64.18	Moderate
36	10580	1	0134.00	28.41	50%-80%	72.67	Moderate
36	10580	1	0135.03	33.06	80%-120%	106.16	Middle
36	10580	1	0135.05	22.15	80%-120%	85.94	Middle
36	10580	1	0135.07	33.25	80%-120%	102.99	Middle
36	10580	1	0135.09	29.31	80%-120%	106.53	Middle
36	10580	1	0135.10	28.57	80%-120%	95.24	Middle
36	10580	1	0135.11	33.55	>120%	126.11	Upper

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Albany Cont'd							
36	10580	1	0135.12	21.05	>120%	121.71	Upper
36	10580	1	0136.02	44.44	80%-120%	87.44	Middle
36	10580	1	0136.03	26.31	>120%	133.22	Upper
36	10580	1	0136.04	26.35	80%-120%	112.87	Middle
36	10580	1	0137.03	24.94	80%-120%	110.47	Middle
36	10580	1	0137.06	16.24	>120%	166.15	Upper
36	10580	1	0137.07	18.55	>120%	123.12	Upper
36	10580	1	0137.08	17.92	80%-120%	109.6	Middle
36	10580	1	0137.09	21.85	>120%	125.28	Upper
36	10580	1	0138.02	20.62	>120%	135.22	Upper
36	10580	1	0138.03	24.05	80%-120%	109.75	Middle
36	10580	1	0138.04	25.15	80%-120%	106.27	Middle
36	10580	1	0139.01	23.71	80%-120%	103.38	Middle
36	10580	1	0139.02	25.61	80%-120%	107.32	Middle
36	10580	1	0140.01	39.4	80%-120%	90.51	Middle
36	10580	1	0140.02	27.93	80%-120%	85.46	Middle
36	10580	1	0141.00	17.96	>120%	138.02	Upper
36	10580	1	0142.01	15.66	>120%	143.6	Upper
36	10580	1	0142.02	13.16	>120%	142.76	Upper
36	10580	1	0142.03	13.21	>120%	161.34	Upper
36	10580	1	0143.01	20.27	>120%	130.71	Upper
36	10580	1	0143.03	17.64	>120%	152.14	Upper
36	10580	1	0143.04	17.5	>120%	121.54	Upper
36	10580	1	0144.01	12.32	80%-120%	112.02	Middle
36	10580	1	0144.02	20.42	50%-80%	69.89	Moderate
36	10580	1	0145.01	10.17	>120%	130.87	Upper
36	10580	1	0145.02	10.08	>120%	129.67	Upper
36	10580	1	0145.03	10.74	>120%	128.36	Upper
36	10580	1	0146.06	18.07	>120%	136.87	Upper
36	10580	1	0146.08	22.7	80%-120%	110.97	Middle
36	10580	1	0146.09	27.13	>120%	121.95	Upper
36	10580	1	0146.11	20.58	>120%	153.05	Upper
36	10580	1	0146.12	10.03	>120%	120.5	Upper
36	10580	1	0146.13	15.23	80%-120%	115.52	Middle
36	10580	1	0146.14	34.06	>120%	129.14	Upper
36	10580	1	0146.15	45.34	80%-120%	110.92	Middle
36	10580	1	0146.16	19.6	>120%	128.14	Upper
36	10580	1	0146.17	15.8	>120%	141.8	Upper
36	10580	1	0147.00	9.72	80%-120%	110.29	Middle
36	10580	1	0148.01	8.74	80%-120%	83.22	Middle
36	10580	1	0148.02	7.72	80%-120%	116.16	Middle
36	10580	1	0148.03	7.08	80%-120%	94.59	Middle

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Rensselaer							
36	10580	83	0401.00	38.31	<50%	47.06	Low
36	10580	83	0402.00	36.81	50%-80%	60.25	Moderate
36	10580	83	0403.00	48.69	50%-80%	61.56	Moderate
36	10580	83	0404.00	68.71	<50%	31.87	Low
36	10580	83	0405.00	55.67	NA	0	NA
36	10580	83	0406.00	44.97	80%-120%	90.37	Middle
36	10580	83	0407.01	43.5	<50%	39.23	Low
36	10580	83	0407.02	42.42	50%-80%	58.02	Moderate
36	10580	83	0408.00	31.95	50%-80%	64.33	Moderate
36	10580	83	0409.00	47.12	<50%	49.31	Low
36	10580	83	0410.00	54.06	50%-80%	68.82	Moderate
36	10580	83	0411.01	22.25	80%-120%	98.07	Middle
36	10580	83	0411.02	54.74	<50%	29.16	Low
36	10580	83	0412.00	22.42	80%-120%	118.85	Middle
36	10580	83	0413.00	33.56	80%-120%	85.13	Middle
36	10580	83	0414.00	28.82	80%-120%	91.38	Middle
36	10580	83	0515.00	35.1	<50%	43.98	Low
36	10580	83	0516.01	39	50%-80%	74.42	Moderate
36	10580	83	0516.02	24.42	80%-120%	98.84	Middle
36	10580	83	0517.01	10.7	80%-120%	86.72	Middle
36	10580	83	0517.02	9.42	50%-80%	78.85	Moderate
36	10580	83	0518.00	7.94	80%-120%	93.32	Middle
36	10580	83	0519.01	9.28	80%-120%	112.79	Middle
36	10580	83	0519.02	10.83	80%-120%	105.75	Middle
36	10580	83	0520.02	6.69	80%-120%	116.9	Middle
36	10580	83	0520.03	12.67	80%-120%	90.99	Middle
36	10580	83	0520.04	13.45	>120%	124.55	Upper
36	10580	83	0521.01	10.19	80%-120%	107.64	Middle
36	10580	83	0521.02	6.92	80%-120%	85.45	Middle
36	10580	83	0521.03	8.19	80%-120%	80.08	Middle
36	10580	83	0522.01	7.17	>120%	123.86	Upper
36	10580	83	0522.03	9.48	80%-120%	115.14	Middle
36	10580	83	0522.04	7.78	>120%	120.93	Upper
36	10580	83	0523.01	21.57	80%-120%	101.22	Middle
36	10580	83	0523.03	7.52	80%-120%	100.49	Middle
36	10580	83	0523.05	9.19	50%-80%	77.49	Moderate
36	10580	83	0523.06	17.63	>120%	123.26	Upper
36	10580	83	0524.02	11.4	>120%	159.13	Upper
36	10580	83	0524.05	18	80%-120%	102.01	Middle
36	10580	83	0524.06	23.41	80%-120%	116.44	Middle
36	10580	83	0524.07	18.88	>120%	124.31	Upper
36	10580	83	0524.08	18.45	80%-120%	114.22	Middle
36	10580	83	0525.01	11.09	>120%	125.83	Upper

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Rensselaer Cont'd							
36	10580	83	0525.02	9.4	80%-120%	95.52	Middle
36	10580	83	0525.03	13.34	80%-120%	85.04	Middle
36	10580	83	0526.01	9.89	80%-120%	99.35	Middle
36	10580	83	0526.02	11.88	80%-120%	98.92	Middle
36	10580	83	0526.03	9.17	80%-120%	100.79	Middle
Saratoga							
36	10580	91	0601.02	9.34	80%-120%	89.51	Middle
36	10580	91	0601.03	7.14	>120%	160.13	Upper
36	10580	91	0601.04	8.11	80%-120%	99.63	Middle
36	10580	91	0602.00	10.44	50%-80%	66.38	Moderate
36	10580	91	0603.01	7.56	50%-80%	72.51	Moderate
36	10580	91	0604.00	8.08	50%-80%	64.61	Moderate
36	10580	91	0605.01	8.5	80%-120%	98.67	Middle
36	10580	91	0605.04	5.29	80%-120%	88.85	Middle
36	10580	91	0605.05	6.91	50%-80%	66.91	Moderate
36	10580	91	0605.06	7.16	80%-120%	87.3	Middle
36	10580	91	0605.07	8.75	80%-120%	99.25	Middle
36	10580	91	0606.01	11	80%-120%	99.05	Middle
36	10580	91	0606.02	9.73	80%-120%	96.46	Middle
36	10580	91	0607.03	11.09	80%-120%	103.54	Middle
36	10580	91	0607.04	11.55	80%-120%	96.92	Middle
36	10580	91	0607.05	14.29	80%-120%	92.84	Middle
36	10580	91	0607.06	11.22	>120%	149.26	Upper
36	10580	91	0608.00	11.64	80%-120%	108.82	Middle
36	10580	91	0609.01	8	80%-120%	106.96	Middle
36	10580	91	0609.02	8.18	50%-80%	77.86	Moderate
36	10580	91	0610.01	9.75	80%-120%	101.6	Middle
36	10580	91	0610.02	17.94	80%-120%	80.66	Middle
36	10580	91	0611.01	22.93	50%-80%	69.96	Moderate
36	10580	91	0611.02	9.24	>120%	157.65	Upper
36	10580	91	0612.01	10.13	80%-120%	103.66	Middle
36	10580	91	0612.02	13.81	>120%	128.27	Upper
36	10580	91	0613.01	9.81	>120%	158.32	Upper
36	10580	91	0613.03	35.56	NA	0	NA
36	10580	91	0613.04	13.63	>120%	141.77	Upper
36	10580	91	0613.05	15.68	80%-120%	109.41	Middle
36	10580	91	0614.01	11.71	80%-120%	89.66	Middle
36	10580	91	0614.03	11.47	80%-120%	103.47	Middle
36	10580	91	0614.04	10.45	>120%	144.75	Upper
36	10580	91	0615.00	7.86	80%-120%	114.3	Middle
36	10580	91	0616.00	7.46	80%-120%	118.34	Middle
36	10580	91	0617.01	15.11	80%-120%	114.3	Middle

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Saratoga Cont'd							
36	10580	91	0617.02	8.8	>120%	122.83	Upper
36	10580	91	0618.00	13.34	80%-120%	104.18	Middle
36	10580	91	0619.04	12.36	80%-120%	93.63	Middle
36	10580	91	0619.05	12.58	80%-120%	117.33	Middle
36	10580	91	0619.06	18.68	50%-80%	65.45	Moderate
36	10580	91	0619.07	15.66	>120%	144.03	Upper
36	10580	91	0620.01	9.64	>120%	129.49	Upper
36	10580	91	0620.02	6.54	80%-120%	90.34	Middle
36	10580	91	0621.00	11.74	80%-120%	91.81	Middle
36	10580	91	0622.00	12.99	80%-120%	92.55	Middle
36	10580	91	0623.00	10.65	50%-80%	62.43	Moderate
36	10580	91	0624.04	10.16	>120%	128.99	Upper
36	10580	91	0624.06	19.2	>120%	147.02	Upper
36	10580	91	0624.07	18.71	80%-120%	100.05	Middle
36	10580	91	0624.08	14.5	>120%	122.3	Upper
36	10580	91	0624.09	18.87	80%-120%	91.03	Middle
36	10580	91	0624.10	31.37	80%-120%	86.61	Middle
36	10580	91	0625.01	13.14	>120%	150.02	Upper
36	10580	91	0625.03	18.88	>120%	138.17	Upper
36	10580	91	0625.05	15.61	>120%	150.39	Upper
36	10580	91	0625.06	21.07	>120%	128.25	Upper
36	10580	91	0625.07	22.85	>120%	134.31	Upper
36	10580	91	0625.08	19.83	80%-120%	107.62	Middle
36	10580	91	0625.09	16.83	>120%	128.01	Upper
36	10580	91	0626.01	10.52	>120%	149.31	Upper
36	10580	91	0626.02	20.32	>120%	156.63	Upper
36	10580	91	0627.00	12.19	80%-120%	97.19	Middle
36	10580	91	0628.00	14.67	80%-120%	85.54	Middle
36	10580	91	0629.00	7.12	50%-80%	77.51	Moderate
Schenectady							
36	10580	93	0201.01	39.03	80%-120%	106.56	Middle
36	10580	93	0201.02	62.26	50%-80%	55.27	Moderate
36	10580	93	0202.00	57.63	<50%	37.08	Low
36	10580	93	0203.00	44.83	NA	0	NA
36	10580	93	0205.00	38.42	80%-120%	86.48	Middle
36	10580	93	0206.00	49.45	80%-120%	107.79	Middle
36	10580	93	0207.00	75.44	<50%	46.22	Low
36	10580	93	0208.00	70.25	50%-80%	50.1	Moderate
36	10580	93	0209.00	86.54	50%-80%	64.07	Moderate
36	10580	93	0210.01	57.02	NA	0	NA
36	10580	93	0210.02	76.29	<50%	34.32	Low
36	10580	93	0212.00	41.56	50%-80%	75.73	Moderate
36	10580	93	0214.00	71.33	<50%	26.85	Low

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Schenectady Cont'd							
36	10580	93	0215.00	75.52	<50%	27.12	Low
36	10580	93	0216.00	63.71	50%-80%	62.59	Moderate
36	10580	93	0217.00	75.21	<50%	39.54	Low
36	10580	93	0218.01	34.21	50%-80%	75.86	Moderate
36	10580	93	0218.02	31.75	50%-80%	69.29	Moderate
36	10580	93	0319.01	24.58	>120%	141.67	Upper
36	10580	93	0319.02	21.48	80%-120%	115.75	Middle
36	10580	93	0320.00	29.56	80%-120%	118.82	Middle
36	10580	93	0321.01	26.48	>120%	170.64	Upper
36	10580	93	0321.02	22.61	>120%	151.81	Upper
36	10580	93	0322.00	16.13	80%-120%	92.27	Middle
36	10580	93	0323.00	13.92	80%-120%	85.29	Middle
36	10580	93	0324.02	16.51	80%-120%	107.23	Middle
36	10580	93	0324.03	12.33	80%-120%	107.59	Middle
36	10580	93	0324.04	11.34	80%-120%	98.07	Middle
36	10580	93	0325.02	10.16	>120%	132.69	Upper
36	10580	93	0325.03	11.46	80%-120%	119.42	Middle
36	10580	93	0325.04	8.7	80%-120%	101.99	Middle
36	10580	93	0326.01	12.3	80%-120%	118.61	Middle
36	10580	93	0326.02	13.72	80%-120%	84.1	Middle
36	10580	93	0327.00	17.87	80%-120%	80.11	Middle
36	10580	93	0329.01	17.33	80%-120%	97.01	Middle
36	10580	93	0329.02	18.11	80%-120%	94.59	Middle
36	10580	93	0330.02	11.69	>120%	135.43	Upper
36	10580	93	0330.03	13.1	80%-120%	104.44	Middle
36	10580	93	0330.04	17.71	80%-120%	81.7	Middle
36	10580	93	0331.01	7.91	80%-120%	103.08	Middle
36	10580	93	0331.02	8.58	80%-120%	101.85	Middle
36	10580	93	0332.00	42.76	<50%	49.65	Low
36	10580	93	0333.00	19.39	50%-80%	58.08	Moderate
36	10580	93	0334.00	35.41	80%-120%	83.39	Middle
36	10580	93	0335.00	26.48	80%-120%	96.58	Middle