

Loans by County

Respondent ID: 0000021530

Small Business Loans - Originations

Agency: OCC - 1

Institution: Saratoga National Bank & Trust

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	48	0	0	0	0	1	48	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	1	48	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (007), CT										
MSA 25540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	179	0	0	0	0	1	48	0	0
STATE TOTAL	4	179	0	0	0	0	1	48	0	0

Loans by County

Respondent ID: 0000021530

Small Business Loans - Originations

Agency: OCC - 1

Institution: Saratoga National Bank & Trust

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALBANY COUNTY (001), NY										
MSA 10580										
Inside AA 0001										
Low Income	6	241	0	0	0	0	1	43	0	0
Moderate Income	7	422	5	989	0	0	2	215	0	0
Middle Income	35	1,317	3	358	6	3,953	3	709	0	0
Upper Income	19	717	2	428	4	2,039	5	229	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	67	2,697	10	1,775	10	5,992	11	1,196	0	0
BROOME COUNTY (007), NY										
MSA 13780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	89	0	0	0	0	1	36	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	89	0	0	0	0	1	36	0	0
COLUMBIA COUNTY (021), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	55	0	0	0	0	0	0	0	0
Middle Income	11	359	0	0	0	0	4	142	0	0
Upper Income	5	177	0	0	0	0	1	22	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	591	0	0	0	0	5	164	0	0

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Small Business Loans - Originations

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State: NEW YORK (36)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (025), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	54	0	0	0	0	1	54	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	54	0	0	0	0	1	54	0	0
DUTCHESS COUNTY (027), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	23	0	0	0	0	0	0	0	0
Middle Income	6	258	0	0	0	0	1	51	0	0
Upper Income	2	111	0	0	0	0	1	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	392	0	0	0	0	2	111	0	0
ESSEX COUNTY (031), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	177	0	0	0	0	1	33	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	177	0	0	0	0	1	33	0	0

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Small Business Loans - Originations

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Institution: Saratoga National Bank & Trust

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (057), NY										
MSA NA										
Outside Assessment Area										
Low Income	1	14	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	48	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	62	0	0	0	0	0	0	0	0
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	10	0	0	0	0	1	10	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0

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State: NEW YORK (36)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
QUEENS COUNTY (081), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	16	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	32	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	48	0	0	0	0	0	0	0	0
RENSSELAER COUNTY (083), NY										
MSA 10580										
Inside AA 0001										
Low Income	2	91	0	0	0	0	0	0	0	0
Moderate Income	4	107	0	0	0	0	1	17	0	0
Middle Income	19	940	4	616	5	3,366	9	595	0	0
Upper Income	10	300	1	122	1	1,000	3	98	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,438	5	738	6	4,366	13	710	0	0

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State: NEW YORK (36)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SARATOGA COUNTY (091), NY										
MSA 10580										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	220	1	119	0	0	1	40	0	0
Middle Income	92	3,198	15	2,484	11	7,201	12	2,961	0	0
Upper Income	73	2,712	15	2,224	7	3,783	12	1,438	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	175	6,130	31	4,827	18	10,984	25	4,439	0	0
SCHENECTADY COUNTY (093), NY										
MSA 10580										
Inside AA 0001										
Low Income	4	80	0	0	1	500	3	557	0	0
Moderate Income	6	198	0	0	1	983	0	0	0	0
Middle Income	13	429	4	589	3	1,673	2	300	0	0
Upper Income	4	116	0	0	1	298	0	0	0	0
Income Not Known	2	87	1	125	0	0	2	175	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	910	5	714	6	3,454	7	1,032	0	0
SCHOHARIE COUNTY (095), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	137	0	0	0	0	2	70	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	137	0	0	0	0	2	70	0	0

Loans by County

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Small Business Loans - Originations

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Institution: Saratoga National Bank & Trust

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	30	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	93	0	0	0	0	1	74	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	123	0	0	0	0	1	74	0	0
TOTAL INSIDE AA IN STATE	306	11,175	51	8,054	40	24,796	56	7,377	0	0
TOTAL OUTSIDE AA IN STATE	116	4,113	2	263	2	916	26	984	0	0
STATE TOTAL	422	15,288	53	8,317	42	25,712	82	8,361	0	0

Loans by County

Respondent ID: 0000021530

Small Business Loans - Originations

Agency: OCC - 1

Institution: Saratoga National Bank & Trust

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	4	153	1	146	1	411	2	86	0	0
STATE TOTAL	4	153	1	146	1	411	2	86	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	306	11,175	51	8,054	40	24,796	56	7,377	0	0
TOTAL OUTSIDE AA	136	4,936	3	409	3	1,327	29	1,118	0	0
TOTAL INSIDE & OUTSIDE	442	16,111	54	8,463	43	26,123	85	8,495	0	0

Loans by County

Respondent ID: 0000021530

Small Business Loans - Purchases

Agency: OCC - 1

Institution: Saratoga National Bank & Trust

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLUMBIA COUNTY (021), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	625	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	625	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	625	0	0	0	0
STATE TOTAL	0	0	0	0	1	625	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	0	0	0	0	1	625	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	1	625	0	0	0	0

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Saratoga National Bank & Trust

Respondent ID: 0000021530
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - ALBANY COUNTY (001) - MSA 10580	87	10,464	11	1,196	0	0
NY - RENSSELAER COUNTY (083) - MSA 10580	46	6,542	13	710	0	0
NY - SARATOGA COUNTY (091) - MSA 10580	224	21,941	25	4,439	0	0
NY - SCHENECTADY COUNTY (093) - MSA 10580	40	5,078	7	1,032	0	0

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Saratoga National Bank & Trust

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Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	15	13,085	0	0
Purchased	1	100	0	0
Total	16	13,185	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: Saratoga National Bank & Trust

ASSESSMENT AREA - 0001

ALBANY COUNTY (001), NY

MSA: 10580

Low Income

0001.00 0002.00* 0006.00 0007.00 0008.00 0011.00* 0021.00* 0022.00* 0025.00* 0026.00*

Moderate Income

0003.00* 0005.01* 0005.02 0015.00* 0020.00 0023.00* 0128.00 0129.00 0130.00* 0132.00* 0133.00*
0134.00 0140.02*

Middle Income

0004.03* 0014.00* 0016.00* 0017.00* 0018.02 0019.02* 0127.00* 0131.00 0135.05 0135.06 0135.07
0136.02 0137.05 0138.01 0139.01 0139.02* 0140.01 0142.01* 0143.01 0144.01 0144.02 0145.02*
0145.03 0146.08* 0146.09* 0146.13* 0147.00* 0148.01* 0148.02 0148.03*

Upper Income

0004.01 0018.01* 0019.01* 0135.03 0135.08 0136.01* 0137.03 0137.06 0137.07 0138.02* 0141.00*
0142.02 0142.03* 0143.02* 0145.01* 0146.06 0146.07 0146.11 0146.12* 0146.14* 0146.15*

Income Not Known

0004.04*

RENSSELAER COUNTY (083), NY

MSA: 10580

Low Income

0401.00* 0404.00* 0405.00* 0407.00

Moderate Income

0402.00 0403.00* 0406.00* 0408.00* 0409.00* 0410.00* 0411.00 0515.00 0517.02

Middle Income

0412.00 0413.00 0414.00* 0516.00 0517.01* 0518.00 0519.01 0519.02* 0520.02 0521.01 0521.02*
0521.03* 0522.01 0522.03 0523.01 0523.03* 0523.04 0524.03* 0524.04 0525.01* 0525.03* 0526.01
0526.02* 0526.03

Upper Income

0520.03 0520.04 0522.04* 0524.02 0525.02

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: Saratoga National Bank & Trust

SARATOGA COUNTY (091), NY

MSA: 10580

Moderate Income

0602.00 0604.00 0605.01* 0605.02* 0609.02 0614.01 0623.00*

Middle Income

0601.01 0601.02* 0603.00 0605.03* 0606.01 0606.02 0607.01 0608.00 0609.01 0611.00 0612.00

0613.02 0614.03 0615.00* 0616.00 0617.01 0617.02 0618.00 0619.01 0619.03 0620.00 0621.00*

0622.00 0624.03 0624.05 0624.06* 0627.00 0628.00*

Upper Income

0607.02 0610.00 0613.01 0614.04 0624.04 0625.01 0625.03 0625.05 0625.06* 0625.07* 0625.08

0625.09 0626.01 0626.02

Income Not Known

0613.03*

SCHENECTADY COUNTY (093), NY

MSA: 10580

Low Income

0208.00* 0209.00* 0210.01 0210.02 0214.00* 0215.00* 0217.00*

Moderate Income

0201.02* 0202.00 0207.00* 0212.00* 0216.00 0218.00* 0330.04 0332.00 0333.00 0335.00

Middle Income

0201.01* 0205.00 0206.00 0322.00* 0323.00* 0324.02 0324.03 0324.04 0325.02* 0325.03* 0325.04*

0326.02 0327.00* 0329.01 0329.02* 0330.03 0331.01 0331.02 0334.00

Upper Income

0319.00 0320.00* 0321.01 0321.02* 0326.01 0330.02*

Income Not Known

0203.00

OUTSIDE ASSESSMENT AREA

RIVERSIDE COUNTY (065), CA

MSA: 40140

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: Saratoga National Bank & Trust

Median Family Income 80-90%

0414.06

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 70-80%

2002.00

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income 30-40%

5025.00

LITCHFIELD COUNTY (005), CT

MSA: NA

Upper Income

3005.00

MIDDLESEX COUNTY (007), CT

MSA: 25540

Upper Income

5851.00

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0077.54

BERKSHIRE COUNTY (003), MA

MSA: 38340

Upper Income

9111.00

ESSEX COUNTY (009), MA

MSA: 15764

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: Saratoga National Bank & Trust

Median Family Income >= 120%

2532.04

HAMPDEN COUNTY (013), MA

MSA: 44140

Middle Income

8138.01

FLATHEAD COUNTY (029), MT

MSA: NA

Middle Income

0010.00

HILLSBOROUGH COUNTY (011), NH

MSA: 31700

Middle Income

0162.02

ROCKINGHAM COUNTY (015), NH

MSA: 40484

Middle Income

0650.01

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income >= 120%

0113.00

BROOME COUNTY (007), NY

MSA: 13780

Upper Income

0143.02 0146.00

COLUMBIA COUNTY (021), NY

MSA: NA

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: Saratoga National Bank & Trust

Moderate Income

0012.00

Middle Income

0006.00 0007.00 0010.00 0011.00 0016.00

Upper Income

0001.00 0002.00 0003.00 0004.01

DELAWARE COUNTY (025), NY

MSA: NA

Middle Income

9712.00

DUTCHESS COUNTY (027), NY

MSA: 39100

Moderate Income

2101.01

Middle Income

0400.03 1000.00 1200.00 1300.03 1600.03

Upper Income

0200.04 1500.04

ESSEX COUNTY (031), NY

MSA: NA

Middle Income

9603.00 9609.00 9613.00 9614.00

FULTON COUNTY (035), NY

MSA: NA

Middle Income

9706.00

Upper Income

9714.00 9715.00

GREENE COUNTY (039), NY

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: Saratoga National Bank & Trust

MSA: NA

Middle Income

0803.00 0804.01 0804.02 0805.02 0809.00 0811.01 0811.02

Upper Income

0801.00

HERKIMER COUNTY (043), NY

MSA: 46540

Middle Income

0101.00

JEFFERSON COUNTY (045), NY

MSA: 48060

Middle Income

0625.00

MONROE COUNTY (055), NY

MSA: 40380

Median Family Income >= 120%

0132.04

MONTGOMERY COUNTY (057), NY

MSA: NA

Low Income

0702.00

Middle Income

0707.00 0721.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income 80-90%

0220.00

ORANGE COUNTY (071), NY

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: Saratoga National Bank & Trust

MSA: 39100

Moderate Income

0127.00

Upper Income

0141.01

OTSEGO COUNTY (077), NY

MSA: NA

Middle Income

5902.01 5908.00

Upper Income

5902.02

PUTNAM COUNTY (079), NY

MSA: 35614

Upper Income

0109.00

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 50-60%

0869.00

Median Family Income 90-100%

0601.00

SCHOHARIE COUNTY (095), NY

MSA: 10580

Moderate Income

7404.00 7406.00 7407.00

ULSTER COUNTY (111), NY

MSA: 28740

Middle Income

9502.00 9503.00 9504.00 9509.00 9513.00 9514.00 9519.00 9524.00 9526.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: Saratoga National Bank & Trust

Upper Income

9501.00 9505.00

WARREN COUNTY (113), NY

MSA: 24020

Moderate Income

0702.00 0705.00

Middle Income

0703.00 0704.00 0707.01 0708.00 0730.00

Upper Income

0709.00

WASHINGTON COUNTY (115), NY

MSA: 24020

Middle Income

0803.00 0810.00 0840.00 0890.00 0900.00 0920.00

Upper Income

0930.00 0940.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 60-70%

0004.01

Median Family Income >= 120%

0118.00 0125.01

BRADFORD COUNTY (015), PA

MSA: NA

Middle Income

9510.00

PIKE COUNTY (103), PA

MSA: 35084

Moderate Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Saratoga National Bank & Trust

Respondent ID: 0000021530

Agency: OCC - 1

9501.03

ADDISON COUNTY (001), VT

MSA: NA

Middle Income

9602.00

BENNINGTON COUNTY (003), VT

MSA: NA

Middle Income

9702.00 9709.00

CHITTENDEN COUNTY (007), VT

MSA: 15540

Moderate Income

0010.00

Middle Income

0030.00

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000021530

Institution: Saratoga National Bank & Trust

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	222	222	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	210	210	0	0.00%
Total	434	434	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.