Loans by County

#### **Small Business Loans - Originations**

Institution: Saratoga National Bank & Trust

#### Respondent ID: 0000021530

Agency: OCC - 1 State: CALIFORNIA (06)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: Ins by Iliates
	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)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
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	52	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	52	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	1	52	0	0	0	0	0	0	0	0
STATE TOTAL	1	52	0	0	0	0	0	0	0	0

Loans by County

#### **Small Business Loans - Originations**

Institution: Saratoga National Bank & Trust

# Respondent ID: 0000021530

Agency: OCC - 1 State: CONNECTICUT (09)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	amount at ination ,000 But 250,000	Origi	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: Ins by Iliates
	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

Loans by County

#### **Small Business Loans - Originations**

Institution: Saratoga National Bank & Trust

# Respondent ID: 0000021530

Agency: OCC - 1 State: CONNECTICUT (09)

Area Income Characteristics	Origi	Amount at ginationLoan Amount at OriginationLoan Amount at OriginationLoans to Businesses with Gross Annual >\$100,000\$100,000>\$100,000 But <=\$250,000>\$250,000Revenues <= \$1 Million		Origination Origination with Gross Ann >\$100,000 But >\$250,000 Revenues <= \$ <=\$250,000 Million		Loa	io Item: ans by iliates			
	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)
HARTFORD COUNTY (003), CT										
MSA 25540										
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%	1	63	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%	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	63	0	0	0	0	0	0	0	0
LITCHFIELD COUNTY (005), CT										
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	0	0	0	0	0	0
Upper Income	1	43	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	43	0	0	0	0	0	0	0	0

Loans by County

**Small Business Loans - Originations** 

Institution: Saratoga National Bank & Trust

# Respondent ID: 0000021530

Agency: OCC - 1 State: CONNECTICUT (09)

Area Income Characteristics	Origi	mount at nation 00,000	Loan Amount at Origination >\$100,000 But <=\$250,000		nation	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates	
	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

#### **Small Business Loans - Originations**

Institution: Saratoga National Bank & Trust

#### Respondent ID: 0000021530 Agency: OCC - 1

State: FLORIDA (12)

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	Amount at ination 9,000 But 250,000	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ns by liates
	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)
PALM BEACH COUNTY (099), FL										
MSA 48424										
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%	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%	1	21	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	21	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	1	21	0	0	0	0	0	0	0	0
STATE TOTAL	1	21	0	0	0	0	0	0	0	0

Loans by County

**Small Business Loans - Originations** 

Institution: Saratoga National Bank & Trust

# Respondent ID: 0000021530

#### Agency: OCC - 1 State: MASSACHUSETTS (25)

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	mount at ination ,000 But 250,000	Origination >\$250,000		with Gros Revenu	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)	
BERKSHIRE COUNTY (003), MA											
MSA 38340											
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	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	2	89	0	0	0	0	0	0	0	0	
ESSEX COUNTY (009), MA											
MSA 15764											
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%	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%	1	53	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	53	0	0	0	0	0	0	0	0	

Loans by County

**Small Business Loans - Originations** 

Institution: Saratoga National Bank & Trust

# Respondent ID: 0000021530

#### Agency: OCC - 1 State: MASSACHUSETTS (25)

Area Income Characteristics	Origi	mount at nation 00,000	Origi \$100<	Loan Amount at OriginationLoan Amount at Origination>\$100,000 But <=\$250,000>\$250,000		with Gros Revenu	Businesses ss Annual es <= \$1 lion	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)
HAMPDEN COUNTY (013), MA										
MSA 44140										
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	40	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	1	40	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	182	0	0	0	0	0	0	0	0
STATE TOTAL	4	182	0	0	0	0	0	0	0	0

Loans by County

**Small Business Loans - Originations** 

Institution: Saratoga National Bank & Trust

# Respondent ID: 0000021530

Agency: OCC - 1 State: MONTANA (30)

Area Income Characteristics	Origi	Origination         Origination         Origination           <=\$100,000         >\$100,000 But         >\$250,000           <=\$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)
FLATHEAD COUNTY (029), MT										
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	55	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	1	55	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	1	55	0	0	0	0	0	0	0	0
STATE TOTAL	1	55	0	0	0	0	0	0	0	0

Loans by County

**Small Business Loans - Originations** 

Institution: Saratoga National Bank & Trust

# Respondent ID: 0000021530

#### Agency: OCC - 1 State: NEW HAMPSHIRE (33)

Area Income Characteristics	Origi	mount at nation 00,000	Orig >\$100	mount at ination 0,000 But 250,000	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)
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
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	35	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	1	35	0	0	0	0	0	0	0	0
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
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	45	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	1	45	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	2	80	0	0	0	0	0	0	0	0
STATE TOTAL	2	80	0	0	0	0	0	0	0	0

Loans by County

#### **Small Business Loans - Originations**

Institution: Saratoga National Bank & Trust

#### Respondent ID: 0000021530

Agency: OCC - 1 State: NEW JERSEY (34)

Area Income Characteristics	Origi	mount at nation 00,000	Origination Origination with Gross Annual Loans by		ns by					
	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)
BERGEN COUNTY (003), NJ										
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%	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%	1	28	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	28	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	1	28	0	0	0	0	0	0	0	0
STATE TOTAL	1	28	0	0	0	0	0	0	0	0

Loans by County

**Small Business Loans - Originations** 

Institution: Saratoga National Bank & Trust

#### Respondent ID: 0000021530

Area Income Characteristics	Origi	mount at ination 00,000	Orig \$100<	Amount at ination 9,000 But 250,000	Orig	mount at ination 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	Loa	o Item: ans by iliates
	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

Loans by County

**Small Business Loans - Originations** 

Institution: Saratoga National Bank & Trust

### Respondent ID: 0000021530

Area Income Characteristics	Origination Origina <=\$100,000 >\$100,00 <=\$250		,000 But	Origi	mount at nation 50,000	with Gros Revenu	Businesses ss Annual es <= \$1 lion	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)
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

Loans by County

**Small Business Loans - Originations** 

Institution: Saratoga National Bank & Trust

#### Respondent ID: 0000021530

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	amount at ination ,000 But 250,000	Origi	mount at ination 50,000	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)
FULTON COUNTY (035), 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	35	0	0	0	0	0	0	0	0
Upper Income	2	64	0	0	0	0	1	29	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	99	0	0	0	0	1	29	0	0
GREENE COUNTY (039), 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	17	620	0	0	0	0	5	204	0	0
Upper Income	4	152	0	0	0	0	2	71	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	21	772	0	0	0	0	7	275	0	0
HERKIMER COUNTY (043), NY										
MSA 46540										
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	32	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	1	32	0	0	0	0	0	0	0	0

Loans by County

**Small Business Loans - Originations** 

Institution: Saratoga National Bank & Trust

#### Respondent ID: 0000021530

Area Income Characteristics	Origi	Loan Amount at Origination <=\$100,000		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)
JEFFERSON COUNTY (045), NY										
MSA 48060										
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	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	1	48	0	0	0	0	0	0	0	0
MONROE COUNTY (055), NY										
MSA 40380										
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%	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%	1	25	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	25	0	0	0	0	0	0	0	0

Loans by County

**Small Business Loans - Originations** 

Institution: Saratoga National Bank & Trust

#### Respondent ID: 0000021530

Area Income Characteristics	Loan Amount at OriginationLoan Amount at OriginationLoan Amount at OriginationLoans to BusinesOriginationOriginationOriginationwith Gross Ann >\$100,000 But>\$250,000Revenues <= \$ Million		ss Annual es <= \$1	Loa	o Item: ins by iliates					
	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

Loans by County

**Small Business Loans - Originations** 

Institution: Saratoga National Bank & Trust

#### Respondent ID: 0000021530

Area Income Characteristics	Origi	mount at inationLoan Amount at OriginationLoan Amount at OriginationLoans to Busine with Gross Ann 00,00000,000>\$100,000 But <=\$250,000>\$250,000Revenues <= 3 Million		ss Annual es <= \$1	Loa	o Item: ins by liates				
	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)
ORANGE COUNTY (071), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	34	0	0	0	0	1	34	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	49	0	0	0	0	1	34	0	0
OTSEGO COUNTY (077), 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	2	117	0	0	0	0	0	0	0	0
Upper Income	1	36	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	153	0	0	0	0	0	0	0	0
PUTNAM COUNTY (079), NY										
MSA 35614										
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	23	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	23	0	0	0	0	0	0	0	0

Loans by County

#### **Small Business Loans - Originations**

Institution: Saratoga National Bank & Trust

#### Respondent ID: 0000021530

Area Income Characteristics	Origi	mount at nation 00,000	Origination Origination >\$100,000 But >\$250,000 <=\$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)
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

Loans by County

**Small Business Loans - Originations** 

Institution: Saratoga National Bank & Trust

#### Respondent ID: 0000021530

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	amount at ination 0,000 But 250,000	Origi	mount at nation i0,000	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)
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

**Small Business Loans - Originations** 

Institution: Saratoga National Bank & Trust

#### Respondent ID: 0000021530

Area Income Characteristics	Orig	mount at ination 00,000	Orig >\$100	Amount at ination 9,000 But 250,000	Orig	mount at ination 50,000	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)
ULSTER COUNTY (111), NY										
MSA 28740										
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	13	468	0	0	0	0	3	94	0	0
Upper Income	3	119	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	16	587	0	0	0	0	3	94	0	0
WARREN COUNTY (113), NY										
MSA 24020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	60	0	0	1	646	0	0	0	0
Middle Income	5	225	2	263	1	270	0	0	0	0
Upper Income	1	26	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	11	311	2	263	2	916	0	0	0	0
WASHINGTON COUNTY (115), NY										
MSA 24020										
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	6	244	0	0	0	0	0	0	0	0
Upper Income	2	87	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	8	331	0	0	0	0	0	0	0	0

Loans by County

#### **Small Business Loans - Originations**

Institution: Saratoga National Bank & Trust

#### Respondent ID: 0000021530

Area Income Characteristics	Origi	mount at ination 00,000	Orig \$100<	Amount at ination 9,000 But 250,000	Origi	mount at nation 50,000	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

**Small Business Loans - Originations** 

Institution: Saratoga National Bank & Trust

#### Respondent ID: 0000021530 Agency: OCC - 1

State: PENNSYLVANIA (42)

Area Income Characteristics	<=\$250,000 Million				Loa	o Item: ns by liates				
	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)
BRADFORD COUNTY (015), PA										
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	52	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	1	52	0	0	0	0	0	0	0	0
PIKE COUNTY (103), PA										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	0	0	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	1	21	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	2	73	0	0	0	0	0	0	0	0
STATE TOTAL	2	73	0	0	0	0	0	0	0	0

Loans by County

**Small Business Loans - Originations** 

Institution: Saratoga National Bank & Trust

# Respondent ID: 0000021530

Agency: OCC - 1 State: VERMONT (50)

Area Income Characteristics	Origi	mount at nation 00,000	Orig \$100<	mount at ination ,000 But 250,000	Origi	mount at nation 50,000	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)
ADDISON COUNTY (001), VT										
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	57	0	0	0	0	1	57	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	57	0	0	0	0	1	57	0	0
BENNINGTON COUNTY (003), VT										
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	29	1	146	1	411	1	29	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	29	1	146	1	411	1	29	0	0
CHITTENDEN COUNTY (007), VT										
MSA 15540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	35	0	0	0	0	0	0	0	0
Middle Income	1	32	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	2	67	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Loans by County

**Small Business Loans - Originations** 

Institution: Saratoga National Bank & Trust

#### Respondent ID: 0000021530 Agency: OCC - 1 State: VERMONT (50)

Area Income Characteristics	Loan Amount at Loan Amou Origination Originatio <=\$100,000 >\$100,000 <=\$250,0		ination ,000 But	on Origination But >\$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

#### **Small Business Loans - Purchases**

Institution: Saratoga National Bank & Trust

#### Respondent ID: 0000021530

Area Income Characteristics	Origi	mount at nation 00,000	Origi >\$100,	mount at nation 000 But 50,000	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

# PAGE: 1 OF 1

# Respondent ID: 0000021530 Agency: OCC - 1

ASSESSMENT AREA LOANS	Origir	nations		to Businesses nillion 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

#### PAGE: 1 OF 1

## Respondent ID: 0000021530 Agency: OCC - 1

Institution: Saratoga National Bank & Trust

#### 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)				

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

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

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2021 Institution Disclosure Statement - Table 6							PAGE: 2 OF				
Assessment Area(s) by Tract								Respondent ID: 0000021530 Agency: OCC - 1			
* denotes no loans made in specified tracts											
Institution: Saratoga National Bank & Trust											
SARATO		ГҮ (091), N	IY								
MSA: 10	580										
Moderate	e Income										
0602.00 <b>Middle In</b>	0604.00 I <b>come</b>	0605.01*	0605.02*	0609.02	0614.01	0623.00*					
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 <b>Upper In</b>	0624.03 come	0624.05	0624.06*	0627.00	0628.00*						
0607.02	0610.00	0613.01	0614.04	0624.04	0625.01	0625.03	0625.05	0625.06*	0625.07*	0625.08	
	0626.01 <b>lot Known</b>	0626.02									
0613.03*											
SCHENE	CTADY CO	UNTY (093	3), NY								
MSA: 10	580										
Low Inco	ome										
0208.00* Moderate	0209.00* e Income	0210.01	0210.02	0214.00*	0215.00*	0217.00*					
0201.02 <sup>*</sup> Middle In	0202.00	0207.00*	0212.00*	0216.00	0218.00*	0330.04	0332.00	0333.00	0335.00		
0201.01*	0205.00	0206.00	0322.00*	0323.00*	0324.02	0324.03	0324.04	0325.02*	0325.03*	0325.04*	
0326.02 <b>Upper In</b>	0327.00* come	0329.01	0329.02*	0330.03	0331.01	0331.02	0334.00				
	0320.00* <b>lot Known</b>	0321.01	0321.02*	0326.01	0330.02*						
0203.00											
OUTSID	E ASSESS	MENT ARE	<u>A</u>								
RIVERSIDE COUNTY (065), CA											
MSA: 40 <sup>2</sup>	140										

PAGE: 2 OF 9

2021 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract \* denotes no loans made in specified tracts 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

PAGE: 3 OF 9 Respondent ID: 0000021530 Agency: OCC - 1

2021 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract \* denotes no loans made in specified tracts 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

PAGE: 4 OF 9 Respondent ID: 0000021530 Agency: OCC - 1

2021 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract \* denotes no loans made in specified tracts 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** 

PAGE: 5 OF 9 Respondent ID: 0000021530 Agency: OCC - 1

2021 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract \* denotes no loans made in specified tracts 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

PAGE: 6 OF 9 Respondent ID: 0000021530 Agency: OCC - 1

2021 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract \* denotes no loans made in specified tracts 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 PAGE: 7 OF 9 Respondent ID: 0000021530 Agency: OCC - 1 2021 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

#### 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

PAGE: 8 OF 9 Respondent ID: 0000021530 Agency: OCC - 1 2021 Institution Disclosure Statement - Table 6 Assessment Area(s) by Tract \* denotes no loans made in specified tracts Institution: Saratoga National Bank & Trust

Institution: Saratoga National Ban 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 PAGE: 9 OF 9 Respondent ID: 0000021530 Agency: OCC - 1

#### **Error Status Information**

Institution: Saratoga National Bank & Trust

#### PAGE: 1 OF 1

### Respondent ID: 0000021530

#### Agency: OCC - 1

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> 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.