

Loans by County

Respondent ID: 0000021530

Small Business Loans - Originations

Agency: OCC - 1

Institution: Saratoga National Bank

State: MASSACHUSETTS (25)

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)
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	1	24	0	0	0	0	1	24	0	0
Upper Income	2	58	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	82	0	0	0	0	1	24	0	0
NORFOLK COUNTY (021), MA										
MSA 14454										
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	1	25	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	1	25	0	0

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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)
WORCESTER COUNTY (027), MA										
MSA 49340										
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%	1	44	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	44	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	5	151	0	0	0	0	2	49	0	0
STATE TOTAL	5	151	0	0	0	0	2	49	0	0

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Institution: Saratoga National Bank

State: MONTANA (30)

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)
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	0	0	1	104	0	0	1	104	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	1	104	0	0	1	104	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	104	0	0	1	104	0	0
STATE TOTAL	0	0	1	104	0	0	1	104	0	0

Loans by County

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Small Business Loans - Originations

Agency: OCC - 1

Institution: Saratoga National Bank

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	7	254	0	0	0	0	0	0	0	0
Moderate Income	10	602	1	230	0	0	3	336	0	0
Middle Income	31	1,523	1	175	2	750	6	391	0	0
Upper Income	8	318	2	353	4	2,275	3	1,015	0	0
Income Not Known	3	104	0	0	0	0	1	39	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	2,801	4	758	6	3,025	13	1,781	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	1	49	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	49	0	0	0	0	0	0	0	0
CHENANGO COUNTY (017), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	61	0	0	0	0	1	61	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	2	106	0	0	0	0	1	61	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)
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	7	271	0	0	0	0	1	32	0	0
Upper Income	15	649	0	0	0	0	3	164	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	22	920	0	0	0	0	4	196	0	0
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	5	153	0	0	0	0	2	82	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	153	0	0	0	0	2	82	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	0	0	0	0	0	0	0	0	0	0
Middle Income	3	164	0	0	0	0	0	0	0	0
Upper Income	4	144	0	0	0	0	1	61	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	7	308	0	0	0	0	1	61	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)
ESSEX COUNTY (031), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	51	0	0	0	0	0	0	0	0
Middle Income	1	13	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	64	0	0	0	0	0	0	0	0
FRANKLIN COUNTY (033), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	61	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	61	0	0	0	0	0	0	0	0
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	4	154	0	0	0	0	2	54	0	0
Upper Income	1	38	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	192	0	0	0	0	2	54	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)
GREENE COUNTY (039), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	90	0	0	0	0	0	0	0	0
Middle Income	3	112	0	0	0	0	0	0	0	0
Upper Income	5	225	0	0	0	0	3	167	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	10	427	0	0	0	0	3	167	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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	36	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	1	36	0	0	0	0	1	36	0	0
LEWIS COUNTY (049), 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	64	0	0	0	0	1	64	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	64	0	0	0	0	1	64	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)
MADISON COUNTY (053), NY										
MSA 45060										
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	30	0	0	0	0	1	30	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	30	0	0	0	0	1	30	0	0
MONTGOMERY COUNTY (057), 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	53	0	0	0	0	0	0	0	0
Upper Income	1	47	0	0	0	0	1	47	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	100	0	0	0	0	1	47	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)
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%	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	43	0	0	0	0	1	43	0	0
Median Family Income Not Known	1	44	0	0	0	0	1	44	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	87	0	0	0	0	2	87	0	0
ONEIDA COUNTY (065), NY										
MSA 46540										
Outside Assessment Area										
Low Income	1	55	0	0	0	0	1	55	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	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	1	55	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)
ORANGE COUNTY (071), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	59	0	0	0	0	0	0	0	0
Middle Income	2	73	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	132	0	0	0	0	0	0	0	0
OSWEGO COUNTY (075), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	33	0	0	0	0	1	33	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	33	0	0	0	0	1	33	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	1	51	0	0	0	0	1	51	0	0
Upper Income	1	36	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	87	0	0	0	0	2	87	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)
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	1	47	0	0	0	0	1	47	0	0
Upper Income	1	40	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	87	0	0	0	0	1	47	0	0
RENSSELAER COUNTY (083), NY										
MSA 10580										
Inside AA 0001										
Low Income	3	134	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,320	0	0	0	0
Middle Income	9	314	3	538	1	1,000	2	1,200	0	0
Upper Income	2	92	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	14	540	3	538	3	2,320	2	1,200	0	0
ROCKLAND COUNTY (087), 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	2	112	0	0	0	0	1	58	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	112	0	0	0	0	1	58	0	0

Loans by County

Respondent ID: 0000021530

Small Business Loans - Originations

Agency: OCC - 1

Institution: Saratoga National Bank

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)
SARATOGA COUNTY (091), NY										
MSA 10580										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	302	0	0	0	0	0	0	0	0
Middle Income	39	2,086	4	749	3	1,113	17	1,837	0	0
Upper Income	24	1,069	2	500	3	1,284	7	1,080	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	69	3,457	6	1,249	6	2,397	24	2,917	0	0
SCHENECTADY COUNTY (093), NY										
MSA 10580										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	45	0	0	0	0	0	0	0	0
Middle Income	21	1,268	1	187	5	2,900	5	355	0	0
Upper Income	4	169	0	0	0	0	0	0	0	0
Income Not Known	2	52	0	0	1	400	1	16	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	1,534	1	187	6	3,300	6	371	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	3	116	0	0	0	0	1	54	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	3	116	0	0	0	0	1	54	0	0

Loans by County

Respondent ID: 0000021530

Small Business Loans - Originations

Agency: OCC - 1

Institution: Saratoga National Bank

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)
SUFFOLK COUNTY (103), NY										
MSA 35004										
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%	2	74	0	0	0	0	1	29	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	41	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	3	115	0	0	0	0	1	29	0	0
ULSTER COUNTY (111), NY										
MSA 28740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	37	0	0	0	0	1	37	0	0
Middle Income	8	332	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	9	369	0	0	0	0	1	37	0	0

Loans by County

Respondent ID: 0000021530

Small Business Loans - Originations

Agency: OCC - 1

Institution: Saratoga National Bank

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%	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%	3	107	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%	5	218	0	0	0	0	1	48	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	8	325	0	0	0	0	1	48	0	0
TOTAL INSIDE AA IN STATE	171	8,332	14	2,732	21	11,042	45	6,269	0	0
TOTAL OUTSIDE AA IN STATE	106	4,531	1	200	2	1,300	30	1,427	0	0
STATE TOTAL	277	12,863	15	2,932	23	12,342	75	7,696	0	0

Loans by County

Respondent ID: 0000021530

Small Business Loans - Originations

Agency: OCC - 1

Institution: Saratoga National Bank

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)
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	44	0	0	0	0	0	0	0	0
Upper Income	1	45	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	89	0	0	0	0	0	0	0	0
STATE TOTAL	2	89	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	171	8,332	14	2,732	21	11,042	45	6,269	0	0
TOTAL OUTSIDE AA	122	5,153	2	304	2	1,300	33	1,580	0	0
TOTAL INSIDE & OUTSIDE	293	13,485	16	3,036	23	12,342	78	7,849	0	0

Loans by County

Small Business Loans - Purchases

Institution: Saratoga National Bank

Respondent ID: 0000021530

Agency: OCC - 1

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	0	0	0	0	2	975	2	975	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	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	2	975	2	975	0	0
SARATOGA COUNTY (091), NY										
MSA 10580										
Inside AA 0001										
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	500	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	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	3	1,475	2	975	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	3	1,475	2	975	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	3	1,475	2	975	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	3	1,475	2	975	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Saratoga National Bank

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	69	6,584	13	1,781	2	975
NY - RENSSELAER COUNTY (083) - MSA 10580	20	3,398	2	1,200	0	0
NY - SARATOGA COUNTY (091) - MSA 10580	81	7,103	24	2,917	1	500
NY - SCHENECTADY COUNTY (093) - MSA 10580	36	5,021	6	371	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Saratoga National Bank

PAGE: 1 OF 1

Respondent ID: 0000021530
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	9	4,303	0	0
Purchased	0	0	0	0
Total	9	4,303	0	0
Consortium/Third Party Loans (optional)				

2022 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

ASSESSMENT AREA - 0001

ALBANY COUNTY (001), NY

MSA: 10580

Low Income

0002.01* 0002.02* 0003.01* 0006.00* 0007.00* 0008.00 0025.00 0128.00 0129.00 0132.00

Moderate Income

0001.00 0005.01 0005.02 0015.00* 0018.02 0020.00 0021.00* 0022.00* 0026.00 0127.00* 0131.00
0133.00* 0134.00 0144.02*

Middle Income

0003.02 0004.03* 0016.00* 0017.00* 0018.04* 0019.01* 0019.02* 0130.00 0135.03* 0135.05* 0135.07
0135.09 0135.10* 0136.02 0136.04 0137.03 0137.08* 0138.03 0138.04 0139.01 0139.02* 0140.01*
0140.02* 0144.01 0146.08 0146.13 0146.15* 0147.00 0148.01* 0148.02 0148.03*

Upper Income

0004.01 0014.00* 0018.03* 0135.11 0135.12* 0136.03* 0137.06* 0137.07 0137.09 0138.02* 0141.00*
0142.01* 0142.02 0142.03 0143.01* 0143.03 0143.04* 0145.01* 0145.02 0145.03* 0146.06* 0146.09*
0146.11* 0146.12* 0146.14 0146.16 0146.17*

Income Not Known

0004.04* 0011.00 0023.00

RENSSELAER COUNTY (083), NY

MSA: 10580

Low Income

0401.00 0404.00* 0407.01 0409.00* 0411.02* 0515.00*

Moderate Income

0402.00* 0403.00* 0407.02* 0408.00* 0410.00 0516.01* 0517.02* 0523.05*

Middle Income

0406.00* 0411.01* 0412.00* 0413.00 0414.00* 0516.02* 0517.01* 0518.00 0519.01* 0519.02 0520.02*
0520.03 0521.01 0521.02* 0521.03* 0522.03 0523.01 0523.03 0524.05* 0524.06* 0524.08* 0525.02
0525.03* 0526.01* 0526.02 0526.03

Upper Income

2022 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

0520.04 0522.01* 0522.04* 0523.06* 0524.02 0524.07* 0525.01*

Income Not Known

0405.00*

SARATOGA COUNTY (091), NY

MSA: 10580

Moderate Income

0602.00 0603.01* 0604.00* 0605.05* 0609.02* 0611.01* 0619.06 0623.00* 0629.00*

Middle Income

0601.02* 0601.04 0605.01* 0605.04 0605.06* 0605.07* 0606.01 0606.02 0607.03* 0607.04 0607.05

0608.00* 0609.01 0610.01 0610.02 0612.01 0613.05 0614.01* 0614.03* 0615.00* 0616.00 0617.01

0618.00* 0619.04* 0619.05 0620.02 0621.00* 0622.00* 0624.07 0624.09 0624.10 0625.08 0627.00

0628.00*

Upper Income

0601.03 0607.06 0611.02 0612.02 0613.01* 0613.04* 0614.04* 0617.02* 0619.07 0620.01 0624.04

0624.06 0624.08* 0625.01 0625.03 0625.05 0625.06* 0625.07 0625.09 0626.01 0626.02

Income Not Known

0613.03*

SCHENECTADY COUNTY (093), NY

MSA: 10580

Low Income

0202.00* 0207.00* 0210.02* 0214.00* 0215.00* 0217.00* 0332.00*

Moderate Income

0201.02* 0208.00 0209.00* 0212.00* 0216.00* 0218.01* 0218.02* 0333.00*

Middle Income

0201.01* 0205.00* 0206.00* 0319.02 0320.00* 0322.00* 0323.00 0324.02 0324.03 0324.04 0325.03

0325.04 0326.01 0326.02 0327.00 0329.01* 0329.02* 0330.03* 0330.04 0331.01 0331.02 0334.00

0335.00

Upper Income

0319.01* 0321.01 0321.02* 0325.02 0330.02

2022 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

Income Not Known

0203.00* 0210.01

OUTSIDE ASSESSMENT AREA

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 70-80%

3018.01

LITCHFIELD COUNTY (005), CT

MSA: NA

Middle Income

2602.00 2621.00

NEW LONDON COUNTY (011), CT

MSA: 35980

Upper Income

7141.03

MANATEE COUNTY (081), FL

MSA: 35840

Middle Income

0009.01

BERKSHIRE COUNTY (003), MA

MSA: 38340

Middle Income

9131.00

Upper Income

9201.01

NORFOLK COUNTY (021), MA

MSA: 14454

Median Family Income >= 120%

2022 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

4412.03

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income 110-120%

7391.02

FLATHEAD COUNTY (029), MT

MSA: NA

Middle Income

0010.00

CHESHIRE COUNTY (005), NH

MSA: NA

Middle Income

9707.00

BROOME COUNTY (007), NY

MSA: 13780

Moderate Income

0125.01

CHENANGO COUNTY (017), NY

MSA: NA

Moderate Income

9704.00

Middle Income

9703.00

COLUMBIA COUNTY (021), NY

MSA: NA

Middle Income

0001.00 0005.00 0006.00 0010.00 0014.00 0017.00

Upper Income

2022 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

0002.00 0003.00 0004.02 0007.00 0008.00 0009.00 0020.00

DELAWARE COUNTY (025), NY

MSA: NA

Middle Income

9708.00 9712.00

DUTCHESS COUNTY (027), NY

MSA: 39100

Middle Income

0701.01 1000.00

Upper Income

0900.00 1800.01

ESSEX COUNTY (031), NY

MSA: NA

Moderate Income

9605.02

Middle Income

9604.01

FRANKLIN COUNTY (033), NY

MSA: NA

Moderate Income

9502.00

FULTON COUNTY (035), NY

MSA: NA

Middle Income

9712.00 9714.00 9715.02

Upper Income

9715.01

GREENE COUNTY (039), NY

2022 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

MSA: NA

Moderate Income

0810.02

Middle Income

0804.02 0805.02 0809.00

Upper Income

0801.00 0804.03 0807.00 0811.01

HERKIMER COUNTY (043), NY

MSA: 46540

Upper Income

0113.01

LEWIS COUNTY (049), NY

MSA: NA

Middle Income

9502.00

MADISON COUNTY (053), NY

MSA: 45060

Middle Income

0311.00

MONTGOMERY COUNTY (057), NY

MSA: NA

Middle Income

0723.00

Upper Income

0728.00

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income 70-80%

4052.00

2022 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

Median Family Income 80-90%

4139.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0009.00

Median Family Income Not Known

0132.01

ONEIDA COUNTY (065), NY

MSA: 46540

Low Income

0208.02

ORANGE COUNTY (071), NY

MSA: 39100

Moderate Income

0003.02

Middle Income

0103.00 0143.01

OSWEGO COUNTY (075), NY

MSA: 45060

Moderate Income

0209.01

OTSEGO COUNTY (077), NY

MSA: NA

Middle Income

5904.02

Upper Income

5902.02

PUTNAM COUNTY (079), NY

2022 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

MSA: 35614

Middle Income

0118.01

Upper Income

0111.00

ROCKLAND COUNTY (087), NY

MSA: 35614

Upper Income

0115.10 0115.12

SCHOHARIE COUNTY (095), NY

MSA: 10580

Moderate Income

7402.00 7404.00 7407.00

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 80-90%

1581.19 1595.12

Median Family Income >= 120%

1907.09

ULSTER COUNTY (111), NY

MSA: 28740

Moderate Income

9517.00

Middle Income

9501.00 9510.00 9511.00 9515.00 9549.00

WARREN COUNTY (113), NY

MSA: 24020

Moderate Income

2022 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

0740.00

Middle Income

0707.01 0708.02 0730.00 0760.00

Upper Income

0708.01

WASHINGTON COUNTY (115), NY

MSA: 24020

Middle Income

0890.00 0930.00 0940.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 90-100%

0129.00 0141.00

Median Family Income >= 120%

0053.00 0112.00 0132.01 0149.03

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 110-120%

2001.03

WYOMING COUNTY (131), PA

MSA: 42540

Middle Income

4007.00

BENNINGTON COUNTY (003), VT

MSA: NA

Middle Income

9712.00

Upper Income

9704.02

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Saratoga National Bank

Respondent ID: 0000021530

Agency: OCC - 1

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000021530

Institution: Saratoga National Bank

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	212	212	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	243	243	0	0.00%
Total	457	457	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.