

Glens Falls National Bank Trust Company
Assessment Area Census Tracts

<u>State</u>	<u>MSA</u>	<u>County</u>	<u>Census Tracts</u>	<u>% Minority</u>	<u>Tract Income Category</u>	<u>Income as % of MSA Median</u>	<u>Income Category</u>
Saratoga							
36	10580	91	0601.02	9.34	80%-120%	89.5115	Middle
36	10580	91	0601.03	7.14	>120%	160.128	Upper
36	10580	91	0601.04	8.11	80%-120%	99.628	Middle
36	10580	91	0602.00	10.44	50%-80%	66.3834	Moderate
36	10580	91	0603.01	7.56	50%-80%	72.5088	Moderate
36	10580	91	0604.00	8.08	50%-80%	64.6147	Moderate
36	10580	91	0605.01	8.5	80%-120%	98.6682	Middle
36	10580	91	0605.04	5.29	80%-120%	88.8451	Middle
36	10580	91	0605.05	6.91	50%-80%	66.9062	Moderate
36	10580	91	0605.06	7.16	80%-120%	87.2954	Middle
36	10580	91	0605.07	8.75	80%-120%	99.2497	Middle
36	10580	91	0606.01	11	80%-120%	99.0496	Middle
36	10580	91	0606.02	9.73	80%-120%	96.4563	Middle
36	10580	91	0607.03	11.09	80%-120%	103.5394	Middle
36	10580	91	0607.04	11.55	80%-120%	96.9215	Middle
36	10580	91	0607.05	14.29	80%-120%	92.8361	Middle
36	10580	91	0607.06	11.22	>120%	149.2602	Upper
36	10580	91	0608.00	11.64	80%-120%	108.8182	Middle
36	10580	91	0609.01	8	80%-120%	106.9626	Middle
36	10580	91	0609.02	8.18	50%-80%	77.8578	Moderate
36	10580	91	0629.00	7.12	50%-80%	77.51	Moderate
Warren							
36	24020	113	0701.00	11.67	>120%	121.0344	Upper
36	24020	113	0702.00	17.19	<50%	41.6439	Low
36	24020	113	0703.00	10.68	80%-120%	103.1109	Middle
36	24020	113	0704.00	11.97	80%-120%	82.9159	Middle
36	24020	113	0705.00	14.17	80%-120%	83.4441	Middle
36	24020	113	0706.02	6.83	>120%	162.2328	Upper
36	24020	113	0706.03	11.68	80%-120%	101.3508	Middle
36	24020	113	0706.04	9.1	80%-120%	119.0908	Middle
36	24020	113	0707.01	11.27	80%-120%	104.9267	Middle
36	24020	113	0707.02	9.84	>120%	145.6214	Upper
36	24020	113	0708.01	10.15	>120%	136.3466	Upper
36	24020	113	0708.02	9.63	80%-120%	110.8103	Middle
36	24020	113	0709.00	8.02	>120%	168.7079	Upper
36	24020	113	0710.00	8.22	80%-120%	91.4173	Middle
36	24020	113	0720.01	10.34	50%-80%	78.3921	Moderate
36	24020	113	0720.02	7.31	>120%	129.506	Upper
36	24020	113	0730.00	7.98	80%-120%	86.1044	Middle
36	24020	113	0735.00	7.99	50%-80%	73.7418	Moderate
36	24020	113	0740.00	8.03	50%-80%	78.3805	Moderate
36	24020	113	0750.01	7.13	80%-120%	96.5687	Middle
36	24020	113	0750.02	8.5	80%-120%	97.1911	Middle
36	24020	113	0760.00	5.61	80%-120%	109.5383	Middle

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36	24020	113	0780.00	7.26	>120%	152.9954	Upper
Washington							
36	24020	115	0801.00	12.93	80%-120%	87.9201	Middle
36	24020	115	0802.00	11.28	80%-120%	82.575	Middle
36	24020	115	0803.01	10.75	80%-120%	103.0812	Middle
36	24020	115	0803.02	7.83	80%-120%	82.8023	Middle
36	24020	115	0810.01	6.91	80%-120%	119.5402	Middle
36	24020	115	0810.02	46.36	80%-120%	95.8171	Middle
36	24020	115	0820.01	7.11	80%-120%	89.3665	Middle
36	24020	115	0820.02	4.44	80%-120%	96.5325	Middle
36	24020	115	0840.01	5.44	80%-120%	88.8151	Middle
36	24020	115	0840.02	6.42	50%-80%	59.3362	Moderate
36	24020	115	0850.00	8.12	80%-120%	93.6269	Middle
36	24020	115	0860.00	7.28	80%-120%	82.5582	Middle
36	24020	115	0870.00	8.18	80%-120%	80.6069	Middle
36	24020	115	0880.01	9.29	80%-120%	84.259	Middle
36	24020	115	0880.02	9.72	80%-120%	80.8122	Middle
36	24020	115	0890.00	7.64	80%-120%	99.9225	Middle
36	24020	115	0900.00	9.42	80%-120%	87.5004	Middle
36	24020	115	0910.00	7.86	80%-120%	91.744	Middle
36	24020	115	0920.00	8.02	80%-120%	80.625	Middle
36	24020	115	0930.00	8.09	80%-120%	115.5808	Middle
36	24020	115	0940.00	8.25	80%-120%	98.0086	Middle
Clinton							
36	99999	19	1002.00	8.03	80%-120%	114.5781	Middle
36	99999	19	1006.00	8.28	80%-120%	111.1618	Middle
36	99999	19	1007.00	6.07	80%-120%	117.7177	Middle
36	99999	19	1008.00	10.57	80%-120%	102.4746	Middle
36	99999	19	1009.01	16.31	80%-120%	109.0653	Middle
36	99999	19	1009.02	18.58	>120%	123.1987	Upper
36	99999	19	1010.00	13.52	>120%	144.5632	Upper
36	99999	19	1016.00	12.38	50%-80%	77.6575	Moderate
36	99999	19	1019.01	9.63	80%-120%	107.0717	Middle
36	99999	19	1019.02	11.39	>120%	149.7877	Upper
36	99999	19	1021.00	10.89	80%-120%	110.5562	Middle
36	99999	19	1022.00	16.16	50%-80%	62.1796	Moderate
36	99999	19	1028.00	9.62	80%-120%	110.5	Middle
36	99999	19	1030.00	38.35	NA	NA	NA
36	99999	19	1031.00	24.39	50%-80%	78.2283	Moderate
36	99999	19	1032.00	13.44	80%-120%	108.5901	Middle
36	99999	19	1039.00	8.76	80%-120%	108.83	Middle
36	99999	19	1042.00	10.63	80%-120%	90.17	Middle
Essex							
36	99999	31	9601.00	8.48	80%-120%	106.8515	Middle
36	99999	31	9607.00	8.62	80%-120%	95.2883	Middle
36	99999	31	9608.00	5.14	80%-120%	115.6894	Middle
36	99999	31	9609.01	8.49	80%-120%	93.6801	Middle

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36	99999	31	9609.02	6.89	80%-120%	107.4093	Middle
36	99999	31	9610.01	8.66	50%-80%	74.357	Moderate
36	99999	31	9610.02	10.92	80%-120%	81.3636	Middle
36	99999	31	9611.00	6.27	80%-120%	119.3897	Middle
36	99999	31	9612.01	6.22	80%-120%	93.812	Middle
36	99999	31	9612.02	9.39	50%-80%	74.5946	Moderate
36	99999	31	9613.00	8.99	80%-120%	111.8818	Middle
36	99999	31	9614.00	6.94	80%-120%	94.0279	Middle