

Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

State: ARIZONA (04)

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)
MARICOPA COUNTY (013), AZ										
MSA 38060										
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	50	0	0	0	0	1	50	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	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	1	50	0	0	0	0	1	50	0	0

Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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)
PLYMOUTH COUNTY (023), 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%	1	47	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%	1	28	0	0	0	0	1	28	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	75	0	0	0	0	1	28	0	0

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Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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)
SUFFOLK COUNTY (025), 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%	1	43	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	43	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	223	0	0	0	0	1	28	0	0
STATE TOTAL	5	223	0	0	0	0	1	28	0	0

Loans by County

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Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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										
Outside Assessment Area										
Low Income	1	65	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	121	0	0	0	0	1	33	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	5	211	0	0	0	0	1	33	0	0
CATTARAUGUS COUNTY (009), 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	64	0	0	0	0	1	46	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	1	46	0	0
CAYUGA COUNTY (011), 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	179	0	0	0	0	3	139	0	0
Upper Income	2	61	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	6	240	0	0	0	0	3	139	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)
CHAUTAUQUA COUNTY (013), 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	6	183	0	0	0	0	1	62	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	6	183	0	0	0	0	1	62	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

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Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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)
CLINTON COUNTY (019), NY 2/										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	159	1	125	1	400	1	75	0	0
Middle Income	5	266	1	250	1	500	4	226	0	0
Upper Income	2	156	0	0	2	903	3	994	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	581	2	375	4	1,803	8	1,295	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	244	0	0	1	500	3	599	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	244	0	0	1	500	3	599	0	0
Totals For County: (019) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	159	1	125	1	400	1	75	0	0
Middle Income	9	510	1	250	2	1,000	7	825	0	0
Upper Income	2	156	0	0	2	903	3	994	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	825	2	375	5	2,303	11	1,894	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)
CORTLAND COUNTY (023), 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	15	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	15	0	0	0	0	0	0	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	1	35	0	0	0	0	1	35	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	35	0	0	0	0	1	35	0	0

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Small Business Loans - Originations

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Institution: Glens Falls National

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)
ERIE COUNTY (029), NY										
MSA 15380										
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%	4	148	0	0	0	0	2	88	0	0
Median Family Income 40-50%	1	50	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	18	0	0	0	0	1	18	0	0
Median Family Income 80-90%	1	28	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	57	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	64	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	134	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	167	0	0	0	0	1	19	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	17	666	0	0	0	0	4	125	0	0

Footnote:

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Small Business Loans - Originations

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Institution: Glens Falls National

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)
ESSEX COUNTY (031), NY 2/										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	140	0	0	2	855	3	445	0	0
Middle Income	10	479	0	0	0	0	4	220	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	13	619	0	0	2	855	7	665	0	0
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	63	0	0	0	0	1	63	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	63	0	0	0	0	1	63	0	0
Totals For County: (031) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	140	0	0	2	855	3	445	0	0
Middle Income	11	542	0	0	0	0	5	283	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	14	682	0	0	2	855	8	728	0	0

Footnote:

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Small Business Loans - Originations

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Institution: Glens Falls National

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)
FRANKLIN COUNTY (033), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	209	0	0	0	0	0	0	0	0
Middle Income	5	195	0	0	0	0	3	137	0	0
Upper Income	3	121	0	0	0	0	1	28	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	12	525	0	0	0	0	4	165	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	1	63	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	63	0	0	0	0	0	0	0	0
GENESEE COUNTY (037), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	41	0	0	0	0	0	0	0	0
Middle Income	1	47	0	0	0	0	0	0	0	0
Upper Income	1	32	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	120	0	0	0	0	0	0	0	0

Footnote:

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Small Business Loans - Originations

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Institution: Glens Falls National

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)
HAMILTON COUNTY (041), 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	39	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	39	0	0	0	0	0	0	0	0
JEFFERSON COUNTY (045), NY										
MSA 48060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	348	0	0	0	0	2	106	0	0
Middle Income	8	411	0	0	0	0	1	38	0	0
Upper Income	18	976	1	103	0	0	3	153	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	34	1,735	1	103	0	0	6	297	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	2	97	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	2	97	0	0	0	0	0	0	0	0

Footnote:

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Institution: Glens Falls National

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)
LIVINGSTON COUNTY (051), NY										
MSA 40380										
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	126	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	126	0	0	0	0	0	0	0	0
MADISON COUNTY (053), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	48	0	0	0	0	0	0	0	0
Middle Income	4	89	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	5	137	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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)
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%	1	20	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%	4	189	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	123	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	41	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	20	0	0	0	0	1	20	0	0
Median Family Income >= 120%	1	25	0	0	0	0	0	0	0	0
Median Family Income Not Known	3	111	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	529	0	0	0	0	1	20	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	47	0	0	0	0	1	47	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	47	0	0	0	0	1	47	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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)
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%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	1	46	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	0	0	0	0	0	0	0	0
NIAGARA COUNTY (063), NY										
MSA 15380										
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	69	0	0	0	0	2	69	0	0
Upper Income	3	163	0	0	0	0	3	163	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	232	0	0	0	0	5	232	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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)
ONEIDA COUNTY (065), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	97	0	0	0	0	0	0	0	0
Middle Income	2	66	0	0	0	0	1	24	0	0
Upper Income	2	59	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	7	222	0	0	0	0	1	24	0	0
ONONDAGA COUNTY (067), 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	7	369	0	0	0	0	4	181	0	0
Upper Income	6	217	0	0	0	0	4	159	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	13	586	0	0	0	0	8	340	0	0
ORANGE COUNTY (071), 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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	61	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

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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)
ORLEANS COUNTY (073), NY										
MSA 40380										
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	81	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	81	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	53	0	0	0	0	0	0	0	0
Middle Income	4	188	0	0	0	0	2	100	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	241	0	0	0	0	2	100	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	29	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	29	0	0	0	0	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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)
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%	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%	1	22	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	22	0	0	0	0	0	0	0	0
RENSSELAER COUNTY (083), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	82	0	0	0	0	0	0	0	0
Middle Income	4	128	0	0	0	0	0	0	0	0
Upper Income	2	39	0	0	0	0	1	11	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	249	0	0	0	0	1	11	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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)
ROCKLAND COUNTY (087), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	36	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	36	0	0	0	0	0	0	0	0
ST. LAWRENCE COUNTY (089), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	111	0	0	0	0	0	0	0	0
Middle Income	2	131	0	0	0	0	0	0	0	0
Upper Income	6	172	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	414	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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 2/										
MSA 10580										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	258	0	0	1	400	3	130	0	0
Middle Income	9	445	1	250	5	2,870	6	1,597	0	0
Upper Income	1	66	0	0	0	0	1	66	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	769	1	250	6	3,270	10	1,793	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	3	104	0	0	0	0	1	25	0	0
Upper Income	1	68	1	200	1	400	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	197	1	200	1	400	2	50	0	0
Totals For County: (091) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	283	0	0	1	400	4	155	0	0
Middle Income	12	549	1	250	5	2,870	7	1,622	0	0
Upper Income	2	134	1	200	1	400	1	66	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	966	2	450	7	3,670	12	1,843	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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)
SCHENECTADY COUNTY (093), NY										
MSA 10580										
Outside Assessment Area										
Low Income	1	31	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	140	0	0	0	0	0	0	0	0
Upper Income	1	30	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	7	201	0	0	0	0	0	0	0	0
STEUBEN COUNTY (101), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	63	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	63	0	0	0	0	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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%	1	29	0	0	0	0	1	29	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	70	0	0	0	0	1	70	0	0
Median Family Income 100-110%	1	15	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	3	114	0	0	0	0	2	99	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	40	0	0	0	0	0	0	0	0
Middle Income	1	33	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	73	0	0	0	0	0	0	0	0

Footnote:

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Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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)
WARREN COUNTY (113), NY										
MSA 24020										
Inside AA 0001										
Low Income	3	220	1	150	1	610	1	70	0	0
Moderate Income	2	72	0	0	3	1,675	1	775	0	0
Middle Income	38	1,446	3	552	6	2,492	11	1,017	0	0
Upper Income	12	576	2	375	3	1,520	8	690	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	55	2,314	6	1,077	13	6,297	21	2,552	0	0
WASHINGTON COUNTY (115), NY										
MSA 24020										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	182	0	0	0	0	0	0	0	0
Middle Income	40	1,854	9	1,752	5	2,244	16	1,727	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	44	2,036	9	1,752	5	2,244	16	1,727	0	0
WAYNE COUNTY (117), NY										
MSA 40380										
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	36	0	0	0	0	1	21	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	36	0	0	0	0	1	21	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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%	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	37	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	37	0	0	0	0	0	0	0	0
WYOMING COUNTY (121), 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	239	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	7	239	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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)
YATES COUNTY (123), NY										
MSA 40380										
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	34	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	34	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	138	6,319	18	3,454	30	14,469	62	8,032	0	0
TOTAL OUTSIDE AA IN STATE	203	8,352	2	303	2	900	49	2,508	0	0
STATE TOTAL	341	14,671	20	3,757	32	15,369	111	10,540	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

State: OHIO (39)

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)
LORAIN COUNTY (093), OH										
MSA 17460										
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	53	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	53	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	53	0	0	0	0	0	0	0	0
STATE TOTAL	1	53	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

State: PENNSYLVANIA (42)

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)
ERIE COUNTY (049), PA										
MSA 21500										
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	0	0	0	0	0	0	0	0
Upper Income	1	44	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	73	0	0	0	0	0	0	0	0
MCKEAN COUNTY (083), 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	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	121	0	0	0	0	0	0	0	0
STATE TOTAL	3	121	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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)
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	3	146	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	146	0	0	0	0	0	0	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	4	188	0	0	0	0	3	125	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	5	231	0	0	0	0	3	125	0	0
CALEDONIA COUNTY (005), 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	21	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

Footnote:

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Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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)
CHITTENDEN COUNTY (007), VT										
MSA 15540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	198	0	0	0	0	0	0	0	0
Middle Income	5	245	0	0	0	0	1	38	0	0
Upper Income	1	30	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	473	0	0	0	0	1	38	0	0
FRANKLIN COUNTY (011), VT										
MSA 15540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	81	0	0	0	0	1	34	0	0
Middle Income	4	201	0	0	0	0	1	45	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	6	282	0	0	0	0	2	79	0	0
GRAND ISLE COUNTY (013), VT										
MSA 15540										
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	147	0	0	0	0	2	63	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	147	0	0	0	0	2	63	0	0

Footnote:

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Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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)
LAMOILLE COUNTY (015), 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	5	246	0	0	0	0	4	180	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	246	0	0	0	0	4	180	0	0
ORLEANS COUNTY (019), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	220	0	0	0	0	3	190	0	0
Middle Income	2	83	0	0	0	0	1	31	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	6	303	0	0	0	0	4	221	0	0
RUTLAND COUNTY (021), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	41	0	0	0	0	1	41	0	0
Middle Income	5	161	0	0	0	0	0	0	0	0
Upper Income	1	14	0	0	0	0	1	14	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	216	0	0	0	0	2	55	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National

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)
WASHINGTON COUNTY (023), 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	39	0	0	0	0	1	39	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	39	0	0	0	0	1	39	0	0
WINDHAM COUNTY (025), VT										
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	1	51	0	0
Middle Income	1	59	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	110	0	0	0	0	1	51	0	0
WINDSOR COUNTY (027), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	29	0	0	0	0	1	29	0	0
Middle Income	5	219	0	0	0	0	2	81	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	6	248	0	0	0	0	3	110	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Glens Falls National

Respondent ID: 0000007699

Agency: OCC - 1

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	56	2,462	0	0	0	0	23	961	0	0
STATE TOTAL	56	2,462	0	0	0	0	23	961	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	138	6,319	18	3,454	30	14,469	62	8,032	0	0
TOTAL OUTSIDE AA	277	11,640	2	303	2	900	74	3,547	0	0
TOTAL INSIDE & OUTSIDE	415	17,959	20	3,757	32	15,369	136	11,579	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000007699

Small Business Loans - Purchases

Agency: OCC - 1

Institution: Glens Falls National

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										
Outside Assessment Area										
Low Income	0	0	0	0	2	1,025	2	1,025	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	1,025	2	1,025	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	2	1,025	2	1,025	0	0
STATE TOTAL	0	0	0	0	2	1,025	2	1,025	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	2	1,025	2	1,025	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	2	1,025	2	1,025	0	0

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

Respondent ID: 0000007699
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 - CLINTON COUNTY (019) - MSA NA 2/	16	2,759	8	1,295	0	0
NY - ESSEX COUNTY (031) - MSA NA 2/	15	1,474	7	665	0	0
NY - SARATOGA COUNTY (091) - MSA 10580 2/	23	4,289	10	1,793	0	0
NY - WARREN COUNTY (113) - MSA 24020	74	9,688	21	2,552	0	0
NY - WASHINGTON COUNTY (115) - MSA 24020	58	6,032	16	1,727	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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

Respondent ID: 000007699
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	22	40,906	0	0
Purchased	0	0	0	0
Total	22	40,906	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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

Agency: OCC - 1

Institution: Glens Falls National

ASSESSMENT AREA - 0001

CLINTON COUNTY (019), NY 2/

MSA: NA

Moderate Income

1016.00 1022.00 1031.00

Middle Income

1002.00 1006.00 1007.00 1008.00 1009.01* 1019.01 1021.00* 1028.00 1032.00* 1039.00* 1042.00*

Upper Income

1009.02 1010.00 1019.02*

Income Not Known

1030.00*

ESSEX COUNTY (031), NY 2/

MSA: NA

Moderate Income

9610.01 9612.02

Middle Income

9601.00 9607.00* 9608.00 9609.01 9609.02 9610.02* 9611.00* 9612.01 9613.00 9614.00

SARATOGA COUNTY (091), NY 2/

MSA: 10580

Moderate Income

0602.00 0603.01 0604.00 0605.05* 0609.02 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*

Upper Income

0601.03 0607.06*

WARREN COUNTY (113), NY

MSA: 24020

Low Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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

Agency: OCC - 1

Institution: Glens Falls National

0702.00

Moderate Income

0720.01 0735.00* 0740.00

Middle Income

0703.00 0704.00 0705.00 0706.03 0706.04 0707.01 0708.02 0710.00 0730.00 0750.01 0750.02

0760.00

Upper Income

0701.00* 0706.02* 0707.02 0708.01 0709.00* 0720.02 0780.00

WASHINGTON COUNTY (115), NY

MSA: 24020

Moderate Income

0840.02

Middle Income

0801.00 0802.00 0803.01 0803.02 0810.01 0810.02 0820.01 0820.02 0840.01* 0850.00* 0860.00

0870.00 0880.01 0880.02 0890.00 0900.00 0910.00* 0920.00 0930.00 0940.00*

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

0506.18

FAULKNER COUNTY (045), AR

MSA: 30780

Middle Income

0306.00

BOULDER COUNTY (013), CO

MSA: 14500

Middle Income

0137.06

MIDDLESEX COUNTY (007), CT

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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

Agency: OCC - 1

Institution: Glens Falls National

MSA: 25540

Middle Income

5420.00

POLK COUNTY (105), FL

MSA: 29460

Median Family Income 50-60%

0114.00

BERKSHIRE COUNTY (003), MA

MSA: 38340

Middle Income

9131.00

ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income 80-90%

2103.01

PLYMOUTH COUNTY (023), MA

MSA: 14454

Median Family Income 80-90%

5211.02

Median Family Income 100-110%

5091.01

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income 60-70%

1708.00

CARROLL COUNTY (003), NH

MSA: NA

Middle Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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

Agency: OCC - 1

Institution: Glens Falls National

9554.01

HILLSBOROUGH COUNTY (011), NH

MSA: 31700

Middle Income

0185.02 0225.01

SULLIVAN COUNTY (019), NH

MSA: NA

Middle Income

9751.00

ALBANY COUNTY (001), NY

MSA: 10580

Low Income

0025.00 0128.00

Middle Income

0004.03 0135.07 0139.01

Upper Income

0146.17

CATTARAUGUS COUNTY (009), NY

MSA: NA

Middle Income

9604.00 9612.00

CAYUGA COUNTY (011), NY

MSA: NA

Middle Income

0403.00 0411.02 0412.02 0418.00

Upper Income

0404.00 0406.00

CHAUTAUQUA COUNTY (013), NY

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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

Agency: OCC - 1

Institution: Glens Falls National

MSA: NA

Middle Income

0351.00 0358.00 0368.01 0369.02 0372.00

CLINTON COUNTY (019), NY 2/

MSA: NA

Middle Income

1001.01 1035.12

CORTLAND COUNTY (023), NY

MSA: NA

Middle Income

9702.02

DELAWARE COUNTY (025), NY

MSA: NA

Moderate Income

9701.01

ERIE COUNTY (029), NY

MSA: 15380

Median Family Income 30-40%

0036.00 0163.00

Median Family Income 40-50%

0083.00

Median Family Income 70-80%

0091.07

Median Family Income 80-90%

0128.00

Median Family Income 90-100%

0158.00

Median Family Income 100-110%

0108.08

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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

Agency: OCC - 1

Institution: Glens Falls National

Median Family Income 110-120%

0152.01 0152.02 0165.00

Median Family Income >= 120%

0065.01 0136.00 0137.02 0142.04 0142.08

ESSEX COUNTY (031), NY 2/

MSA: NA

Middle Income

9605.01

FRANKLIN COUNTY (033), NY

MSA: NA

Moderate Income

9502.00 9505.01

Middle Income

9400.00 9503.01 9508.00 9514.00 9520.00

Upper Income

9505.02 9511.00 9512.00

FULTON COUNTY (035), NY

MSA: NA

Middle Income

9705.00

GENESEE COUNTY (037), NY

MSA: NA

Moderate Income

9507.00

Middle Income

9512.00

Upper Income

9514.00

HAMILTON COUNTY (041), NY

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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

Agency: OCC - 1

Institution: Glens Falls National

MSA: NA

Middle Income

9503.00

JEFFERSON COUNTY (045), NY

MSA: 48060

Moderate Income

0612.00 0613.00 0621.00

Middle Income

0601.01 0602.02 0602.03 0605.00 0618.01

Upper Income

0601.02 0602.01 0604.01 0611.02 0618.02 0619.00

LEWIS COUNTY (049), NY

MSA: NA

Moderate Income

9507.00

LIVINGSTON COUNTY (051), NY

MSA: 40380

Middle Income

0306.00 0309.00 0313.00

MADISON COUNTY (053), NY

MSA: 45060

Moderate Income

0307.01

Middle Income

0303.00 0304.01 0306.01 0310.00

MONROE COUNTY (055), NY

MSA: 40380

Median Family Income 50-60%

0085.00

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Glens Falls National

Median Family Income 70-80%

0131.04 0139.01

Median Family Income 90-100%

0142.02 0149.01

Median Family Income 100-110%

0112.07

Median Family Income 110-120%

0130.05

Median Family Income >= 120%

0113.04

Median Family Income Not Known

0032.00 0087.02

MONTGOMERY COUNTY (057), NY

MSA: NA

Middle Income

0723.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income Not Known

0113.00

NIAGARA COUNTY (063), NY

MSA: 15380

Middle Income

0231.00 0234.01

Upper Income

0227.17 0243.02 0243.03

ONEIDA COUNTY (065), NY

MSA: 46540

Moderate Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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

Agency: OCC - 1

Institution: Glens Falls National

0220.00 0232.00

Middle Income

0252.00 0257.00

Upper Income

0249.00 0262.00

ONONDAGA COUNTY (067), NY

MSA: 45060

Middle Income

0103.01 0134.00 0135.00 0158.00 0160.01 0165.01

Upper Income

0001.00 0046.00 0112.41 0115.00 0148.00

ORANGE COUNTY (071), NY

MSA: 39100

Upper Income

0133.02

ORLEANS COUNTY (073), NY

MSA: 40380

Middle Income

0406.01 4013.00

OSWEGO COUNTY (075), NY

MSA: 45060

Moderate Income

0212.03

Middle Income

0202.01 0205.02 0209.04

OTSEGO COUNTY (077), NY

MSA: NA

Middle Income

5911.00

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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

Agency: OCC - 1

Institution: Glens Falls National

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 90-100%

0143.00

RENSSELAER COUNTY (083), NY

MSA: 10580

Moderate Income

0410.00

Middle Income

0518.00 0525.02 0526.03

Upper Income

0525.01

ROCKLAND COUNTY (087), NY

MSA: 35614

Moderate Income

0121.13

ST. LAWRENCE COUNTY (089), NY

MSA: NA

Moderate Income

4918.00 4927.00

Middle Income

4917.00 4926.00

Upper Income

4910.00 4913.00 4920.00

SARATOGA COUNTY (091), NY 2/

MSA: 10580

Moderate Income

0611.01

Middle Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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

Agency: OCC - 1

Institution: Glens Falls National

0610.01 0618.00 0624.09

Upper Income

0613.01 0619.07 0624.08

SCHENECTADY COUNTY (093), NY

MSA: 10580

Low Income

0202.00

Middle Income

0324.03 0329.02 0330.03

Upper Income

0319.01

STEUBEN COUNTY (101), NY

MSA: NA

Moderate Income

9609.00

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 70-80%

1700.04

Median Family Income 90-100%

1592.03

Median Family Income 100-110%

1583.27

ULSTER COUNTY (111), NY

MSA: 28740

Moderate Income

9520.00

Middle Income

9524.00

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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

Agency: OCC - 1

Institution: Glens Falls National

WAYNE COUNTY (117), NY

MSA: 40380

Middle Income

0201.05 0203.02

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 110-120%

0135.00

WYOMING COUNTY (121), NY

MSA: NA

Middle Income

9702.02 9704.00 9705.00 9706.00 9710.00

YATES COUNTY (123), NY

MSA: 40380

Middle Income

1501.01

LORAIN COUNTY (093), OH

MSA: 17460

Upper Income

0132.02

ERIE COUNTY (049), PA

MSA: 21500

Middle Income

0112.01

Upper Income

0109.04

MCKEAN COUNTY (083), PA

MSA: NA

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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

Agency: OCC - 1

Institution: Glens Falls National

Middle Income

4210.00

ADDISON COUNTY (001), VT

MSA: NA

Middle Income

9605.00 9607.00

BENNINGTON COUNTY (003), VT

MSA: NA

Middle Income

9710.00 9712.00 9714.00

Upper Income

9704.01

CALEDONIA COUNTY (005), VT

MSA: NA

Middle Income

9572.00

CHITTENDEN COUNTY (007), VT

MSA: 15540

Moderate Income

0022.01 0036.00 0040.02

Middle Income

0021.01 0023.04 0027.01 0028.00 0031.01

Upper Income

0035.01

FRANKLIN COUNTY (011), VT

MSA: 15540

Moderate Income

0103.00

Middle Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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

Agency: OCC - 1

Institution: Glens Falls National

0101.02 0106.00 0109.00 0110.00

GRAND ISLE COUNTY (013), VT

MSA: 15540

Middle Income

0201.00 0202.00

LAMOILLE COUNTY (015), VT

MSA: NA

Middle Income

9531.00 9534.00 9535.00

ORLEANS COUNTY (019), VT

MSA: NA

Moderate Income

9515.00 9519.00

Middle Income

9512.00 9520.00

RUTLAND COUNTY (021), VT

MSA: NA

Moderate Income

9633.00

Middle Income

9622.00 9623.00 9624.00 9628.00 9636.00

Upper Income

9627.00

WASHINGTON COUNTY (023), VT

MSA: NA

Middle Income

9541.00

WINDHAM COUNTY (025), VT

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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

Agency: OCC - 1

Institution: Glens Falls National

MSA: NA

Moderate Income

9684.00

Middle Income

9673.00

WINDSOR COUNTY (027), VT

MSA: NA

Moderate Income

9663.00

Middle Income

9661.00 9668.00

Footnote:

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2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000007699

Institution: Glens Falls National

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	287	287	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	95	95	0	0.00%
Total	384	384	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.