

Loans by County

Small Business Loans - Originations

Institution: Glens Falls National Bank

Respondent ID: 0000007699

Agency: OCC - 1

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	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
HAMPSHIRE COUNTY (015), MA										
MSA 44140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	1	30	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

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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)
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%	1	57	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	57	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	108	0	0	0	0	1	30	0	0
STATE TOTAL	3	108	0	0	0	0	1	30	0	0

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State: NEW HAMPSHIRE (33)

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)
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	42	0	0	0	0	1	42	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	42	0	0	0	0	1	42	0	0
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	81	0	0	0	0	1	42	0	0
STATE TOTAL	2	81	0	0	0	0	1	42	0	0

Loans by County

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Small Business Loans - Originations

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Institution: Glens Falls 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										
Outside Assessment Area										
Low Income	1	43	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	50	0	0	2	741	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	93	0	0	2	741	0	0	0	0
ALLEGANY COUNTY (003), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	55	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	0	0	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	1	27	0	0	0	0	1	27	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	27	0	0	0	0	1	27	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)
CAYUGA COUNTY (011), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	0	0	0	0	1	26	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	26	0	0	0	0	1	26	0	0
CHAUTAUQUA COUNTY (013), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	22	0	0	0	0	0	0	0	0
Middle Income	5	220	0	0	0	0	1	33	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	242	0	0	0	0	1	33	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.

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Institution: Glens Falls 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)
CLINTON COUNTY (019), NY 2/										
MSA NA										
Inside AA 0001										
Low Income	3	68	1	218	3	1,229	0	0	0	0
Moderate Income	5	192	0	0	0	0	0	0	0	0
Middle Income	35	1,442	8	1,127	14	6,946	11	2,046	0	0
Upper Income	24	883	2	289	1	500	4	165	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	67	2,585	11	1,634	18	8,675	15	2,211	0	0
Outside Assessment Area										
Middle Income	1	6	1	133	0	0	0	0	0	0
Upper Income	3	138	0	0	0	0	2	93	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	144	1	133	0	0	2	93	0	0
Totals For County: (019) 2/										
Low Income	3	68	1	218	3	1,229	0	0	0	0
Moderate Income	5	192	0	0	0	0	0	0	0	0
Middle Income	36	1,448	9	1,260	14	6,946	11	2,046	0	0
Upper Income	27	1,021	2	289	1	500	6	258	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	71	2,729	12	1,767	18	8,675	17	2,304	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)
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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	42	0	0	0	0	1	42	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	42	0	0	0	0	1	42	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	1	47	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	47	0	0	0	0	0	0	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)
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%	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	45	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	23	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%	3	97	0	0	0	0	1	35	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	5	165	0	0	0	0	1	35	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 2/										
MSA NA										
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	53	1,687	4	532	2	726	10	440	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	53	1,687	4	532	2	726	10	440	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	30	0	0	0	0	1	30	0	0
Upper Income	10	364	0	0	1	416	6	191	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	394	0	0	1	416	7	221	0	0
Totals For County: (031) 2/										
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	54	1,717	4	532	2	726	11	470	0	0
Upper Income	10	364	0	0	1	416	6	191	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	64	2,081	4	532	3	1,142	17	661	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)
FRANKLIN COUNTY (033), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	39	2	394	0	0	2	394	0	0
Middle Income	16	575	1	176	2	568	11	1,052	0	0
Upper Income	1	21	0	0	0	0	1	21	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	635	3	570	2	568	14	1,467	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	88	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	88	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	0	0	0	0	0	0	0	0	0	0
Middle Income	3	147	0	0	0	0	2	98	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	98	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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	23	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	0	0	0	0
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	2	97	0	0	0	0	1	70	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	1	70	0	0
HERKIMER COUNTY (043), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	0	0	1	34	0	0
Upper Income	1	31	0	0	1	1,000	1	31	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	65	0	0	1	1,000	2	65	0	0

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Institution: Glens Falls 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)
JEFFERSON COUNTY (045), NY										
MSA 48060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	68	0	0	0	0	0	0	0	0
Middle Income	18	730	0	0	0	0	3	127	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	20	798	0	0	0	0	3	127	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	1	44	0	0	0	0	1	44	0	0
Middle Income	4	150	0	0	0	0	1	60	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	194	0	0	0	0	2	104	0	0
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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	21	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:

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 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)
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	9	355	0	0	0	0	4	172	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	355	0	0	0	0	4	172	0	0
MONROE COUNTY (055), NY										
MSA 40380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	5	186	0	0	0	0	2	83	0	0
Median Family Income 90-100%	1	38	0	0	0	0	1	38	0	0
Median Family Income 100-110%	1	48	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	38	0	0	0	0	1	38	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	310	0	0	0	0	4	159	0	0

Footnote:

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Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls 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)
MONTGOMERY COUNTY (057), NY										
MSA NA										
Outside Assessment Area										
Low Income	1	30	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	2	78	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	1	44	0	0	0	0	0	0	0	0
Middle Income	2	75	0	0	0	0	1	30	0	0
Upper Income	2	68	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	187	0	0	0	0	1	30	0	0
ONEIDA COUNTY (065), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	140	0	0	0	0	1	43	0	0
Middle Income	4	178	0	0	0	0	2	102	0	0
Upper Income	3	134	0	0	0	0	2	81	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	452	0	0	0	0	5	226	0	0

Footnote:

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Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls 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)
ONONDAGA COUNTY (067), NY										
MSA 45060										
Outside Assessment Area										
Low Income	1	21	0	0	0	0	1	21	0	0
Moderate Income	3	107	0	0	0	0	1	36	0	0
Middle Income	5	222	0	0	0	0	1	31	0	0
Upper Income	2	70	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	420	0	0	0	0	3	88	0	0
ONTARIO COUNTY (069), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	29	0	0	0	0	0	0	0	0
Middle Income	1	51	0	0	0	0	1	51	0	0
Upper Income	1	48	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	128	0	0	0	0	1	51	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	1	51	0	0	0	0	1	51	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	51	0	0	0	0	1	51	0	0

Footnote:

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Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls 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)
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	51	0	0	0	0	2	51	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	51	0	0	0	0	2	51	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	2	115	0	0	0	0	0	0	0	0
Middle Income	3	109	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	224	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	132	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	132	0	0	0	0	0	0

Footnote:

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Loans by County

Small Business Loans - Originations
 Institution: Glens Falls National Bank

Respondent ID: 0000007699
 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)
RENSSELAER COUNTY (083), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	13	0	0	0	0	0	0	0	0
Middle Income	2	58	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	3	71	0	0	0	0	1	47	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	2	97	0	0	0	0	0	0	0	0
Middle Income	9	376	0	0	0	0	4	156	0	0
Upper Income	3	109	1	225	0	0	1	225	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	582	1	225	0	0	5	381	0	0

Footnote:

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Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls 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 2/										
MSA 10580										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	34	977	4	685	1	306	3	300	0	0
Middle Income	37	1,165	4	584	4	2,350	4	1,951	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	71	2,142	8	1,269	5	2,656	7	2,251	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	10	282	2	346	0	0	3	139	0	0
Upper Income	11	409	4	533	1	505	1	40	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	691	6	879	1	505	4	179	0	0
Totals For County: (091) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	34	977	4	685	1	306	3	300	0	0
Middle Income	47	1,447	6	930	4	2,350	7	2,090	0	0
Upper Income	11	409	4	533	1	505	1	40	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	92	2,833	14	2,148	6	3,161	11	2,430	0	0

Footnote:

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Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls 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)
SCHENECTADY COUNTY (093), NY										
MSA 10580										
Outside Assessment Area										
Low Income	1	30	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	275	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	30	0	0	1	275	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	0	0	0	0	0	0	0	0	0	0
Middle Income	2	95	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	95	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 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%	1	16	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	16	0	0	0	0	0	0	0	0
TOMPKINS COUNTY (109), NY										
MSA 27060										
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	60	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	60	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 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)
WARREN COUNTY (113), NY										
MSA 24020										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	30	1,122	11	1,982	5	2,765	2	36	0	0
Middle Income	247	8,169	40	6,332	29	14,245	22	3,628	0	0
Upper Income	19	381	0	0	1	270	1	15	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	296	9,672	51	8,314	35	17,280	25	3,679	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	7	139	1	150	0	0	0	0	0	0
Middle Income	150	4,342	28	4,844	12	4,920	20	1,564	0	0
Upper Income	17	347	0	0	1	322	2	40	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	174	4,828	29	4,994	13	5,242	22	1,604	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	1	15	0	0	0	0	0	0	0	0
Middle Income	2	67	0	0	0	0	1	41	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	82	0	0	0	0	1	41	0	0

Footnote:

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Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls 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%	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	2	297	2	760	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	0	0	2	297	2	760	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	2	90	0	0	0	0	1	48	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	90	0	0	0	0	1	48	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 Bank

Respondent ID: 0000007699

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)
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	44	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	44	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	661	20,914	103	16,743	73	34,579	79	10,185	0	0
TOTAL OUTSIDE AA IN STATE	191	7,320	14	2,236	10	4,265	71	3,932	0	0
STATE TOTAL	852	28,234	117	18,979	83	38,844	150	14,117	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 Bank

Respondent ID: 0000007699

Agency: OCC - 1

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)
WARREN COUNTY (123), 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	27	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	27	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	27	0	0	0	0	0	0	0	0
STATE TOTAL	1	27	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 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)
ADDISON COUNTY (001), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	28	0	0	0	0	0	0	0	0
Upper Income	1	43	0	0	0	0	1	43	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	71	0	0	0	0	1	43	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	1	73	0	0	0	0	0	0	0	0
Middle Income	5	216	0	0	0	0	3	112	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	289	0	0	0	0	3	112	0	0
CHITTENDEN COUNTY (007), VT										
MSA 15540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	183	0	0	0	0	4	121	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	7	221	0	0	0	0	4	121	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 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)
FRANKLIN COUNTY (011), VT										
MSA 15540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	22	0	0	0	0	1	22	0	0
Middle Income	4	137	0	0	0	0	3	85	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	159	0	0	0	0	4	107	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	2	69	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	69	0	0	0	0	0	0	0	0
LAMOILLE COUNTY (015), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	49	0	0	0	0	1	49	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	74	0	0	0	0	1	49	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 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)
ORLEANS COUNTY (019), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	88	0	0	0	0	2	88	0	0
Middle Income	5	216	0	0	0	0	2	72	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	304	0	0	0	0	4	160	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	0	0	0	0	0	0	0	0	0	0
Middle Income	6	138	0	0	2	1,000	1	17	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	138	0	0	2	1,000	1	17	0	0
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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	94	0	0	0	0	1	56	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	94	0	0	0	0	1	56	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 Bank

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)
WINDSOR COUNTY (027), 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	196	0	0	0	0	1	62	0	0
Upper Income	1	40	0	0	0	0	1	40	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	236	0	0	0	0	2	102	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	45	1,655	0	0	2	1,000	21	767	0	0
STATE TOTAL	45	1,655	0	0	2	1,000	21	767	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 Bank

Respondent ID: 0000007699

Agency: OCC - 1

State: VIRGINIA (51)

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)
CAROLINE COUNTY (033), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	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	50	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	50	0	0	0	0	0	0	0	0
STATE TOTAL	1	50	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	661	20,914	103	16,743	73	34,579	79	10,185	0	0
TOTAL OUTSIDE AA	246	9,354	14	2,236	12	5,265	94	4,771	0	0
TOTAL INSIDE & OUTSIDE	907	30,268	117	18,979	85	39,844	173	14,956	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 - Purchases

Institution: Glens Falls National Bank

Respondent ID: 0000007699

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)
CLINTON COUNTY (019), NY 2/										
MSA NA										
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	695	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	695	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	695	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	695	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	695	0	0	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	1	695	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.

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Glens Falls National Bank

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/	96	12,894	15	2,211	1	695
NY - ESSEX COUNTY (031) - MSA NA 2/	59	2,945	10	440	0	0
NY - SARATOGA COUNTY (091) - MSA 10580 2/	84	6,067	7	2,251	0	0
NY - WARREN COUNTY (113) - MSA 24020	382	35,266	25	3,679	0	0
NY - WASHINGTON COUNTY (115) - MSA 24020	216	15,064	22	1,604	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.

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Glens Falls National Bank

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	13	9,431	0	0
Purchased	1	428	0	0
Total	14	9,859	0	0
Consortium/Third Party Loans (optional)				

2021 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 Bank

ASSESSMENT AREA - 0001

CLINTON COUNTY (019), NY 2/

MSA: NA

Low Income

1013.00

Moderate Income

1022.00

Middle Income

1002.00* 1003.00 1006.00 1008.00 1009.00 1014.00 1016.00 1019.00 1020.00 1021.00

Upper Income

1007.00 1010.00 1017.00

Income Not Known

1011.00*

ESSEX COUNTY (031), NY 2/

MSA: NA

Middle Income

9601.00 9607.00 9608.00 9609.00 9610.00 9611.00 9612.00 9613.00 9614.00

SARATOGA COUNTY (091), NY 2/

MSA: 10580

Moderate Income

0602.00 0604.00 0605.01 0605.02 0609.02

Middle Income

0601.01 0601.02 0603.00 0605.03* 0606.01 0606.02 0607.01 0608.00 0609.01

Upper Income

0607.02*

WARREN COUNTY (113), NY

MSA: 24020

Moderate Income

0702.00 0705.00

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.

2021 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 Bank

Middle Income

0701.00 0703.00 0704.00 0706.01 0706.02 0707.01 0708.00 0710.00 0720.00 0730.00 0735.00
0740.00 0750.00 0760.00 0780.00

Upper Income

0707.02 0709.00

WASHINGTON COUNTY (115), NY

MSA: 24020

Moderate Income

0801.00

Middle Income

0802.00 0803.00 0810.00 0820.01 0820.02 0840.00 0850.00 0860.00 0870.00 0880.00 0890.00
0900.00 0910.00 0920.00

Upper Income

0930.00 0940.00

OUTSIDE ASSESSMENT AREA

MIDDLESEX COUNTY (007), CT

MSA: 25540

Moderate Income

5421.00

SARASOTA COUNTY (115), FL

MSA: 35840

Upper Income

0019.05

BERKSHIRE COUNTY (003), MA

MSA: 38340

Middle Income

9223.00

HAMPSHIRE COUNTY (015), MA

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.

2021 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 Bank

MSA: 44140

Upper Income

8214.00

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income 100-110%

7011.00

HILLSBOROUGH COUNTY (011), NH

MSA: 31700

Upper Income

0123.00

ROCKINGHAM COUNTY (015), NH

MSA: 40484

Middle Income

0650.06

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income >= 120%

8115.02

ALBANY COUNTY (001), NY

MSA: 10580

Low Income

0011.00

Upper Income

0136.01 0137.03

ALLEGANY COUNTY (003), NY

MSA: NA

Moderate Income

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.

2021 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 Bank

9506.00

CATTARAUGUS COUNTY (009), NY

MSA: NA

Middle Income

9610.00

CAYUGA COUNTY (011), NY

MSA: NA

Moderate Income

0414.00

CHAUTAUQUA COUNTY (013), NY

MSA: NA

Moderate Income

0306.00

Middle Income

0304.00 0353.00 0356.00 0364.02 0371.00

CLINTON COUNTY (019), NY 2/

MSA: NA

Middle Income

1004.00

Upper Income

1018.00

CORTLAND COUNTY (023), NY

MSA: NA

Upper Income

9710.00

DELAWARE COUNTY (025), NY

MSA: NA

Middle Income

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.

2021 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 Bank

9701.00

ERIE COUNTY (029), NY

MSA: 15380

Median Family Income 80-90%

0172.00

Median Family Income 100-110%

0108.05

Median Family Income >= 120%

0091.14 0137.01 0142.08

ESSEX COUNTY (031), NY 2/

MSA: NA

Middle Income

9603.00

Upper Income

9604.98 9605.98

FRANKLIN COUNTY (033), NY

MSA: NA

Moderate Income

9502.00 9505.01

Middle Income

9503.00 9504.00 9507.00 9508.00 9510.00 9512.00

Upper Income

9509.00

FULTON COUNTY (035), NY

MSA: NA

Middle Income

9712.00

GENESEE COUNTY (037), NY

MSA: NA

Footnote:

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2021 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 Bank

Middle Income

9504.00

GREENE COUNTY (039), NY

MSA: NA

Upper Income

0802.01

HAMILTON COUNTY (041), NY

MSA: NA

Middle Income

9503.00 9505.00

HERKIMER COUNTY (043), NY

MSA: 46540

Middle Income

0101.00

Upper Income

0115.02

JEFFERSON COUNTY (045), NY

MSA: 48060

Moderate Income

0621.00

Middle Income

0601.00 0602.00 0603.00 0604.00 0606.00 0607.00 0611.00 0616.00 0618.00

LEWIS COUNTY (049), NY

MSA: NA

Moderate Income

9506.00

Middle Income

9503.00 9504.00 9507.00

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Agency: OCC - 1

Institution: Glens Falls National Bank

LIVINGSTON COUNTY (051), NY

MSA: 40380

Upper Income

0304.00

MADISON COUNTY (053), NY

MSA: 45060

Middle Income

0302.00 0303.00 0304.01 0304.02 0306.00 0308.00

MONROE COUNTY (055), NY

MSA: 40380

Median Family Income 80-90%

0114.00 0130.01 0131.04

Median Family Income 90-100%

0153.04

Median Family Income 100-110%

0144.00

Median Family Income >= 120%

0122.02

MONTGOMERY COUNTY (057), NY

MSA: NA

Low Income

0708.00

Middle Income

0721.00

NIAGARA COUNTY (063), NY

MSA: 15380

Moderate Income

0217.00

Middle Income

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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Agency: OCC - 1

Institution: Glens Falls National Bank

0225.00 0242.01

Upper Income

0227.02 0227.11

ONEIDA COUNTY (065), NY

MSA: 46540

Moderate Income

0219.00 0225.00 0234.00

Middle Income

0249.00

Upper Income

0222.00 0230.00 0262.00

ONONDAGA COUNTY (067), NY

MSA: 45060

Low Income

0034.00

Moderate Income

0010.00 0036.02 0061.01

Middle Income

0111.01 0114.02 0139.00 0144.00 0145.00

Upper Income

0119.00 0160.02

ONTARIO COUNTY (069), NY

MSA: 40380

Moderate Income

0522.00

Middle Income

0512.00

Upper Income

0506.01

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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Agency: OCC - 1

Institution: Glens Falls National Bank

ORANGE COUNTY (071), NY

MSA: 39100

Middle Income

0106.00

ORLEANS COUNTY (073), NY

MSA: 40380

Middle Income

0402.00 0406.00

OSWEGO COUNTY (075), NY

MSA: 45060

Moderate Income

0213.00 0216.05

Middle Income

0203.01 0207.02 0209.02

OTSEGO COUNTY (077), NY

MSA: NA

Upper Income

5909.00

RENSSELAER COUNTY (083), NY

MSA: 10580

Moderate Income

0411.00

Middle Income

0517.01 0519.01

ST. LAWRENCE COUNTY (089), NY

MSA: NA

Moderate Income

4927.00

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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Agency: OCC - 1

Institution: Glens Falls National Bank

Middle Income

4902.00 4903.00 4905.00 4913.00 4917.00 4918.00 4921.00 4926.00

Upper Income

4908.00 4910.00 4920.00

SARATOGA COUNTY (091), NY 2/

MSA: 10580

Middle Income

0611.00 0612.00 0618.00 0619.03 0620.00 0622.00 0624.03

Upper Income

0610.00 0613.01 0614.04 0625.01 0625.03 0625.05 0625.08

SCHENECTADY COUNTY (093), NY

MSA: 10580

Low Income

0210.01

Middle Income

0323.00

STEUBEN COUNTY (101), NY

MSA: NA

Middle Income

9606.00 9614.00

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 70-80%

2010.04

TOMPKINS COUNTY (109), NY

MSA: 27060

Middle Income

0016.00

WAYNE COUNTY (117), NY

Footnote:

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2021 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 Bank

MSA: 40380

Moderate Income

0211.00

Middle Income

0204.01 0206.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income >= 120%

0104.00 0120.00 0149.08

WYOMING COUNTY (121), NY

MSA: NA

Middle Income

9702.00 9706.00

YATES COUNTY (123), NY

MSA: 40380

Middle Income

1505.00

9708.00

ADDISON COUNTY (001), VT

MSA: NA

Middle Income

9605.00

Upper Income

9601.00

BENNINGTON COUNTY (003), VT

MSA: NA

Moderate Income

9712.00

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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Agency: OCC - 1

Institution: Glens Falls National Bank

Middle Income

9703.00 9704.00 9706.00 9711.00 9713.00

CHITTENDEN COUNTY (007), VT

MSA: 15540

Middle Income

0008.00 0011.00 0022.00 0027.01 0033.04 0035.02

Upper Income

0031.00

FRANKLIN COUNTY (011), VT

MSA: 15540

Moderate Income

0102.00

Middle Income

0101.00 0104.00 0105.00

GRAND ISLE COUNTY (013), VT

MSA: 15540

Middle Income

0202.00

LAMOILLE COUNTY (015), VT

MSA: NA

Moderate Income

9532.00

Upper Income

9536.00

ORLEANS COUNTY (019), VT

MSA: NA

Moderate Income

9514.00 9515.00

Middle Income

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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000007699

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Agency: OCC - 1

Institution: Glens Falls National Bank

9512.00 9513.00 9517.00

RUTLAND COUNTY (021), VT

MSA: NA

Middle Income

9624.00 9638.00 9643.00

WASHINGTON COUNTY (023), VT

MSA: NA

Upper Income

9543.00 9557.00

WINDSOR COUNTY (027), VT

MSA: NA

Middle Income

9652.00 9654.00 9661.00 9665.00

Upper Income

9655.02

CAROLINE COUNTY (033), VA

MSA: NA

Upper Income

0301.00

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2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000007699

Institution: Glens Falls 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	267	267	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	76	76	0	0.00%
Total	345	345	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.