











Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National Bank

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BERKSHIRE COUNTY (003), MA</b>										
<b>MSA 38340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	54	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	46	0	0	0	0	1	46	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	0	0	0	0	1	46	0	0
<b>MIDDLESEX COUNTY (017), MA</b>										
<b>MSA 15764</b>										
<b>Outside Assessment Area</b>										
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	24	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	24	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	124	0	0	0	0	1	46	0	0
STATE TOTAL	3	124	0	0	0	0	1	46	0	0









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)
<b>CAYUGA COUNTY (011), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	1	41	0	0	0	0	1	41	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	0	0	0	0
Upper Income	3	131	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	202	0	0	0	0	1	41	0	0
<b>CHAUTAUQUA COUNTY (013), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	77	0	0	0	0	0	0	0	0
Upper Income	2	78	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	155	0	0	0	0	0	0	0	0
<b>CHEMUNG COUNTY (015), NY</b>										
<b>MSA 21300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	18	0	0	0	0	1	18	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	77	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	1	18	0	0

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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)
<b>CHENANGO COUNTY (017), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	56	0	0	0	0	1	56	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	56	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.

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Small Business Loans - Originations

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Institution: Glens Falls National Bank

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)
<b>CLINTON COUNTY (019), NY 2/</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	101	0	0	0	0	1	50	0	0
Middle Income	8	399	1	101	4	1,569	1	50	0	0
Upper Income	1	66	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	12	566	1	101	4	1,569	2	100	0	0
<b>Outside Assessment Area</b>										
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	390	3	407	0	0	2	151	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	390	3	407	0	0	2	151	0	0
<b>Totals For County: (019) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	101	0	0	0	0	1	50	0	0
Middle Income	15	789	4	508	4	1,569	3	201	0	0
Upper Income	1	66	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	19	956	4	508	4	1,569	4	251	0	0

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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)
<b>COLUMBIA COUNTY (021), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	62	0	0	0	0	0	0	0	0
Upper Income	1	19	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
<b>DELAWARE COUNTY (025), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	34	0	0	0	0	1	34	0	0
Middle Income	3	102	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	136	0	0	0	0	1	34	0	0
<b>DUTCHESS COUNTY (027), NY</b>										
<b>MSA 28880</b>										
<b>Outside Assessment Area</b>										
Low Income	1	76	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	232	0	0	0	0	1	40	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	308	0	0	0	0	1	40	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)
<b>ERIE COUNTY (029), NY</b>										
<b>MSA 15380</b>										
<b>Outside Assessment Area</b>										
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%	3	55	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	17	0	0	0	0	1	17	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%	4	260	0	0	0	0	1	46	0	0
Median Family Income 100-110%	2	87	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	21	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	172	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	16	612	0	0	0	0	2	63	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)
<b>ESSEX COUNTY (031), NY 2/</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	10	338	1	150	1	450	1	450	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	10	338	1	150	2	950	1	450	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	489	1	489	0	0
Middle Income	2	81	0	0	0	0	0	0	0	0
Upper Income	1	27	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	108	0	0	1	489	1	489	0	0
<b>Totals For County: (031) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	989	1	489	0	0
Middle Income	12	419	1	150	1	450	1	450	0	0
Upper Income	1	27	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	446	1	150	3	1,439	2	939	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)
<b>FRANKLIN COUNTY (033), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	71	0	0	0	0	0	0	0	0
Middle Income	12	550	0	0	0	0	0	0	0	0
Upper Income	4	132	0	0	0	0	2	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	17	753	0	0	0	0	2	43	0	0
<b>GENESEE COUNTY (037), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	24	0	0	0	0	0	0	0	0
Middle Income	1	24	0	0	0	0	0	0	0	0
Upper Income	1	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	3	116	0	0	0	0	0	0	0	0
<b>GREENE COUNTY (039), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	118	0	0	0	0	1	53	0	0
Upper Income	1	52	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	170	0	0	0	0	1	53	0	0

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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)
<b>HERKIMER COUNTY (043), NY</b>										
<b>MSA 46540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	34	0	0	0	0	0	0	0	0
Middle Income	2	124	0	0	0	0	1	66	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	158	0	0	0	0	1	66	0	0
<b>JEFFERSON COUNTY (045), NY</b>										
<b>MSA 48060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	119	0	0	0	0	0	0	0	0
Middle Income	9	441	0	0	0	0	1	49	0	0
Upper Income	5	226	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	786	0	0	0	0	1	49	0	0
<b>LEWIS COUNTY (049), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	139	0	0	0	0	0	0	0	0
Middle Income	3	165	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	6	304	0	0	0	0	0	0	0	0

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State: NEW YORK (36)

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<b>LIVINGSTON COUNTY (051), NY</b>										
<b>MSA 40380</b>										
<b>Outside Assessment Area</b>										
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	42	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	42	0	0	0	0	0	0	0	0
<b>MADISON COUNTY (053), NY</b>										
<b>MSA 45060</b>										
<b>Outside Assessment Area</b>										
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	102	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	102	0	0	0	0	0	0	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)
<b>MONROE COUNTY (055), NY</b>										
<b>MSA 40380</b>										
<b>Outside Assessment Area</b>										
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	45	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	9	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	21	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	92	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	85	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	133	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	12	385	0	0	0	0	1	19	0	0
<b>MONTGOMERY COUNTY (057), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	73	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	73	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)
<b>NASSAU COUNTY (059), NY</b>										
<b>MSA 35004</b>										
<b>Outside Assessment Area</b>										
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	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	50	0	0	0	0	0	0	0	0
<b>NIAGARA COUNTY (063), NY</b>										
<b>MSA 15380</b>										
<b>Outside Assessment Area</b>										
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	2	84	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	106	0	0	0	0	1	22	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)
<b>ONEIDA COUNTY (065), NY</b>										
<b>MSA 46540</b>										
<b>Outside Assessment Area</b>										
Low Income	1	15	0	0	0	0	0	0	0	0
Moderate Income	3	99	0	0	0	0	0	0	0	0
Middle Income	6	315	0	0	0	0	0	0	0	0
Upper Income	4	172	0	0	0	0	1	33	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	601	0	0	0	0	1	33	0	0
<b>ONONDAGA COUNTY (067), NY</b>										
<b>MSA 45060</b>										
<b>Outside Assessment Area</b>										
Low Income	3	132	0	0	0	0	0	0	0	0
Moderate Income	1	35	0	0	0	0	0	0	0	0
Middle Income	8	419	0	0	0	0	1	46	0	0
Upper Income	4	112	0	0	0	0	0	0	0	0
Income Not Known	1	30	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	728	0	0	0	0	1	46	0	0
<b>ONTARIO COUNTY (069), NY</b>										
<b>MSA 40380</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	0	0	0	0
Middle Income	1	64	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	84	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)
<b>ORANGE COUNTY (071), NY</b>										
<b>MSA 28880</b>										
<b>Outside Assessment Area</b>										
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
<b>ORLEANS COUNTY (073), NY</b>										
<b>MSA 40380</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	18	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	18	0	0	0	0	0	0	0	0
<b>OSWEGO COUNTY (075), NY</b>										
<b>MSA 45060</b>										
<b>Outside Assessment Area</b>										
Low Income	1	19	0	0	0	0	0	0	0	0
Moderate Income	2	91	0	0	0	0	0	0	0	0
Middle Income	3	154	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	6	264	0	0	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)
<b>OTSEGO COUNTY (077), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	19	0	0	0	0	1	19	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	19	0	0	0	0	1	19	0	0
<b>PUTNAM COUNTY (079), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
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	3	135	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	135	0	0	0	0	0	0	0	0

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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)
<b>QUEENS COUNTY (081), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
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	45	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	45	0	0	0	0	0	0	0	0
<b>RENSSELAER COUNTY (083), NY</b>										
<b>MSA 10580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	180	0	0	0	0	0	0	0	0
Middle Income	2	75	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	255	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)
<b>ROCKLAND COUNTY (087), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
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	41	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	41	0	0	0	0	0	0	0	0
<b>ST. LAWRENCE COUNTY (089), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	54	0	0	0	0	0	0	0	0
Middle Income	2	121	0	0	0	0	0	0	0	0
Upper Income	5	234	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	409	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)
<b>SARATOGA COUNTY (091), NY 2/</b>										
<b>MSA 10580</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	214	2	288	3	1,060	2	150	0	0
Middle Income	13	704	4	676	2	950	5	504	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	19	966	6	964	5	2,010	7	654	0	0
<b>Outside Assessment Area</b>										
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	6	216	1	200	0	0	0	0	0	0
Upper Income	4	188	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	11	452	1	200	1	1,000	1	31	0	0
<b>Totals For County: (091) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	262	2	288	3	1,060	2	150	0	0
Middle Income	19	920	5	876	2	950	5	504	0	0
Upper Income	5	236	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	30	1,418	7	1,164	6	3,010	8	685	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)
<b>SCHENECTADY COUNTY (093), NY</b>										
<b>MSA 10580</b>										
<b>Outside Assessment Area</b>										
Low Income	1	30	0	0	1	655	0	0	0	0
Moderate Income	1	42	0	0	0	0	0	0	0	0
Middle Income	2	87	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	159	0	0	1	655	0	0	0	0
<b>SCHOHARIE COUNTY (095), NY</b>										
<b>MSA 10580</b>										
<b>Outside Assessment Area</b>										
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
<b>STEUBEN COUNTY (101), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	42	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	77	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)
<b>TIOGA COUNTY (107), NY</b>										
<b>MSA 13780</b>										
<b>Outside Assessment Area</b>										
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	37	0	0	0	0	0	0	0	0
Upper Income	1	15	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	52	0	0	0	0	0	0	0	0
<b>TOMPKINS COUNTY (109), NY</b>										
<b>MSA 27060</b>										
<b>Outside Assessment Area</b>										
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	71	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	71	0	0	0	0	0	0	0	0
<b>ULSTER COUNTY (111), NY</b>										
<b>MSA 28740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	78	0	0	0	0	0	0	0	0
Middle Income	6	200	0	0	0	0	0	0	0	0
Upper Income	1	28	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	306	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)
<b>WARREN COUNTY (113), NY</b>										
<b>MSA 24020</b>										
<b>Inside AA 0001</b>										
Low Income	5	240	3	590	1	750	2	265	0	0
Moderate Income	6	303	1	240	1	1,000	2	275	0	0
Middle Income	32	1,524	7	1,237	4	1,514	4	348	0	0
Upper Income	9	444	3	646	1	315	5	792	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	52	2,511	14	2,713	7	3,579	13	1,680	0	0
<b>WASHINGTON COUNTY (115), NY</b>										
<b>MSA 24020</b>										
<b>Inside AA 0001</b>										
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	28	1,310	14	2,535	10	3,698	14	1,686	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	28	1,310	14	2,535	10	3,698	14	1,686	0	0
<b>WAYNE COUNTY (117), NY</b>										
<b>MSA 40380</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	57	0	0	0	0	1	57	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	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	107	0	0	0	0	2	107	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)
<b>WESTCHESTER COUNTY (119), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
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	24	0	0	0	0	0	0	0	0
Median Family Income >= 120%	9	362	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	10	386	0	0	0	0	0	0	0	0
<b>WYOMING COUNTY (121), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	19	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	19	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)
<b>YATES COUNTY (123), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	24	0	0	0	0	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	24	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	121	5,691	36	6,463	28	11,806	37	4,570	0	0
TOTAL OUTSIDE AA IN STATE	232	9,891	4	607	3	2,144	23	1,380	0	0
STATE TOTAL	353	15,582	40	7,070	31	13,950	60	5,950	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)
<b>BUTLER COUNTY (019), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
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	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	42	0	0	0	0	0	0	0	0
<b>MCKEAN COUNTY (083), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	54	0	0	0	0	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	54	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	96	0	0	0	0	0	0	0	0
STATE TOTAL	2	96	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)
<b>ADDISON COUNTY (001), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	352	0	0	0	0	1	62	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	8	384	0	0	0	0	1	62	0	0
<b>BENNINGTON COUNTY (003), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	105	0	0	0	0	1	35	0	0
Upper Income	1	52	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	157	0	0	0	0	1	35	0	0
<b>CALEDONIA COUNTY (005), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	56	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	56	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)
<b>CHITTENDEN COUNTY (007), VT</b>										
<b>MSA 15540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	130	0	0	0	0	0	0	0	0
Middle Income	7	322	0	0	0	0	0	0	0	0
Upper Income	1	66	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	518	0	0	0	0	0	0	0	0
<b>FRANKLIN COUNTY (011), VT</b>										
<b>MSA 15540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	92	0	0	0	0	0	0	0	0
Middle Income	4	142	0	0	0	0	2	73	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	234	0	0	0	0	2	73	0	0
<b>LAMOILLE COUNTY (015), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	61	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	0	0	0	0	0	0	0	0

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)
<b>ORANGE COUNTY (017), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	74	0	0	0	0	0	0	0	0
Upper Income	1	35	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	109	0	0	0	0	0	0	0	0
<b>ORLEANS COUNTY (019), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	245	0	0	0	0	3	150	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	245	0	0	0	0	3	150	0	0
<b>RUTLAND COUNTY (021), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	107	0	0	0	0	0	0	0	0
Middle Income	4	175	1	101	1	500	0	0	0	0
Upper Income	1	25	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	307	1	101	1	500	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)
<b>WASHINGTON COUNTY (023), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	4	120	0	0	0	0	1	25	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	120	0	0	0	0	1	25	0	0
<b>WINDHAM COUNTY (025), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	154	0	0	0	0	2	65	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	154	0	0	0	0	2	65	0	0
<b>WINDSOR COUNTY (027), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	119	0	0	0	0	1	43	0	0
Middle Income	5	217	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	336	0	0	0	0	1	43	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 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)
TOTAL OUTSIDE AA IN STATE	61	2,681	1	101	1	500	11	453	0	0
STATE TOTAL	61	2,681	1	101	1	500	11	453	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	121	5,691	36	6,463	28	11,806	37	4,570	0	0
TOTAL OUTSIDE AA	311	13,408	5	708	4	2,644	35	1,879	0	0
TOTAL INSIDE & OUTSIDE	432	19,099	41	7,171	32	14,450	72	6,449	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 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)
<b>WASHINGTON COUNTY (115), NY</b>										
<b>MSA 24020</b>										
<b>Inside AA 0001</b>										
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	197	0	0	0	0	5	143	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	197	0	0	0	0	5	143	0	0
TOTAL INSIDE AA IN STATE	9	197	0	0	0	0	5	143	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	9	197	0	0	0	0	5	143	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	9	197	0	0	0	0	5	143	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	9	197	0	0	0	0	5	143	0	0

Loans by County

Small Farm 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 Farms 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)
<b>ERIE COUNTY (029), NY</b>										
<b>MSA 15380</b>										
<b>Outside Assessment Area</b>										
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	47	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	47	0	0	0	0	0	0	0	0
<b>SARATOGA COUNTY (091), NY 2/</b>										
<b>MSA 10580</b>										
<b>Inside AA 0001</b>										
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	31	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	31	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 Farm 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 Farms 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)
<b>WASHINGTON COUNTY (115), NY</b>										
<b>MSA 24020</b>										
<b>Inside AA 0001</b>										
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	85	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	85	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	3	116	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	47	0	0	0	0	0	0	0	0
STATE TOTAL	4	163	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 Farm 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 Farms 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)
<b>ADDISON COUNTY (001), VT</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	47	0	0	0	0	0	0	0	0
STATE TOTAL	1	47	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	3	116	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	2	94	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	5	210	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 Farm Loans - Purchases

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 Farms 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)
<b>WASHINGTON COUNTY (115), NY</b>										
<b>MSA 24020</b>										
<b>Inside AA 0001</b>										
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	2	0	0	0	0	1	2	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	2	0	0	0	0	1	2	0	0
TOTAL INSIDE AA IN STATE	1	2	0	0	0	0	1	2	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	2	0	0	0	0	1	2	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	2	0	0	0	0	1	2	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	1	2	0	0	0	0	1	2	0	0

**2024 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/	17	2,236	2	100	0	0
NY - ESSEX COUNTY (031) - MSA NA 2/	13	1,438	1	450	0	0
NY - SARATOGA COUNTY (091) - MSA 10580 2/	30	3,940	7	654	0	0
NY - WARREN COUNTY (113) - MSA 24020	73	8,803	13	1,680	0	0
NY - WASHINGTON COUNTY (115) - MSA 24020	52	7,543	14	1,686	9	197

**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.

**2024 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: Glens Falls National Bank**

**Respondent ID: 0000007699**  
**Agency: OCC - 1**

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - SARATOGA COUNTY (091) - MSA 10580 2/	1	31	0	0	0	0
NY - WASHINGTON COUNTY (115) - MSA 24020	2	85	0	0	1	2

**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.

**2024 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: Glens Falls National Bank**

**Respondent ID: 000007699**  
**Agency: OCC - 1**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	9	20,300	0	0
Purchased	0	0	0	0
Total	9	20,300	0	0
Consortium/Third Party Loans (optional)				

**2024 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**

**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 9612.01 9613.00 9614.00

**Upper Income**

9611.00\*

**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**

**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.

**2024 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**

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**MSA: 24020**

**Low Income**

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**

**GREATER BRIDGEPORT PLANNING  
REGION (120), CT**

**MSA: 14860**

**Low Income**

2572.00

**WESTERN CONNECTICUT PLANNING  
REGION (190), CT**

**MSA: 14860**

**Median Family Income 50-60%**

2103.00

**PALM BEACH COUNTY (099), FL**

**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.

**2024 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: 48424**

**Median Family Income >= 120%**

0077.74

**GWINNETT COUNTY (135), GA**

**MSA: 12054**

**Median Family Income 50-60%**

0505.61

**HANCOCK COUNTY (009), ME**

**MSA: NA**

**Middle Income**

9667.00

**WALDO COUNTY (027), ME**

**MSA: NA**

**Middle Income**

0450.00

**BERKSHIRE COUNTY (003), MA**

**MSA: 38340**

**Moderate Income**

9004.00

**Upper Income**

9343.00

**MIDDLESEX COUNTY (017), MA**

**MSA: 15764**

**Median Family Income 110-120%**

3566.01

**GRAFTON COUNTY (009), NH**

**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.

**2024 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**

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9603.00 9614.00 9615.00

**BERGEN COUNTY (003), NJ**

**MSA: 35614**

**Median Family Income >= 120%**

0140.00 0490.02

**MORRIS COUNTY (027), NJ**

**MSA: 35084**

**Median Family Income 80-90%**

0443.00

**Median Family Income >= 120%**

0423.02

**ALBANY COUNTY (001), NY**

**MSA: 10580**

**Middle Income**

0135.03 0137.03 0138.04

**Upper Income**

0138.02

**BROOME COUNTY (007), NY**

**MSA: 13780**

**Upper Income**

0016.00

**CATTARAUGUS COUNTY (009), NY**

**MSA: NA**

**Middle Income**

9608.00 9612.00 9613.01

**CAYUGA COUNTY (011), NY**

**MSA: NA**

**Low 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.

**2024 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**

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0421.00

**Middle Income**

0412.02

**Upper Income**

0404.00 0406.00 0410.01

**CHAUTAUQUA COUNTY (013), NY**

**MSA: NA**

**Middle Income**

0358.00 0361.00

**Upper Income**

0353.00

**CHEMUNG COUNTY (015), NY**

**MSA: 21300**

**Moderate Income**

0108.00

**Upper Income**

0103.02

**CHENANGO COUNTY (017), NY**

**MSA: NA**

**Middle Income**

9706.01

**CLINTON COUNTY (019), NY 2/**

**MSA: NA**

**Middle Income**

1001.01 1035.12 1038.00

**COLUMBIA COUNTY (021), NY**

**MSA: NA**

**Middle Income**

0001.00

**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.

**2024 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**

---

**Upper Income**

0016.00

**DELAWARE COUNTY (025), NY**

**MSA: NA**

**Moderate Income**

9704.01

**Middle Income**

9702.00 9708.00 9712.00

**DUTCHESS COUNTY (027), NY**

**MSA: 28880**

**Low Income**

2211.00

**Middle Income**

0200.05 0702.01 1402.02 1500.05 1700.00

**ERIE COUNTY (029), NY**

**MSA: 15380**

**Median Family Income 30-40%**

0016.01 0059.00 0163.00

**Median Family Income 50-60%**

0123.00

**Median Family Income 90-100%**

0109.01 0157.00 0172.00

**Median Family Income 100-110%**

0008.00 0149.03

**Median Family Income 110-120%**

0152.02

**Median Family Income >= 120%**

0073.05 0089.00 0137.01 0142.08 0146.03

**ESSEX COUNTY (031), NY 2/**

**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.

**2024 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**

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**MSA: NA**

**Moderate Income**

9605.02

**Middle Income**

9603.00 9605.01

**Upper Income**

9604.02

**FRANKLIN COUNTY (033), NY**

**MSA: NA**

**Moderate Income**

9502.00

**Middle Income**

9503.01 9506.01 9508.00 9509.00 9510.00 9514.00 9520.00

**Upper Income**

9505.02

**GENESEE COUNTY (037), NY**

**MSA: NA**

**Moderate Income**

9508.00

**Middle Income**

9510.00

**Upper Income**

9511.00

**GREENE COUNTY (039), NY**

**MSA: NA**

**Middle Income**

0803.02 0809.00

**Upper Income**

0811.01

**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.

**2024 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**

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**HERKIMER COUNTY (043), NY**

**MSA: 46540**

**Moderate Income**

0102.01

**Middle Income**

0101.00 0110.02

**JEFFERSON COUNTY (045), NY**

**MSA: 48060**

**Moderate Income**

0612.00 0621.00

**Middle Income**

0602.02 0602.03 0605.00 0606.01 0616.00 0618.01

**Upper Income**

0602.01 0611.02 0619.00

**LEWIS COUNTY (049), NY**

**MSA: NA**

**Moderate Income**

9507.00

**Middle Income**

9503.01 9503.02 9505.00

**LIVINGSTON COUNTY (051), NY**

**MSA: 40380**

**Middle Income**

0303.00

**MADISON COUNTY (053), NY**

**MSA: 45060**

**Middle Income**

0304.01 0304.04

**MONROE COUNTY (055), NY**

**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.

**2024 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**

**Median Family Income 50-60%**

0020.00

**Median Family Income 70-80%**

0114.03

**Median Family Income 90-100%**

0149.01

**Median Family Income 100-110%**

0140.01 0141.02 0151.01

**Median Family Income 110-120%**

0114.01 0154.00

**Median Family Income >= 120%**

0113.02 0124.02 0127.00

**MONTGOMERY COUNTY (057), NY**

**MSA: NA**

**Middle Income**

0726.00

**NASSAU COUNTY (059), NY**

**MSA: 35004**

**Median Family Income >= 120%**

3029.00

**NIAGARA COUNTY (063), NY**

**MSA: 15380**

**Moderate Income**

0235.00

**Middle Income**

0234.04 0239.01

**ONEIDA COUNTY (065), NY**

**MSA: 46540**

**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.

**2024 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**

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**Low Income**

0211.04

**Moderate Income**

0214.02 0225.00 0233.00

**Middle Income**

0230.00 0234.00 0242.00 0245.00

**Upper Income**

0249.00 0262.00

**ONONDAGA COUNTY (067), NY**

**MSA: 45060**

**Low Income**

0016.00 0030.00

**Moderate Income**

0027.00

**Middle Income**

0109.00 0113.00 0120.00 0130.00 0136.00 0156.01 0158.00

**Upper Income**

0046.00 0110.11 0111.01 0166.00

**Income Not Known**

0032.00

**ONTARIO COUNTY (069), NY**

**MSA: 40380**

**Moderate Income**

0501.03

**Middle Income**

0506.03

**ORANGE COUNTY (071), NY**

**MSA: 28880**

**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.

**2024 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**

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0101.01

**ORLEANS COUNTY (073), NY**

**MSA: 40380**

**Moderate Income**

0407.01

**OSWEGO COUNTY (075), NY**

**MSA: 45060**

**Low Income**

0211.02

**Moderate Income**

0208.00 0209.01

**Middle Income**

0204.00 0209.04 0216.01

**OTSEGO COUNTY (077), NY**

**MSA: NA**

**Upper Income**

5902.02

**PUTNAM COUNTY (079), NY**

**MSA: 35614**

**Upper Income**

0102.01 0113.00 0114.00

**QUEENS COUNTY (081), NY**

**MSA: 35614**

**Median Family Income 70-80%**

0142.01

**RENSSELAER COUNTY (083), NY**

**MSA: 10580**

**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.

**2024 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**

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0410.00

**Middle Income**

0521.01 0521.03

**ROCKLAND COUNTY (087), NY**

**MSA: 35614**

**Upper Income**

0102.00

**ST. LAWRENCE COUNTY (089), NY**

**MSA: NA**

**Moderate Income**

4927.00

**Middle Income**

4905.00 4929.00

**Upper Income**

4909.00 4910.00 4913.00 4914.00

**SARATOGA COUNTY (091), NY 2/**

**MSA: 10580**

**Moderate Income**

0619.06

**Middle Income**

0610.02 0613.05 0614.03 0615.00 0622.00

**Upper Income**

0619.07 0625.01 0625.09

**SCHENECTADY COUNTY (093), NY**

**MSA: 10580**

**Low Income**

0202.00 0217.00

**Moderate Income**

0209.00

**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.

**2024 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**

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**Middle Income**

0320.00 0335.00

**SCHOHARIE COUNTY (095), NY**

**MSA: 10580**

**Moderate Income**

7406.00

**STEUBEN COUNTY (101), NY**

**MSA: NA**

**Moderate Income**

9609.00

**Middle Income**

9606.00

**TIOGA COUNTY (107), NY**

**MSA: 13780**

**Middle Income**

0202.00

**Upper Income**

0203.00

**TOMPKINS COUNTY (109), NY**

**MSA: 27060**

**Middle Income**

0014.00

**ULSTER COUNTY (111), NY**

**MSA: 28740**

**Moderate Income**

9520.00

**Middle Income**

9515.00 9522.00 9525.00 9528.00 9542.00

**Upper Income**

**Footnote:**

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**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000007699**

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**Institution: Glens Falls National Bank**

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9526.00

**WAYNE COUNTY (117), NY**

**MSA: 40380**

**Moderate Income**

0215.02

**Upper Income**

0208.00

**WESTCHESTER COUNTY (119), NY**

**MSA: 35614**

**Median Family Income 110-120%**

0081.00

**Median Family Income >= 120%**

0008.03 0050.01 0077.00 0121.01 0121.02 0128.03 0130.00 0148.06 0148.09

**WYOMING COUNTY (121), NY**

**MSA: NA**

**Middle Income**

9701.00

**YATES COUNTY (123), NY**

**MSA: NA**

**Middle Income**

1505.02

**BUTLER COUNTY (019), PA**

**MSA: 38300**

**Upper Income**

9118.00

**MCKEAN COUNTY (083), PA**

**MSA: NA**

**Middle Income**

**Footnote:**

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**2024 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**

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4210.00

**ADDISON COUNTY (001), VT**

**MSA: NA**

**Middle Income**

9605.00 9607.00 9609.00

**Upper Income**

9608.00

**BENNINGTON COUNTY (003), VT**

**MSA: NA**

**Middle Income**

9711.00 9716.00

**Upper Income**

9708.00

**CALEDONIA COUNTY (005), VT**

**MSA: NA**

**Upper Income**

9576.00

**CHITTENDEN COUNTY (007), VT**

**MSA: 15540**

**Moderate Income**

0040.02

**Middle Income**

0023.03 0027.01 0029.00 0031.01

**Upper Income**

0034.01

**FRANKLIN COUNTY (011), VT**

**MSA: 15540**

**Moderate Income**

0101.01 0105.00

**Footnote:**

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**2024 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**

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**Middle Income**

0101.02 0106.00 0109.00

**LAMOILLE COUNTY (015), VT**

**MSA: NA**

**Middle Income**

9535.00

**ORANGE COUNTY (017), VT**

**MSA: NA**

**Middle Income**

9594.00

**Upper Income**

9592.00

**ORLEANS COUNTY (019), VT**

**MSA: NA**

**Middle Income**

9511.00 9512.00 9516.00

**RUTLAND COUNTY (021), VT**

**MSA: NA**

**Moderate Income**

9633.00 9642.00

**Middle Income**

9624.00 9628.00 9636.00 9638.00 9640.00

**Upper Income**

9627.00

**WASHINGTON COUNTY (023), VT**

**MSA: NA**

**Upper Income**

9542.00 9544.00 9546.00

**Footnote:**

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**2024 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**

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**WINDHAM COUNTY (025), VT**

**MSA: NA**

**Middle Income**

9670.00 9672.00 9673.00 9682.00

**WINDSOR COUNTY (027), VT**

**MSA: NA**

**Moderate Income**

9663.00 9666.00

**Middle Income**

9654.00 9659.01 9661.00 9667.00

**Footnote:**

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**2024 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000007699**

**Institution: Glens Falls National Bank**

**Agency: OCC - 1**

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<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	327	327	0	0.00%
Small Farm Loans	5	5	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	429	429	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.