

Loans by County

Respondent ID: 0000021530

Small Business Loans - Originations

Agency: OCC - 1

Institution: Saratoga National Bank

State: CONNECTICUT (09)

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)
WESTERN CONNECTICUT PLANNING REGION (190), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	81	0	0	0	0	1	81	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	36	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%	2	115	0	0	0	0	1	66	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	4	232	0	0	0	0	2	147	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	443	0	0	0	0	2	147	0	0
STATE TOTAL	9	443	0	0	0	0	2	147	0	0

Loans by County

Small Business Loans - Originations

Institution: Saratoga National Bank

Respondent ID: 0000021530

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)
WORCESTER COUNTY (027), MA										
MSA 49340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	30	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	30	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	6	216	0	0	1	762	0	0	0	0
STATE TOTAL	6	216	0	0	1	762	0	0	0	0

Loans by County

Respondent ID: 0000021530

Small Business Loans - Originations

Agency: OCC - 1

Institution: Saratoga National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OTSEGO COUNTY (077), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	43	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	43	0	0	0	0	0	0	0	0
PUTNAM COUNTY (079), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	68	0	0	0	0	1	68	0	0
Upper Income	2	108	0	0	0	0	1	44	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	176	0	0	0	0	2	112	0	0
RENSSELAER COUNTY (083), NY										
MSA 10580										
Inside AA 0001										
Low Income	2	79	0	0	0	0	0	0	0	0
Moderate Income	2	93	0	0	1	500	1	30	0	0
Middle Income	18	878	0	0	2	1,500	2	118	0	0
Upper Income	4	199	0	0	0	0	1	100	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	26	1,249	0	0	3	2,000	4	248	0	0

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Respondent ID: 0000021530

Small Business Loans - Originations

Agency: OCC - 1

Institution: Saratoga National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICHMOND COUNTY (085), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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
SARATOGA COUNTY (091), NY										
MSA 10580										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	44	1	150	1	275	1	150	0	0
Middle Income	25	1,299	4	750	3	1,275	4	261	0	0
Upper Income	16	763	3	380	3	1,278	3	262	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	43	2,106	8	1,280	7	2,828	8	673	0	0
SCHENECTADY COUNTY (093), NY										
MSA 10580										
Inside AA 0001										
Low Income	0	0	1	171	1	280	2	451	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	563	1	125	2	1,400	1	34	0	0
Upper Income	1	26	0	0	0	0	0	0	0	0
Income Not Known	3	131	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	720	2	296	3	1,680	3	485	0	0

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Small Business Loans - Originations

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Institution: Saratoga National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SULLIVAN COUNTY (105), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	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	30	0	0	0	0	0	0	0	0
ULSTER COUNTY (111), NY										
MSA 28740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	36	0	0	0	0	0	0	0	0
Middle Income	10	431	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	11	467	0	0	0	0	0	0	0	0
WARREN COUNTY (113), NY										
MSA 24020										
Outside Assessment Area										
Low Income	1	36	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	115	0	0	1	575	0	0	0	0
Upper Income	2	79	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	230	0	0	1	575	0	0	0	0

Loans by County

Respondent ID: 0000021530

Small Business Loans - Originations

Agency: OCC - 1

Institution: Saratoga National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	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	28	0	0	0	0	0	0	0	0
Median Family Income >= 120%	7	364	0	0	0	0	2	110	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	392	0	0	0	0	2	110	0	0
TOTAL INSIDE AA IN STATE	112	5,212	15	2,466	17	8,820	16	1,818	0	0
TOTAL OUTSIDE AA IN STATE	82	3,684	0	0	1	575	5	256	0	0
STATE TOTAL	194	8,896	15	2,466	18	9,395	21	2,074	0	0

Loans by County

Respondent ID: 0000021530

Small Business Loans - Originations

Agency: OCC - 1

Institution: Saratoga National Bank

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
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	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	19	0	0	0	0	1	19	0	0
STATE TOTAL	1	19	0	0	0	0	1	19	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	112	5,212	15	2,466	17	8,820	16	1,818	0	0
TOTAL OUTSIDE AA	101	4,409	0	0	2	1,337	8	422	0	0
TOTAL INSIDE & OUTSIDE	213	9,621	15	2,466	19	10,157	24	2,240	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Saratoga National Bank

Respondent ID: 0000021530
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - ALBANY COUNTY (001) - MSA 10580	35	4,339	1	412	0	0
NY - RENSSELAER COUNTY (083) - MSA 10580	29	3,249	4	248	0	0
NY - SARATOGA COUNTY (091) - MSA 10580	58	6,214	8	673	0	0
NY - SCHENECTADY COUNTY (093) - MSA 10580	22	2,696	3	485	0	0

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

Respondent ID: 0000021530
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	1	38	0	0	0	0

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

Respondent ID: 0000021530
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	6	9,051	0	0
Purchased	0	0	0	0
Total	6	9,051	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

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

Agency: OCC - 1

Institution: Saratoga National Bank

ASSESSMENT AREA - 0001

ALBANY COUNTY (001), NY

MSA: 10580

Low Income

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

Moderate Income

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

Middle Income

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

Upper Income

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

Income Not Known

0004.04* 0011.00 0023.00*

RENSSELAER COUNTY (083), NY

MSA: 10580

Low Income

0401.00 0404.00* 0407.01* 0409.00* 0411.02* 0515.00

Moderate Income

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

Middle Income

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

Upper Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

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

Agency: OCC - 1

Institution: Saratoga National Bank

0520.04 0522.01* 0522.04* 0523.06* 0524.02* 0524.07 0525.01

Income Not Known

0405.00*

SARATOGA COUNTY (091), NY

MSA: 10580

Moderate Income

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

Middle Income

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

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

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

0628.00*

Upper Income

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

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

Income Not Known

0613.03*

SCHENECTADY COUNTY (093), NY

MSA: 10580

Low Income

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

Moderate Income

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

Middle Income

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

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

0335.00*

Upper Income

0319.01* 0321.01* 0321.02* 0325.02 0330.02*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

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

Agency: OCC - 1

Institution: Saratoga National Bank

Income Not Known

0203.00 0210.01

OUTSIDE ASSESSMENT AREA

DOUGLAS COUNTY (035), CO

MSA: 19740

Upper Income

0141.09

CAPITOL PLANNING REGION (110), CT

MSA: 25540

Median Family Income 80-90%

4207.00

Median Family Income 100-110%

4304.00

**NORTHWEST HILLS PLANNING REGION
(160), CT**

MSA: NA

Middle Income

2602.00 2983.00

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

MSA: 14860

Median Family Income 50-60%

2103.00

Median Family Income 80-90%

2114.00

Median Family Income >= 120%

0451.02 2304.00

BERKSHIRE COUNTY (003), MA

MSA: 38340

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

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

Agency: OCC - 1

Institution: Saratoga National Bank

Moderate Income

9004.00

Middle Income

9007.00 9111.00 9131.00

HAMPDEN COUNTY (013), MA

MSA: 44140

Moderate Income

8015.02

Upper Income

8134.03

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income >= 120%

7461.00

HILLSBOROUGH COUNTY (011), NH

MSA: 31700

Moderate Income

0255.01

CLINTON COUNTY (019), NY

MSA: NA

Middle Income

1008.00

COLUMBIA COUNTY (021), NY

MSA: NA

Middle Income

0001.00 0006.00 0010.00 0017.00

Upper Income

0002.00 0003.00 0004.02 0007.00 0015.00 0016.00

DELAWARE COUNTY (025), NY

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

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

Agency: OCC - 1

Institution: Saratoga National Bank

MSA: NA

Middle Income

9702.00 9711.00

DUTCHESS COUNTY (027), NY

MSA: 28880

Middle Income

0704.01 1700.00

Upper Income

0603.02 0802.01 1600.04 1800.01

FULTON COUNTY (035), NY

MSA: NA

Middle Income

9701.00 9713.00

GREENE COUNTY (039), NY

MSA: NA

Middle Income

0804.04 0805.02 0809.00 0811.02

Upper Income

0804.03 0811.01

HERKIMER COUNTY (043), NY

MSA: 46540

Upper Income

0113.01

MONTGOMERY COUNTY (057), NY

MSA: NA

Upper Income

0721.00 0728.00

NASSAU COUNTY (059), NY

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

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

Agency: OCC - 1

Institution: Saratoga National Bank

MSA: 35004

Median Family Income 110-120%

4112.00

ONEIDA COUNTY (065), NY

MSA: 46540

Income Not Known

0201.02

OTSEGO COUNTY (077), NY

MSA: NA

Middle Income

5901.01

PUTNAM COUNTY (079), NY

MSA: 35614

Middle Income

0118.01

Upper Income

0104.00 0116.00

RICHMOND COUNTY (085), NY

MSA: 35614

Middle Income

0122.00

SCHOHARIE COUNTY (095), NY

MSA: 10580

Moderate Income

7405.00 7407.00

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 70-80%

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

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

Agency: OCC - 1

Institution: Saratoga National Bank

1241.01

Median Family Income 100-110%

1586.06

SULLIVAN COUNTY (105), NY

MSA: NA

Moderate Income

9507.01

ULSTER COUNTY (111), NY

MSA: 28740

Moderate Income

9516.00

Middle Income

9501.00 9522.00 9525.00 9528.00 9537.00 9547.00 9549.00 9550.01

Upper Income

9526.00

WARREN COUNTY (113), NY

MSA: 24020

Low Income

0702.00

Middle Income

0705.00 0706.03 0707.01 0708.02 0710.00 0760.00

Upper Income

0707.02 0720.02

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 110-120%

0026.00

Median Family Income >= 120%

0046.00 0086.02 0092.01 0097.03 0112.00 0121.01 0128.03

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Saratoga National Bank

Respondent ID: 0000021530

Agency: OCC - 1

OTTAWA COUNTY (123), OH

MSA: 41780

Middle Income

0508.00

CHITTENDEN COUNTY (007), VT

MSA: 15540

Upper Income

0010.00

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000021530

Institution: Saratoga National Bank

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	167	167	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	243	243	0	0.00%
Total	417	417	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.