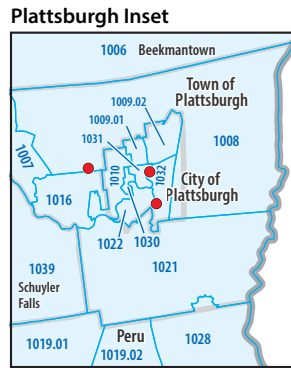
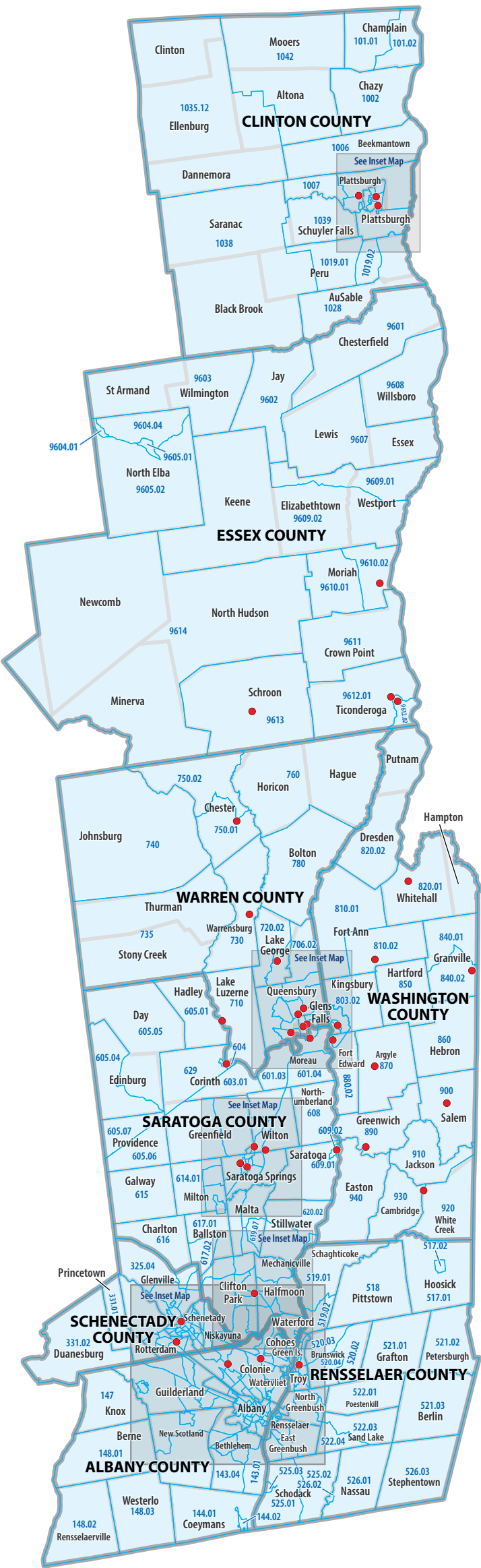


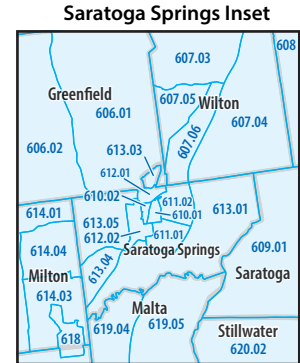
Arrow Bank, N.A.

Community Reinvestment Act Facility-Based Assessment Area (FBAA)

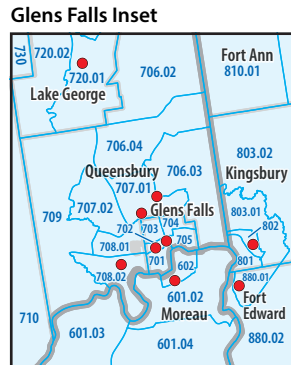
 FBAA Area  Arrow Bank Locations



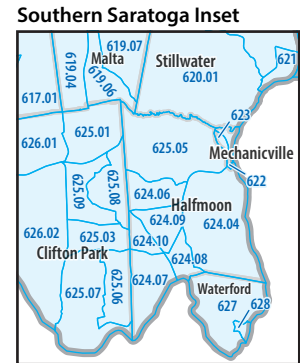
1006.00
1008.00
1007.00
1009.01
1009.02
1010.00
1016.00
1019.01
1019.02
1021.00
1022.00
1028.00
1030.00
1031.00
1032.00
1039.00



0606.01	0612.02
0606.02	0613.01
0607.03	0613.03
0607.04	0613.04
0607.05	0613.05
0607.06	0614.01
0608.00	0614.03
0609.01	0614.04
0610.01	0618.00
0610.02	0619.04
0611.01	0619.05
0611.02	0620.02
0612.01	

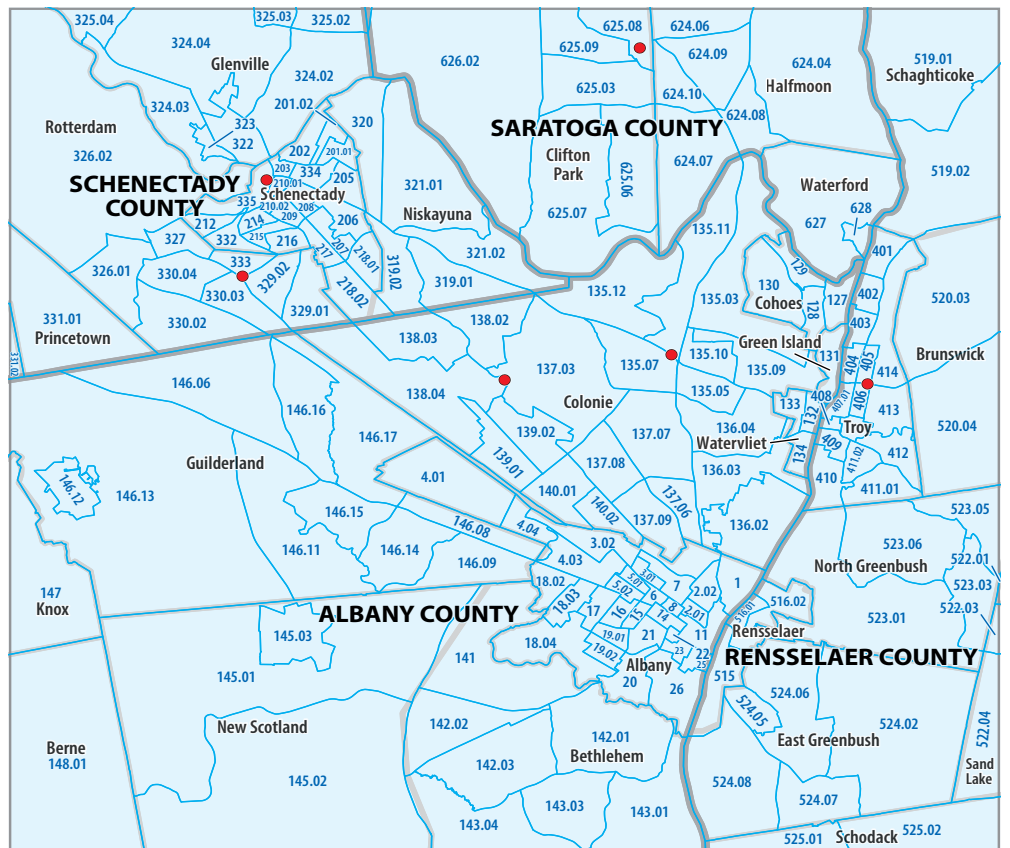


0601.02	0708.01
0601.03	0708.02
0601.04	0709.00
0602.00	0710.00
0701.00	0720.01
0702.00	0720.02
0703.00	0730.00
0704.00	0801.00
0705.00	0802.00
0706.02	0803.01
0706.03	0803.02
0706.04	0810.01
0707.01	0880.01
0707.02	0880.02



0617.01	0624.10
0619.04	0625.01
0619.06	0625.03
0619.07	0625.05
0620.01	0625.06
0621.00	0625.07
0622.00	0625.08
0623.00	0625.09
0624.04	0626.01
0624.06	0626.02
0624.07	0627.00
0624.08	0628.00
0624.09	

Albany, Schenectady, Troy Inset



1.00	6.00	18.04	128.00	135.09	137.08	142.01	146.08	148.01	212.00	321.01	326.01	332.00	407.01	516.01	523.03	624.04	625.09
2.01	7.00	19.01	129.00	135.10	137.09	142.02	146.09	201.01	214.00	321.02	326.02	333.00	408.00	516.02	523.05	624.06	626.02
2.02	8.00	19.02	130.00	135.11	138.02	142.03	146.11	201.02	215.00	322.00	327.00	334.00	409.00	519.01	523.06	624.07	627.00
3.01	11.00	20.00	131.00	135.12	138.03	143.01	146.12	202.00	216.00	323.00	329.01	335.00	410.00	519.02	524.02	624.08	628.00
3.02	14.00	21.00	132.00	136.02	138.04	143.03	146.13	203.00	217.00	324.02	329.02	401.00	411.01	520.03	524.05	624.09	
4.01	15.00	22.00	133.00	136.03	139.01	143.04	146.14	205.00	218.01	324.03	330.02	402.00	411.02	520.04	524.06	624.10	
4.03	16.00	23.00	134.00	136.04	139.02	145.01	146.15	206.00	218.02	324.04	330.03	403.00	412.00	522.01	524.07	625.03	
4.04	17.00	25.00	135.03	137.03	140.01	145.02	146.16	207.00	319.01	325.02	330.04	404.00	413.00	522.03	524.08	625.06	
5.01	18.02	26.00	135.05	137.06	140.02	145.03	146.17	208.00	319.02	325.03	331.01	405.00	414.00	522.04	525.01	625.07	
5.02	18.03	127.00	135.07	137.07	141.00	146.06	147.00	209.00	320.00	325.04	331.02	406.00	515.00	523.01	525.02	625.08	