



Loans by County

Respondent ID: 0000007699

Small Business Loans - Originations

Agency: OCC - 1

Institution: Glens Falls National Bank

State: FLORIDA (12)

| 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>PALM BEACH COUNTY (099), FL</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 48424</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%        | 1                                      | 46            | 0   | 0             | 0                                     | 0             | 1   | 46            | 0                              | 0             |
| Median Family Income 70-80%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                       | 1                                      | 46            | 0   | 0             | 0                                     | 0             | 1   | 46            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE           | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE          | 1                                      | 46            | 0   | 0             | 0                                     | 0             | 1   | 46            | 0                              | 0             |
| STATE TOTAL                        | 1                                      | 46            | 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: 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>WORCESTER COUNTY (027), MA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 49340</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                                      | 49            | 0   | 0             | 0                                     | 0             | 1   | 49            | 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                                      | 49            | 0   | 0             | 0                                     | 0             | 1   | 49            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE          | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE         | 7                                      | 341           | 0   | 0             | 0                                     | 0             | 1   | 49            | 0                              | 0             |
| STATE TOTAL                       | 7                                      | 341           | 0   | 0             | 0                                     | 0             | 1   | 49            | 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>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                                      | 26            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                     | 1                                      | 26            | 0   | 0             | 0                                     | 0             | 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>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                    | 4                                      | 157           | 1   | 244           | 1                                     | 594           | 0   | 0             | 0                              | 0             |
| Middle Income                      | 10                                     | 465           | 4   | 888           | 4                                     | 2,162         | 2   | 270           | 0                              | 0             |
| Upper Income                       | 2                                      | 129           | 0   | 0             | 1                                     | 385           | 1   | 29            | 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                                     | 751           | 5   | 1,132         | 6                                     | 3,141         | 3   | 299           | 0                              | 0             |
| <b>Outside Assessment Area</b>     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                      | 2                                      | 67            | 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                                      | 67            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <b>Totals For County: (019) 2/</b> |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                    | 4                                      | 157           | 1   | 244           | 1                                     | 594           | 0   | 0             | 0                              | 0             |
| Middle Income                      | 12                                     | 532           | 4   | 888           | 4                                     | 2,162         | 2   | 270           | 0                              | 0             |
| Upper Income                       | 2                                      | 129           | 0   | 0             | 1                                     | 385           | 1   | 29            | 0                              | 0             |
| Income Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                       | 18                                     | 818           | 5   | 1,132         | 6                                     | 3,141         | 3   | 299           | 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>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                                      | 22            | 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                                      | 57            | 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                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                    | 4                                      | 171           | 0   | 0             | 0                                     | 0             | 1   | 58            | 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                                      | 171           | 0   | 0             | 0                                     | 0             | 1   | 58            | 0                              | 0             |
| <b>DUTCHESS COUNTY (027), NY</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 39100</b>                 |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                  | 2                                      | 113           | 0   | 0             | 0                                     | 0             | 2   | 113           | 0                              | 0             |
| Middle Income                    | 1                                      | 25            | 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                     | 4                                      | 204           | 0   | 0             | 0                                     | 0             | 2   | 113           | 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>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%    | 1                                      | 59            | 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%   | 2                                      | 101           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 3                                      | 104           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 1                                      | 48            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 9                                      | 354           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 1                                      | 22            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 17                                     | 688           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |

Footnote:

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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>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                    | 1                                      | 23            | 1   | 200           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                      | 14                                     | 755           | 1   | 128           | 1                                     | 468           | 2   | 178           | 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                       | 15                                     | 778           | 2   | 328           | 1                                     | 468           | 2   | 178           | 0                              | 0             |
| <b>Outside Assessment Area</b>     |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                    | 1                                      | 49            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                      | 3                                      | 77            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                       | 1                                      | 88            | 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                                      | 214           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <b>Totals For County: (031) 2/</b> |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                    | 2                                      | 72            | 1   | 200           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                      | 17                                     | 832           | 1   | 128           | 1                                     | 468           | 2   | 178           | 0                              | 0             |
| Upper Income                       | 1                                      | 88            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                       | 20                                     | 992           | 2   | 328           | 1                                     | 468           | 2   | 178           | 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>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                                      | 62            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                    | 7                                      | 316           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                     | 1                                      | 38            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                     | 9                                      | 416           | 0   | 0             | 0                                     | 0             | 0   | 0             | 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                                      | 30            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                    | 1                                      | 44            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                     | 2                                      | 100           | 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                                      | 174           | 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                    | 1                                      | 40            | 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                                      | 40            | 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>HAMILTON COUNTY (041), 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                                      | 60            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                      | 1                                      | 39            | 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                                      | 99            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <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                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                     | 1                                      | 27            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                      | 1                                      | 27            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <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                   | 4                                      | 131           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                     | 9                                      | 436           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                      | 5                                      | 250           | 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                      | 18                                     | 817           | 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>KINGS COUNTY (047), 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%    | 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%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%  | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                   | 1                                      | 45            | 0   | 0             | 0                                     | 0             | 0   | 0             | 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                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                  | 2                                      | 125           | 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                                      | 125           | 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: 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>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                    | 1                                      | 41            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                      | 2                                      | 101           | 0   | 0             | 0                                     | 0             | 1   | 46            | 0                              | 0             |
| Upper Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                       | 3                                      | 142           | 0   | 0             | 0                                     | 0             | 1   | 46            | 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                    | 4                                      | 173           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                      | 7                                      | 367           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                       | 3                                      | 116           | 0   | 0             | 0                                     | 0             | 1   | 48            | 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                                     | 656           | 0   | 0             | 0                                     | 0             | 1   | 48            | 0                              | 0             |

**Footnote:**

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

Loans by County

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>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%    | 1                                      | 39            | 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%    | 1                                      | 14            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 50-60%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%    | 1                                      | 28            | 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%  | 3                                      | 113           | 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                                      | 74            | 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                   | 8                                      | 268           | 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%     | 1                                      | 18            | 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                                      | 18            | 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                                      | 38            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                   | 2                                      | 62            | 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                                      | 100           | 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>ONEIDA COUNTY (065), NY</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 46540</b>                 |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                       | 1                                      | 61            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                  | 1                                      | 29            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                    | 6                                      | 285           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                     | 2                                      | 113           | 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                                     | 488           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <b>ONONDAGA COUNTY (067), 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                    | 13                                     | 636           | 0   | 0             | 0                                     | 0             | 5   | 190           | 0                              | 0             |
| Upper Income                     | 12                                     | 517           | 0   | 0             | 0                                     | 0             | 1   | 58            | 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                     | 25                                     | 1,153         | 0   | 0             | 0                                     | 0             | 6   | 248           | 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                                      | 30            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                     | 1                                      | 51            | 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             |

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>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                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                   | 1                                      | 45            | 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                                      | 45            | 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                      | 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                                      | 326           | 0   | 0             | 0                                     | 0             | 1   | 43            | 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                                      | 326           | 0   | 0             | 0                                     | 0             | 1   | 43            | 0                              | 0             |
| <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                   | 4                                      | 194           | 0   | 0             | 0                                     | 0             | 3   | 161           | 0                              | 0             |
| Upper Income                    | 4                                      | 161           | 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                                      | 355           | 0   | 0             | 0                                     | 0             | 3   | 161           | 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>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                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                        | 1                                      | 39            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                         | 1                                      | 39            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <b>ROCKLAND COUNTY (087), NY</b>     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 35614</b>                     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>       |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                           | 1                                      | 28            | 0   | 0             | 0                                     | 0             | 1   | 28            | 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                                      | 69            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                         | 2                                      | 97            | 0   | 0             | 0                                     | 0             | 1   | 28            | 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                                      | 37            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                        | 6                                      | 296           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                         | 5                                      | 295           | 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                                     | 628           | 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>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                     | 1                                      | 48            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                       | 10                                     | 381           | 3   | 441           | 0                                     | 0             | 6   | 513           | 0                              | 0             |
| Upper Income                        | 3                                      | 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                        | 14                                     | 663           | 3   | 441           | 0                                     | 0             | 6   | 513           | 0                              | 0             |
| <b>Outside Assessment Area</b>      |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                          | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                     | 0                                      | 0             | 1   | 109           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                       | 2                                      | 76            | 0   | 0             | 2                                     | 999           | 0   | 0             | 0                              | 0             |
| Upper Income                        | 2                                      | 93            | 2   | 400           | 2                                     | 1,632         | 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                                      | 169           | 3   | 509           | 4                                     | 2,631         | 0   | 0             | 0                              | 0             |
| <b>Totals For County: (091) 2/</b>  |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                          | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                     | 1                                      | 48            | 1   | 109           | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                       | 12                                     | 457           | 3   | 441           | 2                                     | 999           | 6   | 513           | 0                              | 0             |
| Upper Income                        | 5                                      | 327           | 2   | 400           | 2                                     | 1,632         | 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                        | 18                                     | 832           | 6   | 950           | 4                                     | 2,631         | 6   | 513           | 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                          | 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                                      | 147           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                        | 1                                      | 26            | 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                                      | 173           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <b>SCHUYLER COUNTY (097), 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                                      | 37            | 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                                      | 37            | 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>SUFFOLK COUNTY (103), 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%     | 3                                      | 217           | 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                    | 3                                      | 217           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <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                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                    | 1                                      | 29            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 1                                      | 29            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |

Footnote:

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>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                                      | 10            | 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                                      | 10            | 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                  | 1                                      | 40            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                    | 4                                      | 242           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                     | 2                                      | 102           | 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                                      | 384           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <b>WARREN COUNTY (113), NY</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 24020</b>                 |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Inside AA 0001</b>            |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                       | 3                                      | 159           | 0   | 0             | 2                                     | 1,150         | 0   | 0             | 0                              | 0             |
| Moderate Income                  | 6                                      | 192           | 2   | 415           | 6                                     | 3,317         | 6   | 2,611         | 0                              | 0             |
| Middle Income                    | 36                                     | 1,762         | 4   | 801           | 6                                     | 3,530         | 9   | 1,657         | 0                              | 0             |
| Upper Income                     | 12                                     | 460           | 6   | 1,091         | 3                                     | 1,590         | 4   | 204           | 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                     | 57                                     | 2,573         | 12  | 2,307         | 17                                    | 9,587         | 19  | 4,472         | 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 Nastional 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                    | 5                                      | 258           | 0   | 0             | 0                                     | 0             | 1   | 88            | 0                              | 0             |
| Middle Income                      | 31                                     | 1,702         | 9   | 1,595         | 5                                     | 2,406         | 11  | 1,268         | 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                       | 36                                     | 1,960         | 9   | 1,595         | 5                                     | 2,406         | 12  | 1,356         | 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                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                      | 3                                      | 142           | 0   | 0             | 0                                     | 0             | 2   | 94            | 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                                      | 142           | 0   | 0             | 0                                     | 0             | 2   | 94            | 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                                      | 65            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%        | 2                                      | 81            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                     | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                        | 3                                      | 146           | 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                       | 2                                      | 80            | 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                                      | 80            | 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 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                                      | 59            | 0   | 0             | 0                                     | 0             | 1   | 59            | 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                                      | 59            | 0   | 0             | 0                                     | 0             | 1   | 59            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE       | 138                                    | 6,725         | 31  | 5,803         | 29                                    | 15,602        | 42  | 6,818         | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE      | 227                                    | 10,305        | 3   | 509           | 5                                     | 3,062         | 22  | 1,037         | 0                              | 0             |
| STATE TOTAL                    | 365                                    | 17,030        | 34  | 6,312         | 34                                    | 18,664        | 64  | 7,855         | 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: OHIO (39)

| Area Income Characteristics    | Loan Amount at Origination <=\$100,000 |               | Loan Amount at Origination >\$100,000 But <=\$250,000 |               | Loan Amount at Origination >\$250,000 |               | Loans to Businesses with Gross Annual Revenues <= \$1 Million |               | Memo Item: Loans by Affiliates |               |
|--------------------------------|--|---------------|---|---------------|---------------------------------------|---------------|---|---------------|--------------------------------|---------------|
|                                | Num of Loans                           | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                          | Amount (000s) | Num of Loans  | Amount (000s) | Num of Loans                   | Amount (000s) |
| <b>SUMMIT COUNTY (153), OH</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 10420</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%    | 1                                      | 67            | 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                                      | 67            | 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                                      | 67            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| STATE TOTAL                    | 1                                      | 67            | 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: 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>CRAWFORD COUNTY (039), 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                  | 1                                      | 43            | 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                                      | 43            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <b>ERIE COUNTY (049), PA</b>     |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 21500</b>                 |  |               |   |               |                                       |               |   |               |                                |               |
| <b>Outside Assessment Area</b>   |  |               |   |               |                                       |               |   |               |                                |               |
| Low Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Moderate Income                  | 1                                      | 64            | 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                                      | 64            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <b>FRANKLIN COUNTY (055), PA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 16540</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                                      | 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             |

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: 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>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                                      | 55            | 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>PHILADELPHIA COUNTY (101), PA</b> |  |               |   |               |                                       |               |   |               |                                |               |
| <b>MSA 37964</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                                      | 44            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 60-70%          | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 70-80%          | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 80-90%          | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 90-100%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 100-110%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income 110-120%        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income >= 120%         | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Median Family Income Not Known       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                      | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                         | 1                                      | 44            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL INSIDE AA IN STATE             | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE            | 5                                      | 249           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| STATE TOTAL                          | 5                                      | 249           | 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                      | 3                                      | 156           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                       | 2                                      | 88            | 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                                      | 244           | 0   | 0             | 0                                     | 0             | 0   | 0             | 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                      | 3                                      | 121           | 0   | 0             | 0                                     | 0             | 1   | 25            | 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                       | 4                                      | 187           | 0   | 0             | 0                                     | 0             | 1   | 25            | 0                              | 0             |
| <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                    | 2                                      | 74            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                      | 5                                      | 202           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                       | 3                                      | 92            | 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                                     | 368           | 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>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                  | 4                                      | 227           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                    | 5                                      | 162           | 0   | 0             | 0                                     | 0             | 1   | 35            | 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                                      | 389           | 0   | 0             | 0                                     | 0             | 1   | 35            | 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                    | 2                                      | 122           | 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                                      | 122           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| <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                    | 3                                      | 157           | 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                                      | 157           | 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>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                    | 3                                      | 111           | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                      | 3                                      | 107           | 0   | 0             | 0                                     | 0             | 1   | 31            | 0                              | 0             |
| Upper Income                       | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                   | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                       | 6                                      | 218           | 0   | 0             | 0                                     | 0             | 1   | 31            | 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                                      | 92            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                      | 3                                      | 123           | 0   | 0             | 3                                     | 1,750         | 0   | 0             | 0                              | 0             |
| Upper Income                       | 1                                      | 26            | 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                                      | 241           | 0   | 0             | 3                                     | 1,750         | 0   | 0             | 0                              | 0             |
| <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                    | 2                                      | 70            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Middle Income                      | 1                                      | 48            | 0   | 0             | 0                                     | 0             | 1   | 48            | 0                              | 0             |
| Upper Income                       | 3                                      | 128           | 0   | 0             | 0                                     | 0             | 1   | 36            | 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                                      | 246           | 0   | 0             | 0                                     | 0             | 2   | 84            | 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>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                   | 1                                      | 23            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Upper Income                    | 1                                      | 50            | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                | 1                                      | 69            | 0   | 0             | 0                                     | 0             | 1   | 69            | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 3                                      | 142           | 0   | 0             | 0                                     | 0             | 1   | 69            | 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                 | 1                                      | 29            | 0   | 0             | 0                                     | 0             | 1   | 29            | 0                              | 0             |
| Middle Income                   | 7                                      | 211           | 0   | 0             | 0                                     | 0             | 1   | 31            | 0                              | 0             |
| Upper Income                    | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Income Not Known                | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| Tract Not Known                 | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| County Total                    | 8                                      | 240           | 0   | 0             | 0                                     | 0             | 2   | 60            | 0                              | 0             |
| TOTAL INSIDE AA IN STATE        | 0                                      | 0             | 0   | 0             | 0                                     | 0             | 0   | 0             | 0                              | 0             |
| TOTAL OUTSIDE AA IN STATE       | 62                                     | 2,554         | 0   | 0             | 3                                     | 1,750         | 8   | 304           | 0                              | 0             |
| STATE TOTAL                     | 62                                     | 2,554         | 0   | 0             | 3                                     | 1,750         | 8   | 304           | 0                              | 0             |
| TOTAL ACROSS ALL STATES         |  |               |   |               |                                       |               |   |               |                                |               |
| TOTAL INSIDE AA                 | 138                                    | 6,725         | 31  | 5,803         | 29                                    | 15,602        | 42  | 6,818         | 0                              | 0             |
| TOTAL OUTSIDE AA                | 310                                    | 13,875        | 3   | 509           | 8                                     | 4,812         | 32  | 1,436         | 0                              | 0             |
| TOTAL INSIDE & OUTSIDE          | 448                                    | 20,600        | 34  | 6,312         | 37                                    | 20,414        | 74  | 8,254         | 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.



**2023 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/     | 27           | 5,024         | 3  | 299           | 0            | 0             |
| NY - ESSEX COUNTY (031) - MSA NA 2/       | 18           | 1,574         | 2  | 178           | 0            | 0             |
| NY - SARATOGA COUNTY (091) - MSA 10580 2/ | 17           | 1,104         | 6  | 513           | 0            | 0             |
| NY - WARREN COUNTY (113) - MSA 24020      | 86           | 14,467        | 19   | 4,472         | 0            | 0             |
| NY - WASHINGTON COUNTY (115) - MSA 24020  | 50           | 5,961         | 12   | 1,356         | 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.

**2023 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                              | 13                  | 12,386               | 0                   | 0                    |
| Purchased                               | 0                   | 0                    | 0                   | 0                    |
| Total                                   | 13                  | 12,386               | 0                   | 0                    |
| Consortium/Third Party Loans (optional) |                     |                      |                     |                      |

**2023 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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**ASSESSMENT AREA - 0001**

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

**MSA: NA**

**Moderate Income**

1016.00 1022.00 1031.00

**Middle Income**

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

**Upper Income**

1009.02 1010.00 1019.02

**Income Not Known**

1030.00\*

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

**MSA: NA**

**Moderate Income**

9610.01\* 9612.02

**Middle Income**

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

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

**MSA: 10580**

**Moderate Income**

0602.00\* 0603.01 0604.00\* 0605.05\* 0609.02\* 0629.00\*

**Middle Income**

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

0608.00\* 0609.01\*

**Upper Income**

0601.03 0607.06\*

**WARREN COUNTY (113), NY**

**MSA: 24020**

**Low Income**

**Footnote:**

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**2023 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**

---

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**

**FAIRFIELD COUNTY (001), CT**

**MSA: 14860**

**Median Family Income >= 120%**

0101.01

**LITCHFIELD COUNTY (005), CT**

**MSA: NA**

**Middle Income**

3202.00

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

**MSA: 48424**

**Median Family Income 60-70%**

0059.39

**FULTON COUNTY (121), GA**

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**MSA: 12060**

**Median Family Income >= 120%**

0116.42

**BERKSHIRE COUNTY (003), MA**

**MSA: 38340**

**Low Income**

9001.00

**Middle Income**

9131.00 9251.01

**BRISTOL COUNTY (005), MA**

**MSA: 39300**

**Median Family Income 90-100%**

6532.03

**MIDDLESEX COUNTY (017), MA**

**MSA: 15764**

**Median Family Income 100-110%**

3241.01

**PLYMOUTH COUNTY (023), MA**

**MSA: 14454**

**Median Family Income >= 120%**

5071.04

**WORCESTER COUNTY (027), MA**

**MSA: 49340**

**Median Family Income >= 120%**

7081.00

**CHESHIRE COUNTY (005), NH**

**MSA: NA**

**Middle Income**

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

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---

9704.02

**GRAFTON COUNTY (009), NH**

**MSA: NA**

**Upper Income**

9616.01

**ROCKINGHAM COUNTY (015), NH**

**MSA: 40484**

**Middle Income**

1004.01

**PASSAIC COUNTY (031), NJ**

**MSA: 35614**

**Median Family Income 90-100%**

1337.01

**ALBANY COUNTY (001), NY**

**MSA: 10580**

**Moderate Income**

0005.01

**Middle Income**

0139.01 0148.03

**Upper Income**

0137.09

**ALLEGANY COUNTY (003), NY**

**MSA: NA**

**Middle Income**

9509.00

**BROOME COUNTY (007), NY**

**MSA: 13780**

**Moderate Income**

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

0018.00 0137.00

**Middle Income**

0144.00

**Upper Income**

0016.00

**CATTARAUGUS COUNTY (009), NY**

**MSA: NA**

**Low Income**

9617.00

**Middle Income**

9601.00 9607.04 9608.00

**CAYUGA COUNTY (011), NY**

**MSA: NA**

**Low Income**

0421.00

**Moderate Income**

0413.00

**Middle Income**

0405.00 0411.02

**Upper Income**

0410.02 0411.01

**CHAUTAUQUA COUNTY (013), NY**

**MSA: NA**

**Moderate Income**

0308.00

**Middle Income**

0304.00 0358.00 0361.00 0364.01 0367.00 0368.02 0371.00 0373.00

**CHENANGO COUNTY (017), NY**

**MSA: NA**

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**Middle Income**

9708.01

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

**MSA: NA**

**Middle Income**

1001.01 1035.12

**COLUMBIA COUNTY (021), NY**

**MSA: NA**

**Middle Income**

0010.00

**Upper Income**

0020.00

**DELAWARE COUNTY (025), NY**

**MSA: NA**

**Middle Income**

9708.00 9713.00

**DUTCHESS COUNTY (027), NY**

**MSA: 39100**

**Moderate Income**

1200.00

**Middle Income**

0603.01

**Upper Income**

1800.01

**ERIE COUNTY (029), NY**

**MSA: 15380**

**Median Family Income 70-80%**

0051.00

**Median Family Income 90-100%**

**Footnote:**

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**2023 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**

---

0088.00 0155.04

**Median Family Income 100-110%**

0108.08 0118.00

**Median Family Income 110-120%**

0152.02

**Median Family Income >= 120%**

0073.04 0073.05 0120.01 0132.02 0135.02 0142.06 0146.03 0150.01

**Median Family Income Not Known**

0068.01

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

**MSA: NA**

**Moderate Income**

9605.02

**Middle Income**

9602.00 9603.00

**Upper Income**

9604.02

**FRANKLIN COUNTY (033), NY**

**MSA: NA**

**Moderate Income**

9502.00

**Middle Income**

9503.01 9508.00 9510.00 9514.00 9520.00

**Upper Income**

9511.00

**GENESEE COUNTY (037), NY**

**MSA: NA**

**Moderate Income**

9507.00

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**Middle Income**

9512.00

**Upper Income**

9514.00

**GREENE COUNTY (039), NY**

**MSA: NA**

**Middle Income**

0804.04

**HAMILTON COUNTY (041), NY**

**MSA: NA**

**Middle Income**

9501.00

**Upper Income**

9505.00

**HERKIMER COUNTY (043), NY**

**MSA: 46540**

**Middle Income**

0101.00

**JEFFERSON COUNTY (045), NY**

**MSA: 48060**

**Moderate Income**

0612.00 0613.00 0614.00 0621.00

**Middle Income**

0601.01 0602.02 0602.03 0603.01 0605.00 0618.01

**Upper Income**

0601.02 0602.01 0604.01

**KINGS COUNTY (047), NY**

**MSA: 35614**

**Median Family Income 50-60%**

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

0258.00

**LEWIS COUNTY (049), NY**

**MSA: NA**

**Middle Income**

9501.01

**LIVINGSTON COUNTY (051), NY**

**MSA: 40380**

**Moderate Income**

0311.01

**Middle Income**

0312.00 0314.00

**MADISON COUNTY (053), NY**

**MSA: 45060**

**Moderate Income**

0301.01 0307.01 0308.00

**Middle Income**

0303.00 0304.01 0310.00

**Upper Income**

0301.03 0305.02

**MONROE COUNTY (055), NY**

**MSA: 40380**

**Median Family Income 20-30%**

0002.00

**Median Family Income 40-50%**

0083.01

**Median Family Income 80-90%**

0077.00

**Median Family Income 100-110%**

0142.05 0144.00

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000007699**

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**Institution: Glens Falls National Bank**

---

**Median Family Income >= 120%**

0123.05 0146.01

**NASSAU COUNTY (059), NY**

**MSA: 35004**

**Median Family Income 70-80%**

3040.02

**NIAGARA COUNTY (063), NY**

**MSA: 15380**

**Moderate Income**

0220.00

**Middle Income**

0222.00 0244.06

**ONEIDA COUNTY (065), NY**

**MSA: 46540**

**Low Income**

0208.02

**Moderate Income**

0232.00

**Middle Income**

0242.00 0245.00 0247.00 0248.00

**Upper Income**

0255.00 0262.00

**ONONDAGA COUNTY (067), NY**

**MSA: 45060**

**Middle Income**

0004.00 0103.01 0106.00 0113.00 0133.00 0137.01 0139.00 0145.00 0154.00 0158.00 0165.01

0167.00

**Upper Income**

0001.00 0104.00 0149.00 0150.00 0152.01 0160.02 0163.00 0166.00

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**ONTARIO COUNTY (069), NY**

**MSA: 40380**

**Moderate Income**

0501.03

**Upper Income**

0501.06

**ORLEANS COUNTY (073), NY**

**MSA: 40380**

**Middle Income**

4013.00

**OSWEGO COUNTY (075), NY**

**MSA: 45060**

**Middle Income**

0201.01 0202.01 0207.04 0207.06 0209.05 0210.01 0216.03

**OTSEGO COUNTY (077), NY**

**MSA: NA**

**Middle Income**

5901.02 5909.00 5914.02

**Upper Income**

5902.01 5902.02

**RENSSELAER COUNTY (083), NY**

**MSA: 10580**

**Middle Income**

0519.02

**ROCKLAND COUNTY (087), NY**

**MSA: 35614**

**Low Income**

0123.02

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

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---

**Upper Income**

0109.02

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

**MSA: NA**

**Moderate Income**

4928.00

**Middle Income**

4907.00 4915.00 4917.00 4923.01 4929.00

**Upper Income**

4909.00 4910.00 4920.00

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

**MSA: 10580**

**Moderate Income**

0619.06

**Middle Income**

0610.02 0613.05 0615.00 0618.00

**Upper Income**

0611.02 0613.01 0619.07

**SCHENECTADY COUNTY (093), NY**

**MSA: 10580**

**Middle Income**

0331.01

**Upper Income**

0319.01

**SCHUYLER COUNTY (097), NY**

**MSA: NA**

**Moderate Income**

9504.00

**SUFFOLK COUNTY (103), NY**

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**MSA: 35004**

**Median Family Income 70-80%**

1232.01 1585.02 2010.09

**TIOGA COUNTY (107), NY**

**MSA: 13780**

**Upper Income**

0203.00

**TOMPKINS COUNTY (109), NY**

**MSA: 27060**

**Middle Income**

0022.00

**ULSTER COUNTY (111), NY**

**MSA: 28740**

**Moderate Income**

9553.00

**Middle Income**

9513.00 9515.00 9544.02 9545.00

**Upper Income**

9526.00

**WAYNE COUNTY (117), NY**

**MSA: 40380**

**Middle Income**

0202.01 0204.01 0207.00

**WESTCHESTER COUNTY (119), NY**

**MSA: 35614**

**Median Family Income 110-120%**

0134.01

**Median Family Income >= 120%**

0050.01 0082.00

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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---

**WYOMING COUNTY (121), NY**

**MSA: NA**

**Middle Income**

9701.00 9705.00

**YATES COUNTY (123), NY**

**MSA: 40380**

**Middle Income**

1503.01

**SUMMIT COUNTY (153), OH**

**MSA: 10420**

**Median Family Income 80-90%**

5306.03

**CRAWFORD COUNTY (039), PA**

**MSA: NA**

**Moderate Income**

1116.00

**ERIE COUNTY (049), PA**

**MSA: 21500**

**Moderate Income**

0011.00

**FRANKLIN COUNTY (055), PA**

**MSA: 16540**

**Middle Income**

0122.00

**MCKEAN COUNTY (083), PA**

**MSA: NA**

**Middle Income**

4208.00

**Footnote:**

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---

**PHILADELPHIA COUNTY (101), PA**

**MSA: 37964**

**Median Family Income 50-60%**

0022.00

**ADDISON COUNTY (001), VT**

**MSA: NA**

**Middle Income**

9605.00 9607.00 9609.00

**Upper Income**

9601.00 9604.00

**BENNINGTON COUNTY (003), VT**

**MSA: NA**

**Middle Income**

9712.00 9714.00

**Upper Income**

9704.01

**CHITTENDEN COUNTY (007), VT**

**MSA: 15540**

**Moderate Income**

0040.02

**Middle Income**

0001.00 0023.03 0028.00 0031.01

**Upper Income**

0023.01 0033.01

**FRANKLIN COUNTY (011), VT**

**MSA: 15540**

**Moderate Income**

0105.00 0107.00

**Middle Income**

**Footnote:**

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**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000007699**

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---

0102.00 0104.00 0110.00

**LAMOILLE COUNTY (015), VT**

**MSA: NA**

**Middle Income**

9531.00 9534.00

**ORANGE COUNTY (017), VT**

**MSA: NA**

**Middle Income**

9590.00 9594.00 9595.00

**ORLEANS COUNTY (019), VT**

**MSA: NA**

**Moderate Income**

9515.00 9518.00 9519.00

**Middle Income**

9511.00 9512.00 9514.00

**RUTLAND COUNTY (021), VT**

**MSA: NA**

**Moderate Income**

9633.00 9642.00

**Middle Income**

9622.00 9628.00 9638.00

**Upper Income**

9621.00

**WASHINGTON COUNTY (023), VT**

**MSA: NA**

**Moderate Income**

9552.00

**Middle Income**

9556.00

**Footnote:**

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---

**Upper Income**

9543.00

**WINDHAM COUNTY (025), VT**

**MSA: NA**

**Middle Income**

9674.00

**Upper Income**

9687.00

**Income Not Known**

9679.00

**WINDSOR COUNTY (027), VT**

**MSA: NA**

**Moderate Income**

9663.00

**Middle Income**

9655.01 9655.02 9656.00 9662.00 9668.00

**Footnote:**

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**2023 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000007699**

**Institution: Glens Falls National Bank**

**Agency: OCC - 1**

| <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                    | 326                                    | 326   | 0   | 0.00%                                |
| Small Farm Loans                        | 0                                      | 0   | 0   | 0.00%                                |
| Community Development Loans             | 1                                      | 1   | 0   | 0.00%                                |
| Consortium/Third Party Loans (Optional) | 0                                      | 0   | 0   | 0.00%                                |
| Assessment Area                         | 95                                     | 95  | 0   | 0.00%                                |
| Total                                   | 423                                    | 423   | 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.