

Loans by County

Respondent ID: 0000021530

Small Business Loans - Originations

Agency: OCC - 1

Institution: Saratoga National Bank

State: NEW JERSEY (34)

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)
MORRIS COUNTY (027), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	57	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	2	57	0	0	0	0	0	0	0	0
SUSSEX COUNTY (037), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	82	0	0	0	0	1	82	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	82	0	0	0	0	1	82	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	158	0	0	0	0	1	82	0	0
STATE TOTAL	4	158	0	0	0	0	1	82	0	0

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Institution: Saratoga National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROOME COUNTY (007), NY										
MSA 13780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	34	0	0	0	0	1	34	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	68	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	102	0	0	0	0	1	34	0	0
CLINTON COUNTY (019), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	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	34	0	0	0	0	0	0	0	0
COLUMBIA COUNTY (021), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	300	0	0	0	0	0	0	0	0
Upper Income	12	533	0	0	0	0	2	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	18	833	0	0	0	0	2	58	0	0

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Small Business Loans - Originations

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Institution: Saratoga National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (025), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	0	0	0	0	0	0
DUTCHESS COUNTY (027), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	85	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	0	0	0	0
Upper Income	1	46	0	0	0	0	1	46	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	149	0	0	0	0	1	46	0	0
FULTON COUNTY (035), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	181	0	0	0	0	1	23	0	0
Upper Income	2	36	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	217	0	0	0	0	2	48	0	0

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Small Business Loans - Originations

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Institution: Saratoga National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (039), NY										
MSA NA										
Outside Assessment Area										
Low Income	1	24	0	0	0	0	0	0	0	0
Moderate Income	1	12	0	0	0	0	1	12	0	0
Middle Income	12	469	0	0	0	0	3	125	0	0
Upper Income	3	154	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	17	659	0	0	0	0	4	137	0	0
HAMILTON COUNTY (041), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
MONTGOMERY COUNTY (057), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	19	0	0	0	0	1	19	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	62	0	0	0	0	1	33	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	81	0	0	0	0	2	52	0	0

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Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RENSSELAER COUNTY (083), NY										
MSA 10580										
Inside AA 0001										
Low Income	1	34	1	250	0	0	0	0	0	0
Moderate Income	1	50	0	0	1	500	1	50	0	0
Middle Income	7	253	2	262	3	1,800	4	240	0	0
Upper Income	8	385	0	0	0	0	4	160	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	722	3	512	4	2,300	9	450	0	0
ROCKLAND COUNTY (087), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	92	0	0	0	0	1	52	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	92	0	0	0	0	1	52	0	0
SARATOGA COUNTY (091), NY										
MSA 10580										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	255	0	0	0	0	2	101	0	0
Middle Income	21	1,165	4	499	4	2,350	5	718	0	0
Upper Income	24	1,303	4	755	1	500	13	695	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	49	2,723	8	1,254	5	2,850	20	1,514	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ULSTER COUNTY (111), NY										
MSA 28740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	53	0	0	0	0	0	0	0	0
Middle Income	5	150	0	0	0	0	1	17	0	0
Upper Income	2	68	0	0	0	0	1	39	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	271	0	0	0	0	2	56	0	0
WARREN COUNTY (113), NY										
MSA 24020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	23	0	0	0	0	0	0	0	0
Middle Income	6	249	0	0	0	0	1	55	0	0
Upper Income	4	167	0	0	0	0	2	111	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	439	0	0	0	0	3	166	0	0
WASHINGTON COUNTY (115), NY										
MSA 24020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	0	0	1	34	0	0
Upper Income	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	34	0	0	0	0	1	34	0	0

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Institution: Saratoga National Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	50	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	43	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	2	93	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	126	6,350	15	2,432	18	9,840	41	4,113	0	0
TOTAL OUTSIDE AA IN STATE	87	3,507	0	0	0	0	20	726	0	0
STATE TOTAL	213	9,857	15	2,432	18	9,840	61	4,839	0	0

Loans by County

Respondent ID: 0000021530

Small Business Loans - Originations

Agency: OCC - 1

Institution: Saratoga National Bank

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	3	131	0	0	0	0	1	45	0	0
STATE TOTAL	3	131	0	0	0	0	1	45	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	126	6,350	15	2,432	18	9,840	41	4,113	0	0
TOTAL OUTSIDE AA	102	4,210	0	0	0	0	22	853	0	0
TOTAL INSIDE & OUTSIDE	228	10,560	15	2,432	18	9,840	63	4,966	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Saratoga National Bank

Respondent ID: 0000021530
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - ALBANY COUNTY (001) - MSA 10580	50	3,766	8	659	0	0
NY - RENSSELAER COUNTY (083) - MSA 10580	24	3,534	9	450	0	0
NY - SARATOGA COUNTY (091) - MSA 10580	62	6,827	20	1,514	0	0
NY - SCHENECTADY COUNTY (093) - MSA 10580	23	4,495	4	1,490	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Saratoga National Bank

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Respondent ID: 0000021530
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	13	10,378	0	0
Purchased	3	3,545	0	0
Total	16	13,923	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

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

Agency: OCC - 1

Institution: Saratoga National Bank

ASSESSMENT AREA - 0001

ALBANY COUNTY (001), NY

MSA: 10580

Low Income

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

Moderate Income

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

Middle Income

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

Upper Income

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

Income Not Known

0004.04* 0011.00* 0023.00*

RENSELAER COUNTY (083), NY

MSA: 10580

Low Income

0401.00* 0404.00* 0407.01* 0409.00* 0411.02 0515.00

Moderate Income

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

Middle Income

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

Upper Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

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

Agency: OCC - 1

Institution: Saratoga National Bank

0520.04 0522.01 0522.04* 0523.06 0524.02* 0524.07 0525.01

Income Not Known

0405.00*

SARATOGA COUNTY (091), NY

MSA: 10580

Moderate Income

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

Middle Income

0601.02* 0601.04 0605.01* 0605.04* 0605.06* 0605.07* 0606.01 0606.02 0607.03 0607.04 0607.05
0608.00* 0609.01 0610.01 0610.02 0612.01* 0613.05 0614.01* 0614.03* 0615.00* 0616.00 0617.01*
0618.00 0619.04* 0619.05* 0620.02 0621.00 0622.00* 0624.07 0624.09* 0624.10 0625.08 0627.00*
0628.00*

Upper Income

0601.03* 0607.06* 0611.02* 0612.02 0613.01 0613.04* 0614.04 0617.02* 0619.07 0620.01* 0624.04
0624.06 0624.08* 0625.01 0625.03* 0625.05 0625.06* 0625.07* 0625.09 0626.01 0626.02

Income Not Known

0613.03*

SCHENECTADY COUNTY (093), NY

MSA: 10580

Low Income

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

Moderate Income

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

Middle Income

0201.01* 0205.00* 0206.00* 0319.02* 0320.00 0322.00* 0323.00* 0324.02* 0324.03 0324.04 0325.03*
0325.04* 0326.01* 0326.02 0327.00 0329.01* 0329.02* 0330.03 0330.04 0331.01 0331.02 0334.00*
0335.00*

Upper Income

0319.01* 0321.01 0321.02* 0325.02* 0330.02*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Saratoga National Bank

Respondent ID: 0000021530

Agency: OCC - 1

Income Not Known

0203.00* 0210.01

OUTSIDE ASSESSMENT AREA

LITCHFIELD COUNTY (005), CT

MSA: NA

Middle Income

2602.00 4256.02

Upper Income

2611.00

BERKSHIRE COUNTY (003), MA

MSA: 38340

Low Income

9001.00

Middle Income

9007.00

ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income 60-70%

2059.00

FRANKLIN COUNTY (011), MA

MSA: 44140

Middle Income

0411.00

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income >= 120%

0050.00

MORRIS COUNTY (027), NJ

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

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

Agency: OCC - 1

Institution: Saratoga National Bank

MSA: 35084

Median Family Income >= 120%

0420.00

SUSSEX COUNTY (037), NJ

MSA: 35084

Middle Income

3746.00

BRONX COUNTY (005), NY

MSA: 35614

Median Family Income 70-80%

0462.08

BROOME COUNTY (007), NY

MSA: 13780

Moderate Income

0119.01

Upper Income

0146.00

CLINTON COUNTY (019), NY

MSA: NA

Middle Income

1006.00

COLUMBIA COUNTY (021), NY

MSA: NA

Middle Income

0001.00 0010.00 0011.00 0014.00

Upper Income

0002.00 0003.00 0004.01 0004.02 0007.00 0008.00 0009.00 0015.00

DELAWARE COUNTY (025), NY

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

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

Agency: OCC - 1

Institution: Saratoga National Bank

MSA: NA

Middle Income

9708.00

DUTCHESS COUNTY (027), NY

MSA: 39100

Moderate Income

2201.01

Middle Income

1000.00

Upper Income

0802.01

FULTON COUNTY (035), NY

MSA: NA

Middle Income

9701.00 9702.00 9713.00

Upper Income

9706.02 9715.01

GREENE COUNTY (039), NY

MSA: NA

Low Income

0810.01

Moderate Income

0810.02

Middle Income

0802.02 0803.01 0804.02 0804.04 0805.01 0805.02 0809.00 0811.02

Upper Income

0804.03

HAMILTON COUNTY (041), NY

MSA: NA

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

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

Agency: OCC - 1

Institution: Saratoga National Bank

Middle Income

9504.00

MONTGOMERY COUNTY (057), NY

MSA: NA

Moderate Income

0708.00

Upper Income

0721.00 0728.00

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income >= 120%

4078.01

ORANGE COUNTY (071), NY

MSA: 39100

Moderate Income

0015.00

PUTNAM COUNTY (079), NY

MSA: 35614

Upper Income

0105.00

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income >= 120%

0981.00

ROCKLAND COUNTY (087), NY

MSA: 35614

Upper Income

0102.00 0109.01

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

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

Agency: OCC - 1

Institution: Saratoga National Bank

SCHOHARIE COUNTY (095), NY

MSA: 10580

Moderate Income

7401.00 7407.00

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income >= 120%

1352.01

SULLIVAN COUNTY (105), NY

MSA: NA

Upper Income

9504.00

ULSTER COUNTY (111), NY

MSA: 28740

Moderate Income

9550.02

Middle Income

9501.00 9503.00 9504.00 9511.00

Upper Income

9512.00

WARREN COUNTY (113), NY

MSA: 24020

Moderate Income

0720.01

Middle Income

0705.00 0706.03 0708.02 0710.00

Upper Income

0707.02 0708.01 0709.00 0780.00

WASHINGTON COUNTY (115), NY

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000021530

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

Agency: OCC - 1

Institution: Saratoga National Bank

MSA: 24020

Middle Income

0910.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 100-110%

0061.00

Median Family Income >= 120%

0085.00

BENNINGTON COUNTY (003), VT

MSA: NA

Upper Income

9704.01

RUTLAND COUNTY (021), VT

MSA: NA

Moderate Income

9642.00

WASHINGTON COUNTY (023), VT

MSA: NA

Moderate Income

9552.00

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000021530

Institution: Saratoga National Bank

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	168	168	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	243	243	0	0.00%
Total	413	413	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.