



CRA

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Bank of Greene County
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2022 - None			
2023 - None			



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

September 06, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Bank of Greene County
Charter Number 718028

302 Main Street
Catskill, NY 12414

Office of the Comptroller of the Currency

340 Madison Avenue
4th Floor
New York, NY 10017-2613

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on the state rating area. The primary factors in the Satisfactory rating are the excellent geographic distribution of loans, adequate borrower distribution of loans, and excellent lending activity.
- The Community Development (CD) Test rating is based on the state rating. The primary factors in the Outstanding rating are the level of CD lending, qualified investments, and CD services which reflect excellent responsiveness to the CD needs of the institution's assessment areas (AAs).

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's loan-to-deposit (LTD) ratio is reasonable. The bank's quarterly average LTD ratio during the evaluation period was 61.34 percent and ranged from a quarterly low of 52.74 percent on September 30, 2021 to a quarterly high of 69.98 percent on June 30, 2019. We compared the bank's LTD ratio to four similarly situated banks in Greene, Ulster, and Albany Counties, with total asset sizes ranging from \$466 million to \$1.97 billion. The quarterly average LTD ratio of these banks over the same period was 77.94 percent. The ratios ranged from a low of 66.57 percent to a high of 86.25 percent. Although the bank's quarterly average LTD ratio is lower than the peer group, it is reasonable when taking into consideration the bank's performance context.

Lending in Assessment Area

A majority of the bank's loans are in its assessment areas (AA).

The bank originated and purchased 83.3 percent of its total loans by number and 77.4 percent by dollar volume inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Consideration of lending in the AAs is included as part of the evaluation of the geographical distribution of loans.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,149	85.2	200	14.8	1,349	263,507	78.7	71,176	21.3	334,683
Small Business	1,536	82.0	338	18.0	1,874	157,069	75.2	51,934	24.8	209,003
Total	2,685	83.3	538	16.7	3,223	420,576	77.4	123,110	22.6	543,686

Description of Institution

TBOGC is a single state institution headquartered in Catskill, New York. The bank was established in 1889 and is a wholly owned subsidiary of Greene County Bancorp, Inc. (GCBC), also headquartered in Catskill, New York. GCBC's assets consist primarily of its investment in TBOGC. TBOGC has two limited-purpose subsidiaries: Greene County Commercial Bank and Greene Property Holdings, Ltd. No affiliate activity was considered in the analysis of the bank's performance.

TBOGC is a community bank offering a full range of loan and deposit products and financial services. The bank's principal business consists of attracting retail deposits from the general public in the areas surrounding its branches and investing those deposits, together with funds generated from operations and borrowings, primarily in residential mortgage loans, commercial real estate mortgage loans, consumer loans, home equity loans, and commercial business loans. In addition, the bank invests a significant portion of its assets in state and political subdivision securities and mortgage-backed securities.

As of December 31, 2021, TBOGC had total assets of \$2.3 billion, \$2.1 billion in deposits, and \$191.6 million in tier 1 capital. The loan portfolio totaled \$1.1 billion, of which 86.1 percent were real estate loans. Of the real estate loans, 37.2 percent were 1-4 family residential, 29.8 percent were commercial real estate, 11.3 percent were multifamily, and 7.9 percent were construction. The remaining loan portfolio was composed of 11.8 percent commercial and industrial loans, 1.7 percent municipal loans, and less than 1 percent consumer loans.

TBOGC operates 17 retail branches and 16 deposit-taking automated teller machines (ATM), serving the counties of Greene, Columbia, Albany, and Ulster in New York State. During the evaluation period, the bank opened two branches: one in Columbia County in July 2019 and one in Albany County in September 2020. The bank did not close any branches. The bank has six branches in Greene County, six branches in Columbia County, three branches in Albany County, and two branches in Ulster County.

The bank has three AAs: the NY Non-Metropolitan Statistical Area (MSA) AA, consisting of Greene and Columbia Counties; the Albany County AA, which is part of the Albany-Schenectady-Troy MSA; and the Ulster County AA, which comprises the Kingston, NY MSA. All AAs meet the requirements of the CRA and do not arbitrarily exclude any low- and moderate-income areas.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its assessment areas. TBOGC received a "Satisfactory" rating in the prior CRA performance evaluation, dated August 19, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

TBOGC's CRA evaluation period covered January 1, 2019 through December 31, 2021. For the Lending Test, lending for the entire evaluation period was used to conclude on geographic distribution and borrower distribution of loans. However, the bank's performance in 2019 was assessed separately from its performance in 2020-2021 due to changes in the AAs during the evaluation period. TBOGC's Lending Test included an assessment of its lending performance of home mortgage and small business loans. Home mortgage loans include all home purchase, home improvement, home mortgage refinance, and multifamily loans as reported on the Loan Application Register (LAR) required by the Home Mortgage Disclosure Act (HMDA). Small business loans include Paycheck Protection Program (PPP) loan originations in 2020 and 2021. The evaluation period for CD loans, investments, and services also covered January 1, 2019 through December 31, 2021.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is based on the rating for the state of New York, the bank's only rating area.

For the Lending Test, more weight was given to the bank's performance for 2020-2021 as a majority of the loans by number and dollar amount were originated during that time period. For 2019, the bank originated 294 home mortgage loans totaling \$48 million and 235 small business loans totaling \$26 million. For 2020-2021, the bank originated 855 home mortgage loans totaling \$215 million and 1,301 small business loans totaling \$131 million.

The state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of New York

CRA rating for the State of New York¹: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- Lending activity levels reflect excellent responsiveness to community credit needs.
- The distribution of loans to geographies of different income levels was excellent. The distribution of loans to borrowers of different income levels was adequate.
- The level of CD lending and CD services was relatively high.
- The level of qualified CD investments and grants was poor.

Description of Institution's Operations in New York

As previously noted, TBOGC has three AAs within the state of New York. These AAs include the NY Non-MSA AA, the Albany County MSA AA, and the Ulster County MSA AA. The AAs are comprised of whole counties and appropriately include geographies where TBOGC maintains its main office and branch locations. AA delineations do not reflect illegal discrimination and do not arbitrarily exclude any low- or moderate-income areas.

NY Non-MSA AA

The NY Non-MSA AA consists of Greene and Columbia Counties in their entirety. Per the 2015 American Community Survey (ACS) data, the AA contains 36 census tracts: three moderate-income, 15 middle-income, 17 upper-income, and one that has not been assigned an income classification. The AA does not have any low-income census tracts.

TBOGC offers their full range of products and services through 12 branches and 11 deposit-taking ATMs located throughout the AA. According to the June 30, 2021 FDIC Market Share Report, TBOGC had \$1.8 billion in deposits in the NY Non-MSA AA which accounts for 87.5 percent of TBOGC's

¹ This rating reflects performance within the MMSA. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

bank-wide deposits. TBOGC ranked first out of 10 deposit taking institutions in the AA with a 39.5 percent market share of deposits. The bank faces moderate competition for deposits from other large, regional, and community banks in the AA. Primary competitors in the AA include KeyBank National Association with 19.4 percent market share and Greene County Commercial Bank with 18.1 percent market share.

In 2019, home mortgage loans in the NY Non-MSA AA accounted for 67.6 percent of total bank home mortgage loans. In 2020-2021, home mortgage loans in the NY Non-MSA AA accounted for 65.6 percent of total bank home mortgage loans. In 2019, small business loans in the NY Non-MSA AA accounted for 59.4 percent of total bank small business loans. In 2020-2021, small business loans in the NY Non-MSA AA accounted for 49.9 percent of total bank small business loans. The primary lending focus in the NY Non-MSA AA was home mortgage loans, consistent with the bank's overall lending focus.

The median housing value (MHV) in the NY Non-MSA AA of \$206,664 constrains lending opportunities to low-income borrowers, as the proportion of properties affordable to low-income borrowers is limited. The MHV is greater than six times the maximum low-income level of \$29,786.

The unemployment rate for Greene County of 3.1 percent as of December 2021, was down moderately over the evaluation period from 4.9 percent in January 2019. The unemployment rate peaked in April 2020 at 17.0 percent due to the impact of the coronavirus pandemic. Similarly, the unemployment rate for Columbia County of 2.3 percent as of December 2021, was down moderately over the evaluation period from 3.7 percent in January 2019, peaking in April 2020 to 12.4 percent due to the impact of the pandemic. Both counties' unemployment rates were below the state unemployment rate of 5.4 percent and the national unemployment rate of 3.9 percent as of December 2021.

According to 2020 business demographics, there were 8,799 non-farm businesses and 601 farms in the NY Non-MSA AA. Approximately 90.2 percent of all non-farm businesses and farms reported having less than 10 employees. The largest industries are health care and social assistance, retail trade, and educational services.

As part of the CRA evaluation, the OCC reviewed two community contacts from local CD organizations serving the bank's AAs to determine local economic conditions and community needs. One organization is dedicated to preserving and creating affordable housing for local residents. The other organization provides training and counseling to residents starting a business or desiring to improve the performance of an existing business. Both contacts identified affordable housing as the primary credit and CD need due to the area's housing crisis.

Table A – Demographic Information of the Assessment Area						
Assessment Area: NY Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	36	0.0	8.3	41.7	47.2	2.8
Population by Geography	110,507	0.0	10.0	48.5	39.2	2.4
Housing Units by Geography	62,078	0.0	9.1	53.7	37.2	0.0
Owner-Occupied Units by Geography	31,402	0.0	5.9	49.8	44.3	0.0
Occupied Rental Units by Geography	11,467	0.0	24.0	46.6	29.4	0.0
Vacant Units by Geography	19,209	0.0	5.5	64.4	30.1	0.0
Businesses by Geography	8,799	0.0	17.3	44.8	37.8	0.1
Farms by Geography	601	0.0	3.7	44.4	51.9	0.0
Family Distribution by Income Level	27,786	17.4	15.1	19.4	48.1	0.0
Household Distribution by Income Level	42,869	19.7	15.2	16.4	48.7	0.0
Median Family Income Non-MSAs - NY		\$59,570	Median Housing Value			\$206,664
			Median Gross Rent			\$872
			Families Below Poverty Level			8.3%
<i>Source: 2015 ACS Census and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in New York

For the state of New York, a full-scope review of the NY Non-MSA AA was completed. TBOGC's performance in the NY Non-MSA AA was given the most weight when arriving at the state rating area conclusion due to the fact it accounted for 87.5 percent of deposits, 77.6 percent of HMDA loan originations, and 62.8 percent of small business loan originations within the state of New York. The other two AAs received limited scope reviews.

Conclusions With Respect to Performance Tests in New York

Lending Test

The bank's performance under the Lending Test in New York is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the NY Non-MSA AA is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits an excellent geographic distribution of loans in its AA.

Home Mortgage Loans

Refer to Table O in the state of New York section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Home Mortgage Loans 2019

The bank's level of home mortgage loans in moderate-income geographies exceeded both the demographic data and aggregate performance. There are no low-income geographies in the AA.

Home Mortgage Loans 2020-2021

The bank's level of home mortgage loans in moderate-income geographies exceeded both the demographic data and aggregate performance. There are no low-income geographies in the AA.

Small Loans to Businesses

Refer to Table Q in the state of New York section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Small Loans to Businesses 2019

The bank's level of small loans to businesses in moderate-income geographies exceeded both the demographic data and aggregate performance. There are no low-income geographies in the AA.

Small Loans to Businesses 2020-2021

The bank's level of small loans to businesses in moderate-income geographies exceeded both the demographic data and aggregate performance. There are no low-income geographies in the AA.

Lending Gap Analysis

The OCC reviewed summary reports and maps to analyze home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in the full-scope AA. The OCC did not identify any unexplained conspicuous gaps in any of the areas reviewed.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an adequate distribution of loans among individuals of different income levels and business of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table P in the state of New York section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Mortgage Loans 2019

The bank's level of home mortgage loans to low-income borrowers was well below the demographic data but exceeded aggregate performance. Aggregate lenders were similarly well below the percentage of families in low-income geographies. When assessing performance, examiners considered the affordability of housing for low-income borrowers in the AA given the MHV and the median family income for low-income borrowers. As noted previously, the MHV in the AA impedes mortgage lending opportunities to low-income borrowers given the maximum income level for these borrowers is nearly seven times less than the median value of housing properties. The bank's level of home mortgage loans to moderate-income borrowers was lower than the demographic data and the aggregate performance.

Home Mortgage Loans 2020-2021

The bank's level of home mortgage loans to low-income borrowers was well below the demographic data but was near to aggregate performance. When assessing performance, examiners again considered the affordability of housing for low-income borrowers in the AA given the MHV and the median family income for low-income borrowers. The bank's level of home mortgage loans to moderate-income borrowers was lower than the demographic data and the aggregate performance.

Small Loans to Businesses

Refer to Table R in the state of New York section in appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Small Loans to Businesses 2019

The OCC did not evaluate borrower distribution for the bank's small loans to businesses in 2019 as the bank's asset size at that time was below the regulatory threshold for the required collection of business revenue. As such, the information was not available.

Small Loans to Businesses 2020-2021

The bank's level of small loans to businesses was lower than demographic data and exceeded aggregate performance.

Responses to Complaints

The bank did not receive any CRA-related complaints during the evaluation period.

Conclusions for Areas Receiving a Limited Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Ulster MSA AA and the Albany MSA AA is consistent with the bank's overall performance under the Lending Test in the full-scope area.

Community Development Test

The bank’s performance under the CD Test in the state of New York is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for CD in the bank’s AAs.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the institution’s level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$ (000's)	% of Total \$
NY Non-MSA AA	26	56.5	7,990	56.0
Ulster MSA AA	3	6.5	325	2.8
Albany MSA AA	17	37.0	5,882	41.2

During the evaluation period, the bank originated four CD loans totaling \$464,500 in the NY Non-MSA AA. Additionally, the bank renewed 22 CD lines of credit totaling \$7.5 million. The total dollar volume of CD lending in the NY Non-MSA AA was equal to 4.8 percent of allocated tier 1 capital. The bank’s CD lending focused on community services needs with approximately 69 percent of CD lending in the AA for the benefit of community service organizations. Examples of CD loans made during the evaluation period include:

- A line of credit renewal totaling \$2 million to support a nonprofit organization that assists small businesses in developing sites with the goal of attracting various businesses to Greene County and generating employment opportunities for local residents.
- A line of credit renewal totaling \$2 million to support a nonprofit organization that assists adults with special needs by providing housing and meaningful work and responsibility.
- A line of credit renewal totaling \$1 million to a nonprofit mental health provider of residential services.
- A \$200,000 loan to a nonprofit organization that builds affordable housing in Columbia County.
- A \$161,500 loan to an anti-poverty organization that serves Greene County.

Number and Amount of Qualified Investments

The Qualified Investments Table, shown below, sets forth the information and data used to evaluate the institution's level of qualified CD investments. The table includes all CD investments, including prior period investments that remain outstanding as of the examination date.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
NY Non-MSA	0	0	48	1,255	48	68.6	1,255	42.8	0	0
Albany MSA	0	0	4	1,259	4	5.7	1,259	43.0	0	0
Ulster MSA	0	0	18	417	18	25.7	417	14.2	0	0

* *Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.*

** *Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.*

Current period investments included \$1.2 million in two qualified investments and \$64,000 in 46 donations. The combined current period dollar volume of investments represented 0.75 percent of tier 1 capital allocated to this AA.

The investments were responsive to the community need for financing essential infrastructure that partially serves low- or moderate-income individuals or families. Investments included two municipal bonds.

During the evaluation period, TBOGC donated \$60,000 to 19 organizations supporting community services for low- and moderate-income persons in the AA such as healthcare services, food pantries, youth programs, and scholarships. Additional donations were made to one affordable housing organization which assist low- and moderate-income persons with purchasing, building, rehabilitating, or leasing affordable housing; and two organizations focused on economic development in the AA in support of employment opportunities for low- and moderate-income people.

Extent to Which the Bank Provides Community Development Services

During the evaluation period, employees provided services to approximately 20 different organizations including serving in board or board committee leadership roles at a majority of these organizations. In total, employees donated approximately 2,598 hours of CD services in the NY Non-MSA AA. Employees served as volunteers for nonprofit organizations that 1) provide essential services for low- and moderate-income people such as healthcare services, food pantries, youth programs, scholarships, and school supplies; 2) assist with the purchase, building, rehabilitation, or leasing of affordable housing; 3) provide affordable housing for low- and moderate-income individuals; and 4) promote economic development by providing assistance on financial matters to small businesses.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the CD Test in the Ulster MSA AA is stronger than the bank's overall performance and the Albany MSA AA is consistent with the bank's overall performance under the CD Test in the full scope area.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2019 to 12/31/21	
Bank Products Reviewed:	Home mortgage and small business loans Community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not Applicable	Not Applicable	Not Applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
New York		
NY Non-MSA AA	Full scope	Greene and Columbia Counties
Albany County MSA AA	Limited scope	Albany County is part of the Albany-Schenectady-Troy MSA #10580
Ulster County MSA AA	Limited scope	Ulster County comprises the Kingston MSA #28740

Appendix B: Summary of State Ratings

RATINGS - TBOGC

Overall Bank:	Lending Test Rating	Community Development Test Rating	Overall Bank/State Rating
TBOGC	Satisfactory	Outstanding	Satisfactory
State:			
New York	Satisfactory	Outstanding	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

MMSA (state): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage

distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2019
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Albany MSA	16	2,279	5.4	360	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	
NY Non-MSA	242	39,330	82.3	3,036	0.0	0.0	0.0	5.9	13.2	7.2	49.8	55.0	51.8	44.3	31.8	41.0	0.0	0.0	0.0	
Ulster MSA	36	6,674	12.2	1,820	3.8	5.6	3.7	6.1	13.9	7.8	69.0	58.3	69.0	21.2	22.2	19.6	0.0	0.0	0.0	
Total	294	48,284	100.0	5,216	1.5	0.7	1.3	5.5	12.6	6.9	60.9	57.8	61.1	32.1	28.9	30.7	0.0	0.0	0.0	

*Source: 2015 ACS; 01/01/2019 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table O - Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2020-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Albany MSA	102	36,424	11.9	11,556	4.1	6.9	4.5	12.3	21.6	14.2	43.1	61.8	41.8	40.5	9.8	39.5	0.0	0.0	0.0	
NY Non-MSA	650	151,396	76.0	4,661	0.0	0.0	0.0	5.9	11.4	6.6	49.8	55.4	50.7	44.3	33.2	42.7	0.0	0.0	0.0	
Ulster MSA	103	27,403	12.0	6,375	1.8	3.9	2.0	7.1	8.7	8.0	59.0	62.1	57.0	32.0	25.2	33.0	0.0	0.0	0.0	
Total	855	215,223	100.0	22,592	2.5	1.3	2.9	9.3	12.3	10.9	49.6	57.0	47.9	38.6	29.5	38.3	0.0	0.0	0.0	

*Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Albany MSA	16	2,279	5.4	360	17.4	6.3	13.9	22.9	18.8	29.2	25.7	31.3	21.7	34.0	31.3	22.2	0.0	12.5	13.1
NY Non-MSA	242	39,330	82.3	3,036	17.4	4.5	3.6	15.1	8.7	12.2	19.4	19.8	21.3	48.1	48.8	51.8	0.0	18.2	11.1
Ulster MSA	36	6,674	12.2	1,820	24.2	5.6	5.9	17.6	16.7	19.6	21.0	11.1	25.2	37.2	27.8	40.8	0.0	38.9	8.5
Total	294	48,284	100.0	5,216	20.2	4.8	5.1	16.6	10.2	15.9	20.5	19.4	22.7	42.8	45.2	45.9	0.0	20.4	10.4

*Source: 2015 ACS; 01/01/2019 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P - Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2020-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Albany MSA	102	36,424	11.9	11,556	21.0	3.9	8.1	17.0	14.7	22.9	20.8	12.7	24.6	41.3	26.5	33.3	0.0	42.2	11.1
NY Non-MSA	650	151,396	76.0	4,661	17.4	2.6	2.0	15.1	8.5	10.3	19.4	16.9	18.4	48.1	57.4	59.3	0.0	14.6	9.9
Ulster MSA	103	27,403	12.0	6,375	21.9	3.9	5.1	17.0	7.8	17.1	20.1	14.6	24.8	41.0	48.5	44.9	0.0	25.2	8.1
Total	855	215,223	100.0	22,592	20.5	2.9	6.0	16.6	9.1	18.7	20.3	16.1	23.4	42.6	52.6	41.9	0.0	19.2	10.0

*Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2019
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Albany MSA	11	895	4.7	214	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
NY Non-MSA	186	20,282	79.1	2,578	0.0	0.0	0.0	16.9	18.8	12.8	45.5	58.6	48.5	37.4	22.6	38.8	0.1	0.0	0.0
Ulster MSA	38	4,913	16.2	2,368	4.5	0.0	3.0	9.0	7.9	9.0	69.2	68.4	69.7	17.4	23.7	18.4	0.0	0.0	0.0
Total	235	26,090	100.0	5,160	2.0	0.0	1.4	12.7	16.2	10.5	58.3	62.1	60.3	26.9	21.7	27.8	0.1	0.0	0.0

*Source: 2019 D&B Data; 01/01/2019 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2020-21
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Albany MSA	176	29,536	13.5	7,580	19.5	5.7	14.5	11.1	6.8	10.9	38.6	56.8	40.8	30.4	30.7	33.7	0.4	0.0	0.1
NY Non-MSA	779	70,721	59.9	2,412	0.0	0.0	0.0	17.3	20.0	12.0	44.8	52.8	47.9	37.8	27.2	40.1	0.1	0.0	0.0
Ulster MSA	346	30,722	26.6	4,352	2.5	4.0	1.3	8.2	8.4	8.0	57.5	65.6	56.7	31.8	22.0	34.0	0.0	0.0	0.0
Total	1,301	130,979	100.0	14,344	11.5	1.8	8.1	11.3	15.1	10.2	44.9	56.7	46.8	32.0	26.3	34.9	0.2	0.0	0.0

*Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2019
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Albany MSA	11	895	4.7	214	85.4	0.0	38.3	4.3	0.0	10.3	100.0
NY Non-MSA	186	20,282	79.1	2,578	84.5	0.0	43.2	4.6	0.0	10.9	100.0
Ulster MSA	38	4,913	16.2	2,368	84.3	0.0	40.8	4.7	0.0	10.9	100.0
Total	235	26,090	100.0	5,160	84.5	0.0	41.9	4.6	0.0	10.9	100.0

Source: 2019 D&B Data; 01/01/2019 - 12/31/2019 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2020-21
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Albany MSA	176	29,536	13.5	7,580	81.1	59.7	34.6	5.9	15.3	13.1	25.0
NY Non-MSA	779	70,721	59.9	2,412	86.3	73.3	32.1	3.9	9.5	9.8	17.2
Ulster MSA	346	30,722	26.6	4,352	88.1	82.4	36.3	3.6	4.3	8.2	13.3
Total	1,301	130,979	100.0	14,344	83.9	73.9	34.7	4.9	8.9	11.2	17.2

Source: 2020 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%



BRANCHES

Main Office - Catskill Branch
425 Main Street
Catskill, New York 12414
(Tract Code 0810.02)

Albany – Wolf Road Branch
103 Wolf Road
Albany New York 12205
(Tract Code 0137.08)

Catskill Commons Branch
100 Catskill Commons
Catskill, New York 12414
(Tract Code 0810.01)

Copake Branch
179 CR 7A
Copake, New York 12516
(Tract Code 0016.00)

East Greenbush Branch (May 2023)
602 Columbia Tpke.
East Greenbush, NY 12061
(Tract Code 0524.07)

Greenport Branch
160 Fairview Avenue
Hudson, New York 12534
(Tract Code 0011.00)

Hudson Branch
21 North 7th Street
Hudson, New York 12534
(Tract Code 0013.00)

Cairo Branch
230 Matthew Simons Road
Cairo, New York 12413
(Tract Code 0805.02)

Chatham Branch
2631 Route 66
Chatham, NY 12037
(Tract Code 0007.00)

Coxsackie Branch
2 Technology Drive
W. Coxsackie, New York 12192
(Tract Code 0806.00)

Germantown Branch
4266 State Route 9G
Germantown, New York 12526
(Tract Code 0020.00)

Greenville Branch
4 Garland Lane
Greenville, New York 12083
(Tract Code 0802.01)

Kinderhook-Valatie Branch
2827 US Highway 9
Valatie, New York 12184
(Tract Code 0004.02)

Kingston Branch
2 Miron Lane
Kingston, New York 12401
(Tract Code 9514.00)

Tannersville Branch
6176 Main Street
Tannersville, New York 12485
(Tract Code 0804.03)

Woodstock Branch
81 Mill Hill Rd
Woodstock, New York 12498
(Tract Code 9505.00)

Ravena-Coeymans Branch
2494 US Route 9W
Ravena, New York 12143
(Tract Code 0144.01)

Westerlo Branch
593 Route 143
Westerlo, New York 12193
(Tract Code 0148.03)

Administration Center
302 Main Street
Catskill New York 12414
(Tract Code 0810.02)

Lending Center
341 Main Street
Catskill, New York 12414
(Tract Code 0810.02)

Operations Center
288 Main Street
Catskill New York 12414
(Tract Code 0810.02)

Customer Service Center
491 Main Street
Catskill New York 12414
(Tract Code 0810.02)

Lending Production Office
3 Winners Circle
Albany, New York 12205
(Tract Code 0137.08)

Wealth Management Center
345 Main Street
Catskill, New York 12414
(Tract Code 0810.02)



OFFICE		MON.	TUES.	WED.	THURS.	FRI.	SAT.
Cairo (safe deposit boxes available)	Lobby Hrs	8:30-4:00	8:30-4:00	8:30-4:00	8:30-4:00	8:30-6:00	8:30-1:00
	Drive Up	8:30-4:30	8:30-4:30	8:30-4:30	8:30-4:30	8:30-6:00	8:30-1:00
Catskill Commons (safe deposit boxes available)	Lobby Hrs	9:30-5:00	9:30-5:00	9:30-5:00	9:30-6:00	9:30-7:00	8:30-2:00
	Drive Up	8:30-5:30	8:30-5:30	8:30-5:30	8:30-6:00	8:30-7:00	8:30-2:00
Catskill Main St.	Lobby Hrs	9:00-3:00	9:00-3:00	9:00-3:00	9:00-3:00	9:00-3:00	Closed
	Drive Up	9:00-3:00	9:00-3:00	9:00-3:00	9:00-3:00	9:00-3:00	Closed
Chatham (safe deposit boxes available)	Lobby Hrs	9:00-4:00	9:00-4:00	9:00-4:00	9:00-4:00	9:00-6:00	9:00-1:00
	Drive Up	8:30-4:30	8:30-4:30	8:30-4:30	8:30-4:30	8:30-6:00	8:30-1:00
Copake (safe deposit boxes available)	Lobby Hrs	9:00-4:00	9:00-4:00	9:00-4:00	9:00-4:00	9:00-5:00	9:00-12:00
	Drive Up	8:30-4:30	8:30-4:30	8:30-4:30	8:30-4:30	8:30-5:00	8:30-12:00
Coxsackie (safe deposit boxes available)	Lobby Hrs	8:30-4:00	8:30-4:00	8:30-4:00	8:30-4:00	8:30-6:00	8:30-12:00
	Drive Up	8:30-4:30	8:30-4:30	8:30-4:30	8:30-4:30	8:30-6:00	8:30-12:00
East Greenbush	Lobby Hrs	8:30-4:30	8:30-4:30	8:30-4:30	8:30-4:30	8:30-5:00	8:30-12:00
	Drive Up	8:30-4:30	8:30-4:30	8:30-4:30	8:30-4:30	8:30-5:00	8:30-12:00
Germantown (safe deposit boxes available)	Lobby Hrs	8:30-4:00	8:30-4:00	8:30-4:00	8:30-6:00	8:30-4:30	8:30-12:00
	Drive Up	8:30-4:00	8:30-4:00	8:30-4:00	8:30-6:00	8:30-4:30	8:30-12:00
Greenport (safe deposit boxes available)	Lobby Hrs	9:00-4:00	9:00-4:00	9:00-4:00	9:00-6:00	9:00-6:00	8:30-1:00
	Drive Up	8:30-5:00	8:30-5:00	8:30-5:00	8:30-6:00	8:30-6:00	8:30-1:00
Greenville	Lobby Hrs	8:30-4:00	8:30-4:00	8:30-4:00	8:30-4:00	8:30-6:00	8:30-12:00
	Drive Up	8:30-4:30	8:30-4:30	8:30-4:30	8:30-4:30	8:30-6:00	8:30-12:00
Hudson	Lobby Hrs	9:00-3:00	9:00-3:00	9:00-3:00	9:00-3:00	9:00-3:00	Closed
	Drive Up	N/A	N/A	N/A	N/A	N/A	N/A
Kinderhook (safe deposit boxes available)	Lobby Hrs	9:00-4:30	9:00-4:30	9:00-4:30	9:00-5:00	9:00-6:00	9:00-1:00
	Drive Up	N/A	N/A	N/A	N/A	N/A	N/A
Kingston (safe deposit boxes available)	Lobby Hrs	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	9:00-6:00	9:00-1:00
	Drive Up	8:30-5:00	8:30-5:00	8:30-5:00	8:30-5:00	8:30-6:00	8:30-1:00
Ravena (safe deposit boxes available)	Lobby Hrs	8:30-4:00	8:30-4:00	8:30-4:00	8:30-4:00	8:30-6:00	8:30-12:00
	Drive Up	8:30-4:30	8:30-4:30	8:30-4:30	8:30-4:30	8:30-6:00	8:30-12:00
Tannersville (safe deposit boxes available)	Lobby Hrs	8:30-4:00	8:30-4:00	8:30-4:00	8:30-4:00	8:30-6:00	8:30-12:00
	Drive Up	8:30-4:30	8:30-4:30	8:30-4:30	8:30-4:30	8:30-6:00	8:30-12:00
Westerlo	Lobby Hrs	9:00-3:00	9:00-3:00	9:00-3:00	9:00-3:00	9:00-3:00	Closed
	Drive Up	N/A	N/A	N/A	N/A	N/A	N/A
Wolf Rd	Lobby Hrs	8:30-4:30	8:30-4:30	8:30-4:30	8:30-4:30	8:30-5:00	8:30-12:00
	Drive Up	8:30-4:30	8:30-4:30	8:30-4:30	8:30-4:30	8:30-5:00	8:30-12:00
Woodstock (safe deposit boxes available)	Lobby Hrs	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	9:00-6:00	9:00-1:00
	Drive Up	8:30-5:00	8:30-5:00	8:30-5:00	8:30-5:00	8:30-6:00	8:30-1:00
Customer Service Center	Telephone Hrs	8:00-5:30	8:00-5:30	8:00-5:30	8:00-6:00	8:00-7:00	8:30-2:00

Effective October 16, 2023

Branch Hours



Branch Openings and Closings 2022-2024

Opened:

East Greenbush Branch
602 Columbia Tpke.
East Greenbush, NY 12061
Tract Code 0524.07
Opened: May 2023

Closed:

None



Schedule of Service Charges

Items Presented against Insufficient / Uncollected	
Funds (per item).....	\$37.00
Stop Payment	\$37.00
Deposited Item Returned	\$26.00
ACH Reject / Deposit Correction Fee	\$5.00
Automatic Sweep/Draw (per transfer).....	\$10.00
Overdraft Line of Credit Transfer Fee.....	\$10.00
Cancellation of Stop Payment	\$10.00
Lost Passbook	\$25.00
Checking/Savings Account Inactivity/Dormant Fee (Fee starts after 1 year of inactivity)	\$8.00
Account Closure (in less than 6 months).....	\$40.00
IRA Transfer Out to Other Financial Institution.....	\$80.00
Undeliverable Mail	\$8.00
Official Check*.....	\$8.00
Money Order*	\$4.00
Certified Check.....	\$20.00
Over the Counter Checks (per check).....	\$2.50
Wire Transfer - Outgoing (U.S. Destination)	\$35.00
Wire Transfer - Incoming (U.S. Destination)	\$20.00
Wire Transfer - Outgoing & Incoming (Foreign Destinations)	\$55.00
Foreign Currency Conversion	\$40.00
Coupons Processed (per envelope).....	\$20.00
Canadian Check Collection (per item).....	\$8.00
All Other Foreign Checks (per item).....	\$40.00
Research / Reconciliation (per hour - 1 hr. minimum)	\$110.00
Photocopies (per item or statement page).....	\$6.00
Paper Statement Mailing Fee	\$2.00
Interim Statement	\$6.00
Safe Deposit - drilling/forced opening	\$200.00
+ cost of locksmith	
Restraining Notice/Levy/Court Order or Other Legal Notice Received	\$175.00
Non-Customer, On-Us Check Cashing Fee.....	\$5.00

ATM & Visa® Debit Card Fees	
Replacement of Lost Visa® Debit/ATM Card	\$15.00
Express Delivery of Visa® Debit/ATM Card	\$35.00
Transfers & Point of Banking Deposits.....	Free
Point of Sale Transaction†	\$0.50
Inquiries at Bank of Greene County ATMs	Free
Withdrawals at Bank of Greene County ATMs.....	Free
Transactions at other ATMs, 1-4 monthly– Includes Balance Inquiries and transfers**.....	Free (Owners of other ATMs may assess their own fees)
Transactions at other ATMs of 5 or more monthly– Includes Balance Inquiries and transfers,	\$2.00 each (Owners of other ATMs may assess their own fees)
International Service Assessment / Currency Conversion ATM/POS Transaction Charges	Prevailing Rate

†For free Visa Debit Card transactions, remember to press the credit button, sign your receipt, and do not input your password (PIN).

**Not available with Totally Free Checking and Basic Checking - a \$2.00 fee will be charged for each cash withdrawal.

Protest Fees	
Our Customer (including postage)	\$40.00
Non-Customer.....	\$75.00

ACH Service Pricing	
Monthly Maintenance Fee	\$25.00
Per originated item.....	\$0.15
Per ACH File	\$2.00

Commercial Checking Account Pricing	
Monthly Maintenance Fee	\$12.00
<u>Analysis Fees</u>	
• Per check paid.....	\$0.20
• Per deposit ticket processed	\$0.30
• Per check deposited	\$0.15
ACH Item Fee	\$0.20

*Free for Nifty-Fifty Club, Premiere Checking, and e-Ultimate checking customers.





Bank Products Offered:

Personal Checking Accounts:

Free e-Checking
Totally Free Checking
Nifty-Fifty Checking
Premier Checking
Ultimate Checking
BankOn Checking
e-Lightening Checking

Personal Savings Accounts:

e-Savings
Statement Savings
Passbook Savings
Passbook Student Savings
e-Next Generation Student Savings
More Yield Passbook/Statement Savings
Money Market
Risk Free IRA Savings

Certificate of Deposit Accounts:

Traditional CD's
Triple Protection CD's

Club Savings Accounts:

e-Holiday Club
Statement Savings Club
Passbook Savings Club

Business Checking Accounts:

Free e-Business Checking
Free Small Business Checking
Not-for-Profit Checking

Business Savings Accounts:

eBusiness Savings
More Yield Savings
Statement & Passbook Savings
Business Money Market



Bank Services Offered:

Visa Debit Card
GreeneRewards Program
Greene Loyalty Program
Over Draft Protection
Draw Accounts
Online Banking
Mobile Banking & Text Banking
Wire Transfer and ACH
LivePerson Chat & Secure Email
Bill Pay
Telebank

Additional Business Services Offered:

Merchant Services
Remote Deposit Capture
Sweep Accounts
Wire Transfer and ACH
Business Mobile Banking
Escrow Management
Electronic Statements
Lock Box Services
Cash Management Online Banking and Bill Pay



Loan Products Offered:

Residential Mortgage Loans:

Fixed & Adjustable Rate Mortgage
Construction Mortgage
Modification/Consolidation/Extension Mortgage
Vacant Land Loans

Residential Home Equity Loans:

Home Equity Line of Credit
Home Equity Fixed Rate

Consumer Loans:

New Auto Loan
Used Auto Loan
Personal Secured Loan
Personal Unsecured Loan
Overdraft Line of Credit
Time Note
Passbook Loan

Commercial Loans:

Mortgages
Line of Credit
Term Loans
Letter of Credit
Municipal/Fire & EMS Financing



HMDA Disclosure Statements

Home Mortgage Disclosure Act Notice: The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).

CRA Disclosure Statements

Community Reinvestment Act Disclosure Statement Notice: The CRA data about our small business and small farm lending are available online for review. Additionally, this report provides aggregated information regarding the bank's community development lending. For more information, visit the Federal Financial Institutions Examination Council Web site (www.ffiec.gov/cra).

Loans by County

Respondent ID: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

State: CALIFORNIA (06)

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)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
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%	0	0	0	0	1	500	1	500	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	0	0	0	0	1	500	1	500	0	0

Loans by County

Respondent ID: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

State: CALIFORNIA (06)

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)
SAN FRANCISCO COUNTY (075), CA										
MSA 41884										
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%	1	8	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	8	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	20	0	0	1	500	1	500	0	0
STATE TOTAL	2	20	0	0	1	500	1	500	0	0

Loans by County

Respondent ID: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

State: KENTUCKY (21)

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)
SCOTT COUNTY (209), KY										
MSA 30460										
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	25	0	0	0	0	1	25	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	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	1	25	0	0
STATE TOTAL	1	25	0	0	0	0	1	25	0	0

Loans by County

Respondent ID: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
BERKSHIRE COUNTY (003), MA										
MSA 38340										
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	0	0	1	200	1	425	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	0	0	1	200	1	425	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	1	425	0	0	0	0
STATE TOTAL	0	0	1	200	1	425	0	0	0	0

Loans by County

Respondent ID: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
OCEAN COUNTY (029), NJ										
MSA 35154										
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	1	232	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	1	193	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	22	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	22	2	425	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	11	221	2	425	0	0	0	0	0	0
STATE TOTAL	11	221	2	425	0	0	0	0	0	0

Loans by County

Respondent ID: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	9	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	9	0	0	0	0	0	0	0	0
COLUMBIA COUNTY (021), NY										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	58	1,973	9	1,714	5	3,229	6	355	0	0
Middle Income	127	3,973	19	2,931	12	8,043	19	2,465	0	0
Upper Income	91	2,024	18	2,840	10	4,381	19	2,346	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	276	7,970	46	7,485	27	15,653	44	5,166	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	5	64	0	0	2	630	0	0	0	0
Middle Income	13	349	2	273	1	341	1	50	0	0
Upper Income	7	132	0	0	1	390	1	390	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	545	2	273	4	1,361	2	440	0	0

Loans by County

Respondent ID: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
ESSEX COUNTY (031), 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	0	0	2	281	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	0	0	2	281	0	0	0	0	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	1	21	0	0	0	0	0	0	0	0
Middle Income	3	63	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	84	0	0	0	0	0	0	0	0
GREENE COUNTY (039), NY 2/										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	36	1,348	12	1,631	8	3,154	20	2,898	0	0
Middle Income	153	4,456	18	2,905	9	5,462	36	4,882	0	0
Upper Income	52	1,205	6	1,164	2	775	9	472	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	241	7,009	36	5,700	19	9,391	65	8,252	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
KINGS COUNTY (047), 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%	1	48	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	31	1	214	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%	8	277	2	366	2	999	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	11	356	3	580	2	999	0	0	0	0
MONTGOMERY COUNTY (057), NY										
MSA NA										
Outside Assessment Area										
Low Income	1	26	0	0	1	482	1	482	0	0
Moderate Income	0	0	0	0	1	258	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	26	0	0	2	740	1	482	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
NASSAU COUNTY (059), NY										
MSA 35004										
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%	1	36	0	0	1	344	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	102	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	138	0	0	1	344	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
NEW YORK COUNTY (061), 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%	1	21	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	1	166	0	0	0	0	0	0
Median Family Income 60-70%	2	113	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%	2	73	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%	10	319	5	693	3	937	0	0	0	0
Median Family Income Not Known	1	21	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	547	6	859	3	937	0	0	0	0
ORANGE COUNTY (071), NY										
MSA 39100										
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	3	201	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	201	0	0	0	0	1	100	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
PUTNAM COUNTY (079), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	4	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	4	0	0	0	0	0	0	0	0
QUEENS COUNTY (081), 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%	1	57	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	1	156	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	57	1	156	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
RENSELAER COUNTY (083), NY										
MSA 10580										
Outside Assessment Area										
Low Income	2	70	0	0	0	0	0	0	0	0
Moderate Income	2	34	1	163	1	332	0	0	0	0
Middle Income	12	397	3	525	3	2,575	1	975	0	0
Upper Income	4	70	1	110	1	350	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	571	5	798	5	3,257	1	975	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	1	55	0	0	0	0	0	0	0	0
Upper Income	5	186	1	124	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	1	124	0	0	0	0	0	0
SARATOGA COUNTY (091), NY										
MSA 10580										
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	9	232	0	0	0	0	1	90	0	0
Upper Income	5	153	1	138	2	969	2	600	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	385	1	138	2	969	3	690	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
SCHENECTADY COUNTY (093), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	1	300	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	106	0	0	0	0	0	0	0	0
Upper Income	7	413	0	0	1	265	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	519	0	0	2	565	0	0	0	0
SCHOHARIE COUNTY (095), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	50	0	0	1	350	0	0	0	0
Middle Income	1	12	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	62	0	0	1	350	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
SUFFOLK COUNTY (103), NY										
MSA 35004										
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	1	120	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	1	149	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	0	0	2	269	0	0	0	0	0	0
SULLIVAN COUNTY (105), 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	13	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	13	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
ULSTER COUNTY (111), NY										
MSA 28740										
Inside AA 0001										
Low Income	11	295	1	120	0	0	1	120	0	0
Moderate Income	20	647	3	394	2	1,254	7	1,547	0	0
Middle Income	157	4,158	24	3,886	16	7,774	22	4,922	0	0
Upper Income	55	1,377	7	1,174	4	2,750	6	1,197	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	243	6,477	35	5,574	22	11,778	36	7,786	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	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	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	5	0	0	0	0	0	0	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	50	0	0	0	0	1	50	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	50	0	0	0	0	1	50	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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	1	473	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%	6	171	0	0	2	1,200	3	1,230	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	6	171	0	0	3	1,673	3	1,230	0	0
TOTAL INSIDE AA IN STATE	839	24,336	142	22,938	96	50,350	161	24,817	0	0
TOTAL OUTSIDE AA IN STATE	128	4,005	23	3,478	25	11,195	12	3,967	0	0
STATE TOTAL	967	28,341	165	26,416	121	61,545	173	28,784	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	17	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	17	0	0	0	0	0	0	0	0
PIKE COUNTY (103), PA										
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	13	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	13	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	30	0	0	0	0	0	0	0	0
STATE TOTAL	2	30	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

State: SOUTH CAROLINA (45)

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)
AIKEN COUNTY (003), SC										
MSA 12260										
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	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	45	0	0	0	0	0	0	0	0
STATE TOTAL	1	45	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

State: WASHINGTON (53)

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)
KING COUNTY (033), WA										
MSA 42644										
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	54	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	54	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

State: WASHINGTON (53)

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)
PIERCE COUNTY (053), WA										
MSA 45104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	3	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	3	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	57	0	0	0	0	0	0	0	0
STATE TOTAL	3	57	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	839	24,336	142	22,938	96	50,350	161	24,817	0	0
TOTAL OUTSIDE AA	155	4,549	26	4,103	27	12,120	14	4,492	0	0
TOTAL INSIDE & OUTSIDE	994	28,885	168	27,041	123	62,470	175	29,309	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.

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: THE BANK OF GREENE COUNTY

Respondent ID: 0000718028
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	132	20,587	16	3,613	0	0
NY - COLUMBIA COUNTY (021) - MSA NA	349	31,108	44	5,166	0	0
NY - GREENE COUNTY (039) - MSA NA 2/	296	22,100	65	8,252	0	0
NY - ULSTER COUNTY (111) - MSA 28740	300	23,829	36	7,786	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.

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: THE BANK OF GREENE COUNTY

Respondent ID: 0000718028
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	1	3,200	0	0
Purchased	0	0	0	0
Total	1	3,200	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718028

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

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

ASSESSMENT AREA - 0001

ALBANY COUNTY (001), NY

MSA: 10580

Low Income

0001.00* 0002.00* 0006.00* 0007.00* 0008.00* 0011.00 0021.00* 0022.00 0025.00* 0026.00

Moderate Income

0134.00 0140.02

0003.00 0005.01 0005.02* 0015.00* 0020.00* 0023.00* 0128.00 0129.00 0130.00* 0132.00* 0133.00

Middle Income

0145.03* 0146.08 0146.09 0146.13 0147.00* 0148.01 0148.02 0148.03

0136.02 0137.05 0138.01 0139.01 0139.02 0140.01 0142.01 0143.01 0144.01 0144.02 0145.02

0004.03* 0014.00 0016.00* 0017.00 0018.02* 0019.02* 0127.00* 0131.00* 0135.05 0135.06 0135.07

Upper Income

0142.02 0142.03 0143.02 0145.01 0146.06 0146.07 0146.11* 0146.12 0146.14 0146.15*

0004.01 0018.01* 0019.01* 0135.03 0135.08 0136.01 0137.03 0137.06 0137.07* 0138.02 0141.00

Income Not Known

0004.04*

COLUMBIA COUNTY (021), NY

MSA: NA

Moderate Income

0012.00 0013.00

Middle Income

0006.00 0007.00 0010.00 0011.00 0014.00 0016.00

Upper Income

0001.00 0002.00 0003.00 0004.01 0004.02 0005.00 0008.00 0009.00 0015.00 0017.00 0018.00

0019.00 0020.00

GREENE COUNTY (039), NY 2/

MSA: NA

Moderate Income

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718028

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

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

0810.00

Middle Income

0802.02 0803.00 0804.01 0804.02 0805.02 0807.00 0809.00 0811.01 0811.02

Upper Income

0801.00 0802.01 0805.01 0806.00

ULSTER COUNTY (111), NY

MSA: 28740

Low Income

9517.00

Moderate Income

9518.00 9520.00 9521.00 9523.00 9546.00 9547.00* 9548.00

Middle Income

9502.00 9503.00 9504.00 9509.00 9510.00 9511.00 9513.00 9514.00 9515.00 9519.00 9522.00

9524.00 9525.00 9526.00 9527.00 9528.00 9529.00 9530.00* 9534.00 9536.00* 9538.00* 9540.00*

9541.00* 9545.00 9549.00* 9550.00 9553.00

Upper Income

9501.00 9505.00 9506.00 9512.00 9516.00 9533.00 9535.00* 9537.00 9539.00* 9542.00 9544.00*

9554.00*

OUTSIDE ASSESSMENT AREA

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income >= 120%

0626.32

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income >= 120%

0073.02

SAN FRANCISCO COUNTY (075), CA

MSA: 41884

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.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718028

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

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

Median Family Income 80-90%

0103.00

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income >= 120%

0608.00

MADISON COUNTY (079), FL

MSA: NA

Middle Income

1104.00

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income >= 120%

0001.21

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 90-100%

0076.02

Median Family Income >= 120%

0070.02

HARRIS COUNTY (145), GA

MSA: 17980

Middle Income

1201.98

COOK COUNTY (031), IL

MSA: 16984

Median Family Income >= 120%

0815.00

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718028

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

SCOTT COUNTY (209), KY

MSA: 30460

Middle Income

0405.01

BERKSHIRE COUNTY (003), MA

MSA: 38340

Upper Income

9251.00

Median Family Income >= 120%

0034.02 0193.05 0543.00 0552.00

CAMDEN COUNTY (007), NJ

MSA: 15804

Median Family Income >= 120%

6035.06

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 90-100%

0172.00

Median Family Income >= 120%

0160.00

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 100-110%

8112.00

Median Family Income >= 120%

8093.02

OCEAN COUNTY (029), NJ

MSA: 35154

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.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718028

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

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

Median Family Income 30-40%

7153.01

Median Family Income 50-60%

7157.00

Median Family Income 70-80%

7154.01

BRONX COUNTY (005), NY

MSA: 35614

Median Family Income >= 120%

0274.02

CLINTON COUNTY (019), NY

MSA: NA

Upper Income

1010.00

DUTCHESS COUNTY (027), NY

MSA: 39100

Moderate Income

0100.00 1500.03 1600.05 2211.00

Middle Income

0300.00 0702.01 0900.00 1200.00 1403.00 1405.00 1500.06 1600.03 1700.00

Upper Income

1500.04 1500.05

ESSEX COUNTY (031), NY

MSA: NA

Middle Income

9614.00

FULTON COUNTY (035), NY

MSA: NA

Moderate Income

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718028

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

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

9713.00

Middle Income

9701.00 9712.00

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 40-50%

1237.00

Median Family Income 50-60%

0071.00

Median Family Income >= 120%

0009.00 0015.00 0021.00 0041.00 0077.00 0157.00 0519.00 0561.00 0565.00

MONTGOMERY COUNTY (057), NY

MSA: NA

Low Income

0702.00

Moderate Income

0706.00

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income 80-90%

4060.01 4119.01

Median Family Income >= 120%

3009.00 4151.01

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income 30-40%

0006.00

Median Family Income 50-60%

0041.00

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718028

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

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

Median Family Income 60-70%

0083.00 0193.00

Median Family Income 100-110%

0038.00

Median Family Income >= 120%

0032.00 0034.00 0045.00 0071.00 0076.00 0077.00 0082.00 0099.00 0104.00 0109.00 0111.00

0115.00 0163.00 0171.00 0181.00 0317.03

Median Family Income Not Known

0102.00

ORANGE COUNTY (071), NY

MSA: 39100

Upper Income

0131.00 0145.01

PUTNAM COUNTY (079), NY

MSA: 35614

Upper Income

0117.00

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 50-60%

0375.00

Median Family Income >= 120%

1033.00

RENSSELAER COUNTY (083), NY

MSA: 10580

Low Income

0407.00

Moderate Income

0410.00 0515.00

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718028

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

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

Middle Income

0516.00 0522.03 0523.01 0524.03 0524.04 0525.01 0526.01 0526.03

Upper Income

0522.04 0524.02 0525.02

ROCKLAND COUNTY (087), NY

MSA: 35614

Middle Income

0105.02

Upper Income

0115.01 0116.02 0130.02

SARATOGA COUNTY (091), NY

MSA: 10580

Middle Income

0619.03 0620.00 0622.00 0624.03 0624.05 0627.00

Upper Income

0607.02 0610.00 0614.04 0625.08 0626.02

SCHENECTADY COUNTY (093), NY

MSA: 10580

Low Income

0217.00

Middle Income

0205.00 0329.02

Upper Income

0319.00 0320.00 0321.01 0326.01

SCHOHARIE COUNTY (095), NY

MSA: 10580

Moderate Income

7407.00

Middle Income

Footnote:

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

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718028

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

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

7408.00

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 80-90%

1906.04

Median Family Income 110-120%

1109.01

SULLIVAN COUNTY (105), NY

MSA: NA

Middle Income

9511.00

WARREN COUNTY (113), NY

MSA: 24020

Middle Income

0703.00

WASHINGTON COUNTY (115), NY

MSA: 24020

Middle Income

0820.01

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 70-80%

0133.01

Median Family Income >= 120%

0046.00 0070.00 0077.00 0111.01 0112.00 0115.00 0146.06

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income >= 120%

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.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718028

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

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

4735.00

PIKE COUNTY (103), PA

MSA: 35084

Middle Income

9506.06

AIKEN COUNTY (003), SC

MSA: 12260

Middle Income

0209.02

KING COUNTY (033), WA

MSA: 42644

Median Family Income >= 120%

0009.00 0034.00

PIERCE COUNTY (053), WA

MSA: 45104

Median Family Income >= 120%

0731.19

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.

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000718028

Institution: THE BANK OF GREENE COUNTY

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	265	265	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	17	17	0	0.00%
Total	284	284	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.

Loans by County

Respondent ID: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

State: CALIFORNIA (06)

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)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
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%	0	0	0	0	1	500	1	500	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	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0

Loans by County

Respondent ID: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
BERKSHIRE COUNTY (003), MA										
MSA 38340										
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	1	200	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	0	0	1	200	0	0	0	0	0	0
HAMPDEN COUNTY (013), MA										
MSA 44140										
Outside Assessment Area										
Low Income	1	76	0	0	0	0	1	76	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	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	76	0	0	0	0	1	76	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	76	1	200	0	0	1	76	0	0
STATE TOTAL	1	76	1	200	0	0	1	76	0	0

Loans by County

Respondent ID: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
ALBANY COUNTY (001), NY										
MSA 10580										
Inside AA 0001										
Low Income	1	65	1	180	1	958	1	180	0	0
Moderate Income	2	60	2	330	0	0	1	180	0	0
Middle Income	18	832	7	1,399	5	3,025	7	1,311	0	0
Upper Income	9	385	4	765	4	2,350	2	265	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	1,342	14	2,674	10	6,333	11	1,936	0	0
COLUMBIA COUNTY (021), NY										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	22	998	1	250	3	1,700	5	1,965	0	0
Middle Income	27	898	7	1,128	6	3,890	11	2,390	0	0
Upper Income	40	1,745	10	1,557	10	5,100	10	1,645	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	89	3,641	18	2,935	19	10,690	26	6,000	0	0
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	2	55	1	200	0	0	2	235	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	55	1	200	0	0	2	235	0	0

Loans by County

Respondent ID: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
DUTCHESS COUNTY (027), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	1	250	1	258	1	250	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	250	2	948	1	308	0	0
Upper Income	2	65	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	65	3	500	3	1,206	2	558	0	0
GREENE COUNTY (039), NY 2/										
MSA NA										
Inside AA 0001										
Low Income	5	237	2	224	2	750	2	147	0	0
Moderate Income	12	653	1	200	2	1,085	3	788	0	0
Middle Income	51	2,156	14	2,102	10	4,794	22	4,363	0	0
Upper Income	20	967	6	1,026	4	2,365	10	2,516	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	88	4,013	23	3,552	18	8,994	37	7,814	0	0
LIVINGSTON COUNTY (051), NY										
MSA 40380										
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	50	0	0	0	0	1	50	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	50	0	0	0	0	1	50	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
ONONDAGA COUNTY (067), NY										
MSA 45060										
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	50	0	0	0	0	1	50	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	50	0	0	0	0	1	50	0	0
ORANGE COUNTY (071), NY										
MSA 39100										
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	3	1,973	3	1,973	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	0	0	0	0	3	1,973	3	1,973	0	0
PUTNAM COUNTY (079), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	28	1	224	0	0	2	252	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	28	1	224	0	0	2	252	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
QUEENS COUNTY (081), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	700	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	0	0	0	0	1	700	0	0	0	0
RENSSELAER COUNTY (083), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	1	500	1	500	0	0
Middle Income	4	166	0	0	2	1,390	0	0	0	0
Upper Income	0	0	1	150	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	171	1	150	3	1,890	1	500	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
SARATOGA COUNTY (091), NY										
MSA 10580										
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	90	0	0	2	940	1	540	0	0
Upper Income	2	100	0	0	2	860	2	860	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	190	0	0	4	1,800	3	1,400	0	0
SCHENECTADY COUNTY (093), NY										
MSA 10580										
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	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	570	1	570	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	570	1	570	0	0
SCHOHARIE COUNTY (095), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	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	100	0	0	0	0	1	100	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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)
ULSTER COUNTY (111), NY										
MSA 28740										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	12	575	3	413	4	1,359	6	1,094	0	0
Middle Income	29	1,616	6	1,220	12	5,790	15	4,127	0	0
Upper Income	10	668	1	175	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	51	2,859	10	1,808	16	7,149	21	5,221	0	0
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	55	0	0	1	500	3	555	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	55	0	0	1	500	3	555	0	0
TOTAL INSIDE AA IN STATE	258	11,855	65	10,969	63	33,166	95	20,971	0	0
TOTAL OUTSIDE AA IN STATE	18	764	6	1,074	16	8,639	20	6,243	0	0
STATE TOTAL	276	12,619	71	12,043	79	41,805	115	27,214	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: 0000718028

Small Business Loans - Originations

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

State: NORTH CAROLINA (37)

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)
POLK COUNTY (149), NC										
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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	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	1	100	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	100	0	0	0	0	0	0	0	0
STATE TOTAL	1	100	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	258	11,855	65	10,969	63	33,166	95	20,971	0	0
TOTAL OUTSIDE AA	20	940	7	1,274	17	9,139	22	6,819	0	0
TOTAL INSIDE & OUTSIDE	278	12,795	72	12,243	80	42,305	117	27,790	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.

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: THE BANK OF GREENE COUNTY

Respondent ID: 0000718028
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	54	10,349	11	1,936	0	0
NY - COLUMBIA COUNTY (021) - MSA NA	126	17,266	26	6,000	0	0
NY - GREENE COUNTY (039) - MSA NA 2/	129	16,559	37	7,814	0	0
NY - ULSTER COUNTY (111) - MSA 28740	77	11,816	21	5,221	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.

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: THE BANK OF GREENE COUNTY

Respondent ID: 0000718028
Agency: OCC - 1

Memo Item: Loans by Affiliates

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718028

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

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

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*

COLUMBIA COUNTY (021), NY

MSA: NA

Moderate Income

0012.00 0013.00

Middle Income

0001.00* 0005.00 0006.00 0010.00 0011.00 0014.00 0017.00* 0019.00

Upper Income

0002.00 0003.00 0004.01 0004.02 0007.00 0008.00 0009.00 0015.00* 0016.00 0018.00 0020.00

GREENE COUNTY (039), NY 2/

MSA: NA

Low Income

Footnote:

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718028

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

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

0810.01

Moderate Income

0810.02

Middle Income

0802.01 0802.02 0803.01 0803.02 0804.02 0804.04 0805.01 0805.02 0806.00 0809.00 0811.02

Upper Income

0801.00 0804.03 0807.00 0811.01

ULSTER COUNTY (111), NY

MSA: 28740

Moderate Income

9514.00 9516.00 9517.00 9518.00* 9519.00 9520.00 9521.00 9548.00* 9550.02 9553.00

Middle Income

9501.00 9502.00 9503.00 9504.00 9505.00 9506.00 9509.00* 9510.00 9511.00 9513.00 9515.00
9522.00 9523.00* 9524.00 9525.00 9527.00* 9528.00 9529.01 9530.00 9534.00* 9535.00 9536.00*
9537.00* 9538.00* 9540.00* 9541.00* 9542.00* 9544.02* 9545.00* 9546.00* 9547.00* 9549.00* 9550.01
9554.00*

Upper Income

9512.00 9526.00 9533.00* 9539.00* 9544.01*

Income Not Known

9529.02*

OUTSIDE ASSESSMENT AREA

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income >= 120%

0073.02

BERKSHIRE COUNTY (003), MA

MSA: 38340

Middle Income

9251.02

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718028

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

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

HAMPDEN COUNTY (013), MA

MSA: 44140

Low Income

8012.00

DELAWARE COUNTY (025), NY

MSA: NA

Middle Income

9702.00 9712.00

DUTCHESS COUNTY (027), NY

MSA: 39100

Low Income

1403.01 2211.00

Middle Income

1300.05 1500.06 1600.05

Upper Income

0801.03 0900.00

LIVINGSTON COUNTY (051), NY

MSA: 40380

Middle Income

0302.04

ONONDAGA COUNTY (067), NY

MSA: 45060

Middle Income

0050.00

ORANGE COUNTY (071), NY

MSA: 39100

Middle Income

0101.02 0106.02 0108.01

Footnote:

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

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718028

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

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

PUTNAM COUNTY (079), NY

MSA: 35614

Upper Income

0108.00

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income >= 120%

0928.00

RENSSELAER COUNTY (083), NY

MSA: 10580

Moderate Income

0402.00 0408.00

Middle Income

0412.00 0522.03 0523.01 0525.02 0526.01

Upper Income

0525.01

SARATOGA COUNTY (091), NY

MSA: 10580

Middle Income

0610.01 0614.03 0624.10

Upper Income

0614.04 0626.01 0626.02

SCHENECTADY COUNTY (093), NY

MSA: 10580

Income Not Known

0210.01

SCHOHARIE COUNTY (095), NY

MSA: 10580

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.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000718028

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: THE BANK OF GREENE COUNTY

Moderate Income

7408.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income >= 120%

0112.00

POLK COUNTY (149), NC

MSA: NA

Upper Income

9201.03

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.

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000718028

Institution: THE BANK OF GREENE COUNTY

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	124	124	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	5	5	0	0.00%
Total	131	131	0	0.00%

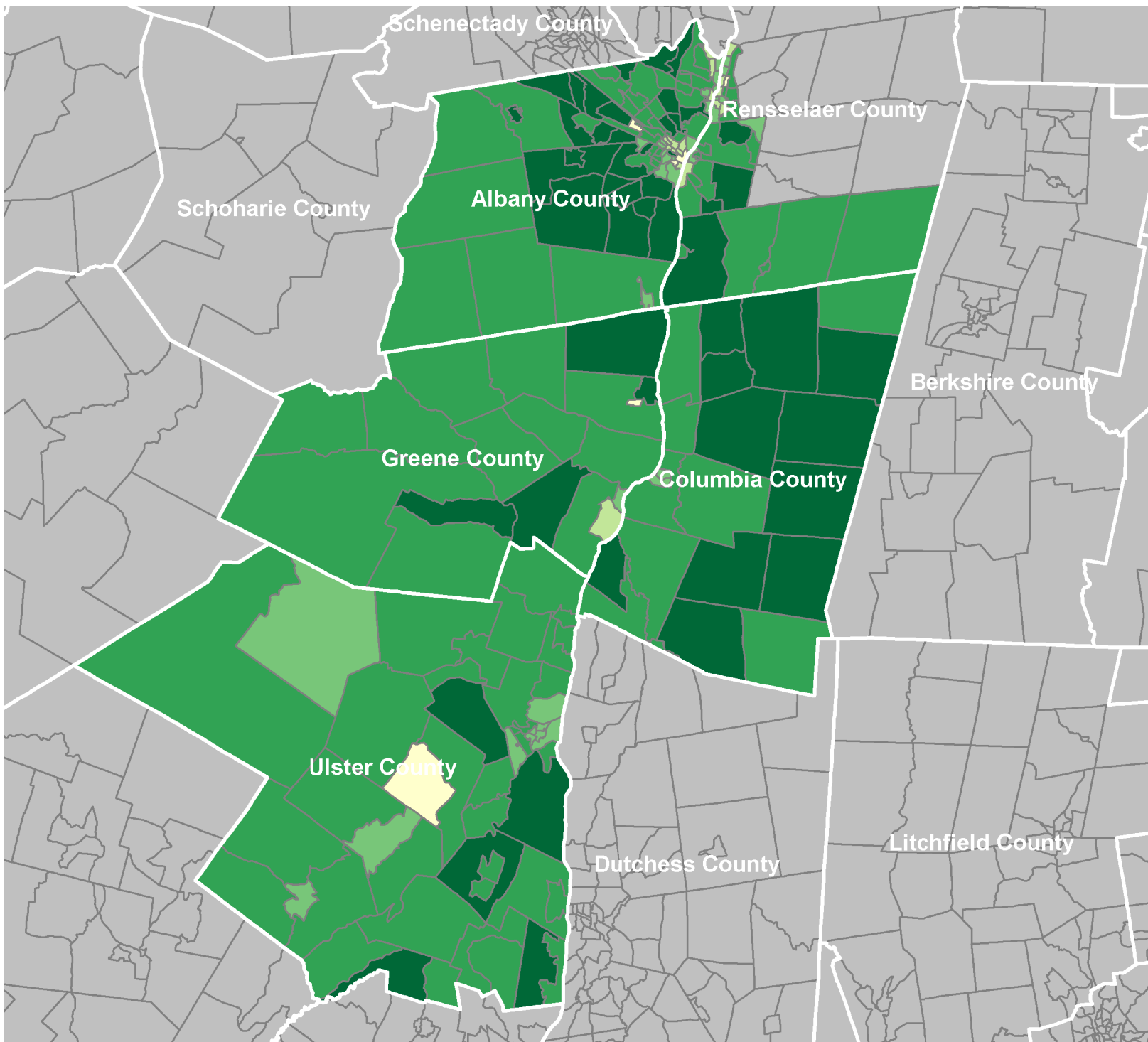
Footnote:

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.

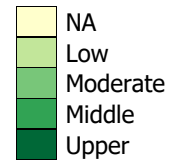
11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

THE BANK OF GREENE COUNTY - 2024 CRA - ASSESSMENT AREA INCOME MAP

2024*



Income Level





Schedule "A" –Assessment Area Census Tracts

New York (State Code 36)

Albany County, NY; MSA 10580; County 001

Tract Code	Tract Income Level	Distressed or Under Served Tract
0001.00	Moderate	No
0002.01	Low	No
0002.02	Low	No
0003.01	Low	No
0003.02	Middle	No
0004.01	Upper	No
0004.03	Middle	No
0004.04	Unknown	No
0005.01	Moderate	No
0005.02	Moderate	No
0006.00	Low	No
0007.00	Low	No
0008.00	Low	No
0011.00	Unknown	No
0014.00	Upper	No
0015.00	Moderate	No
0016.00	Middle	No
0017.00	Middle	No
0018.02	Moderate	No
0018.03	Upper	No
0018.04	Middle	No
0019.01	Middle	No
0019.02	Middle	No
0020.00	Moderate	No
0021.00	Moderate	No
0022.00	Moderate	No
0023.00	Unknown	No
0025.00	Low	No
0026.00	Moderate	No

Tract Code	Tract Income Level	Distressed or Under Served Tract
0127.00	Moderate	No
0128.00	Low	No
0129.00	Low	No
0130.00	Middle	No
0131.00	Moderate	No
0132.00	Low	No
0133.00	Moderate	No
0134.00	Moderate	No
0135.03	Middle	No
0135.05	Middle	No
0135.07	Middle	No
0135.09	Middle	No
0135.10	Middle	No
0135.11	Upper	No
0135.12	Upper	No
0136.02	Middle	No
0136.03	Upper	No
0136.04	Middle	No
0137.03	Middle	No
0137.06	Upper	No
0137.07	Upper	No
0137.08	Middle	No
0137.09	Upper	No
0138.02	Upper	No
0138.03	Middle	No
0138.04	Middle	No
0139.01	Middle	No
0139.02	Middle	No
0140.01	Middle	No

Tract Code	Tract Income Level	Distressed or Under Served Tract
0140.02	Middle	No
0141.00	Upper	No
0142.01	Upper	No
0142.02	Upper	No
0142.03	Upper	No
0143.01	Upper	No
0143.03	Upper	No
0143.04	Upper	No
0144.01	Middle	No
0144.02	Moderate	No
0145.01	Upper	No
0145.02	Upper	No
0145.03	Upper	No
0146.06	Upper	No
0146.08	Middle	No
0146.09	Upper	No
0146.11	Upper	No
0146.12	Upper	No
0146.13	Middle	No
0146.14	Upper	No
0146.15	Middle	No
0146.16	Upper	No
0146.17	Upper	No
0147.00	Middle	No
0148.01	Middle	No
0148.02	Middle	No
0148.03	Middle	No



Rensselaer County, NY; MSA 10580; County 083

Tract Code	Tract Income Level	Distressed or Under Served Tract
0401.00	Low	No
0402.00	Moderate	No
0403.00	Moderate	No
0404.00	Low	No
0405.00	Unknown	No
0406.00	Middle	No
0407.01	Low	No
0407.02	Moderate	No
0408.00	Moderate	No
0409.00	Low	No
0410.00	Moderate	No
0411.01	Middle	No
0411.02	Low	No
0412.00	Middle	No
0413.00	Middle	No
0414.00	Middle	No
0515.00	Low	No

Tract Code	Tract Income Level	Distressed or Under Served Tract
0516.01	Moderate	No
0516.02	Middle	No
0523.01	Middle	No
0523.03	Middle	No
0523.05	Moderate	No
0523.06	Upper	No
0524.02	Upper	No
0524.05	Middle	No
0524.06	Middle	No
0524.07	Upper	No
0524.08	Middle	No
0525.01	Upper	No
0525.02	Middle	No
0525.03	Middle	No
0526.01	Middle	No
0526.02	Middle	No
0526.03	Middle	No



Columbia County, NY; MSA NA; County 021

Tract Code	Tract Income Level	Distressed or Under Served Tract
0001.00	Middle	No
0002.00	Upper	No
0003.00	Upper	No
0004.01	Upper	No
0004.02	Upper	No
0005.00	Middle	No
0006.00	Middle	No
0007.00	Upper	No
0008.00	Upper	No
0009.00	Upper	No
0010.00	Middle	No
0011.00	Middle	No
0012.00	Moderate	No
0013.00	Moderate	No
0014.00	Middle	No
0015.00	Upper	No
0016.00	Upper	No
0017.00	Middle	No
0018.00	Upper	No
0019.00	Middle	No
0020.00	Upper	No

Greene County, NY; MSA NA; County 039

Tract Code	Tract Income Level	Distressed or Under Served Tract
0801.00	Upper	No
0802.01	Middle	No
0802.02	Middle	No
0803.01	Middle	No
0803.02	Middle	No
0804.02	Middle	No
0804.03	Upper	No
0804.04	Middle	No
0805.01	Middle	No
0805.02	Middle	No
0806.00	Middle	No
0807.00	Upper	No
0808.00	Unknown	No
0809.00	Middle	No
0810.01	Low	No
0810.02	Moderate	No
0811.01	Upper	No
0811.02	Middle	No



Ulster County, NY; MSA 28740; County 111

Tract Code	Tract Income Level	Distressed or Under Served Tract
9501.00	Middle	No
9502.00	Middle	No
9503.00	Middle	No
9504.00	Middle	No
9505.00	Middle	No
9506.00	Middle	No
9509.00	Middle	No
9510.00	Middle	No
9511.00	Middle	No
9512.00	Upper	No
9513.00	Middle	No
9514.00	Moderate	No
9515.00	Middle	No
9516.00	Moderate	No
9517.00	Moderate	No
9518.00	Moderate	No
9519.00	Moderate	No
9520.00	Moderate	No
9521.00	Moderate	No
9522.00	Middle	No
9523.00	Middle	No
9524.00	Middle	No
9525.00	Middle	No
9526.00	Upper	No
9527.00	Middle	No

Tract Code	Tract Income Level	Distressed or Under Served Tract
9528.00	Middle	No
9529.01	Middle	No
9529.02	Unknown	No
9530.00	Middle	No
9533.00	Upper	No
9534.00	Middle	No
9535.00	Middle	No
9536.00	Middle	No
9537.00	Middle	No
9538.00	Middle	No
9539.00	Upper	No
9540.00	Middle	No
9541.00	Middle	No
9542.00	Middle	No
9544.01	Upper	No
9544.02	Middle	No
9545.00	Middle	No
9546.00	Middle	No
9547.00	Middle	No
9548.00	Moderate	No
9549.00	Middle	No
9550.01	Middle	No
9550.02	Moderate	No
9553.00	Moderate	No
9554.00	Middle	No