

Loans by County

Respondent ID: 0000707635

Small Business Loans - Originations

Agency: OCC - 1

Institution: TRUSTCO BANK

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DUVAL COUNTY (031), FL</b>										
<b>MSA 27260</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	10	0	0	0	0	1	10	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	10	0	0	0	0	1	10	0	0
<b>HERNANDO COUNTY (053), FL</b>										
<b>MSA 45294</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	750	1	750	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	0	0	0	0	1	750	1	750	0	0



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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SARASOTA COUNTY (115), FL</b>										
<b>MSA 35840</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
<b>SEMINOLE COUNTY (117), FL</b>										
<b>MSA 36740</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	138	0	0	1	513	4	651	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	138	0	0	1	513	4	651	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>VOLUSIA COUNTY (127), FL</b>										
<b>MSA 19660</b>										
<b>Inside AA 0004</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	50	0	0	1	407	1	407	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	50	0	0	1	407	1	407	0	0
TOTAL INSIDE AA IN STATE	7	311	0	0	5	2,373	8	1,584	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	1	750	2	760	0	0
STATE TOTAL	8	321	0	0	6	3,123	10	2,344	0	0

Loans by County

Small Business Loans - Originations

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Respondent ID: 0000707635

Agency: OCC - 1

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BERKSHIRE COUNTY (003), MA</b>										
<b>MSA 38340</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	237	0	0	1	237	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	237	0	0	1	237	0	0
TOTAL INSIDE AA IN STATE	0	0	1	237	0	0	1	237	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	1	237	0	0	1	237	0	0



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Small Business Loans - Originations

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Institution: TRUSTCO BANK

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALBANY COUNTY (001), NY</b>										
<b>MSA 10580</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	100	0	0	0	0	2	100	0	0
Middle Income	3	150	5	1,000	9	4,420	4	850	0	0
Upper Income	2	198	0	0	3	1,700	2	198	0	0
Income Not Known	1	24	0	0	0	0	1	24	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	472	5	1,000	12	6,120	9	1,172	0	0
<b>COLUMBIA COUNTY (021), NY</b>										
<b>MSA NA</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	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	0	0	1	150	0	0	0	0	0	0
<b>ORANGE COUNTY (071), NY</b>										
<b>MSA 28880</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	47	0	0	1	470	2	517	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	47	0	0	1	470	2	517	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PUTNAM COUNTY (079), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	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
<b>RENSSELAER COUNTY (083), NY</b>										
<b>MSA 10580</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	2	934	1	434	0	0
Upper Income	0	0	2	340	0	0	1	200	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	2	340	2	934	2	634	0	0
<b>SARATOGA COUNTY (091), NY</b>										
<b>MSA 10580</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	750	0	0	0	0
Middle Income	3	125	2	423	2	850	2	248	0	0
Upper Income	2	149	0	0	0	0	1	49	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	274	2	423	4	1,600	3	297	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SCHENECTADY COUNTY (093), NY</b>										
<b>MSA 10580</b>										
<b>Inside AA 0008</b>										
Low Income	2	110	0	0	1	825	2	905	0	0
Moderate Income	0	0	1	200	1	1,000	0	0	0	0
Middle Income	4	161	6	1,075	5	2,628	4	1,354	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	271	7	1,275	7	4,453	6	2,259	0	0
<b>SCHOHARIE COUNTY (095), NY</b>										
<b>MSA 10580</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	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	0	0	1	250	0	0	0	0	0	0
<b>WARREN COUNTY (113), NY</b>										
<b>MSA 24020</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	1	400	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	75	0	0	1	400	0	0	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHINGTON COUNTY (115), NY</b>										
<b>MSA 24020</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	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
<b>WESTCHESTER COUNTY (119), NY</b>										
<b>MSA 35614</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	115	1	250	0	0	1	40	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	115	1	250	0	0	1	40	0	0
TOTAL INSIDE AA IN STATE	25	1,454	20	3,888	27	13,977	23	4,919	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	25	1,454	20	3,888	27	13,977	23	4,919	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	32	1,765	21	4,125	32	16,350	32	6,740	0	0
TOTAL OUTSIDE AA	2	71	0	0	1	750	2	760	0	0
TOTAL INSIDE & OUTSIDE	34	1,836	21	4,125	33	17,100	34	7,500	0	0

**2024 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: TRUSTCO BANK**

**Respondent ID: 0000707635**  
**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 - ORANGE COUNTY (071) - MSA 28880	2	517	2	517	0	0
NY - PUTNAM COUNTY (079) - MSA 35614	1	100	0	0	0	0
NY - WESTCHESTER COUNTY (119) - MSA 35614	3	365	1	40	0	0
FL - SARASOTA COUNTY (115) - MSA 35840	1	10	1	10	0	0
FL - ORANGE COUNTY (095) - MSA 36740	4	1,516	2	516	0	0
FL - OSCEOLA COUNTY (097) - MSA 36740	1	50	0	0	0	0
FL - SEMINOLE COUNTY (117) - MSA 36740	4	651	4	651	0	0
FL - VOLUSIA COUNTY (127) - MSA 19660	2	457	1	407	0	0
MA - BERKSHIRE COUNTY (003) - MSA 38340	1	237	1	237	0	0
NY - ALBANY COUNTY (001) - MSA 10580	25	7,592	9	1,172	0	0
NY - COLUMBIA COUNTY (021) - MSA NA	1	150	0	0	0	0
NY - RENSSELAER COUNTY (083) - MSA 10580	5	1,374	2	634	0	0
NY - SARATOGA COUNTY (091) - MSA 10580	11	2,297	3	297	0	0
NY - SCHENECTADY COUNTY (093) - MSA 10580	20	5,999	6	2,259	0	0
NY - SCHOHARIE COUNTY (095) - MSA 10580	1	250	0	0	0	0
NY - WARREN COUNTY (113) - MSA 24020	2	475	0	0	0	0
NY - WASHINGTON COUNTY (115) - MSA 24020	1	200	0	0	0	0

**2024 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: TRUSTCO BANK**

**Respondent ID: 0000707635**  
**Agency: OCC - 1**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	3	295	0	0
Purchased	0	0	0	0
Total	3	295	0	0
Consortium/Third Party Loans (optional)				

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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**ASSESSMENT AREA - 0001**

**BERGEN COUNTY (003), NJ**

**MSA: 35614**

**Median Family Income 50-60%**

0236.02\*

**Median Family Income 60-70%**

0112.00\* 0181.02\* 0213.00\* 0216.00\*

**Median Family Income 70-80%**

0035.00\* 0063.01\* 0153.00\* 0154.01\* 0182.00\* 0215.00\* 0235.01\* 0235.02\* 0301.00\* 0303.00\*

**Median Family Income 80-90%**

0211.01\* 0214.00\* 0231.00\* 0233.03\* 0234.01\* 0236.01\* 0291.00\* 0302.01\* 0372.04\* 0413.01\* 0571.01\*

**Median Family Income 90-100%**

0061.02\* 0062.01\* 0154.02\* 0211.02\* 0302.02\* 0304.01\* 0321.03\* 0362.00\* 0382.00\* 0411.00\* 0463.00\*  
0572.00\*

**Median Family Income 100-110%**

0040.02\* 0061.01\* 0114.00\* 0120.01\* 0193.03\* 0212.00\* 0513.00\* 0571.02\*

**Median Family Income 110-120%**

0040.01\* 0063.02\* 0111.00\* 0113.00\* 0152.00\* 0191.03\* 0192.02\* 0192.03\* 0192.04\* 0232.02\* 0251.00\*  
0280.01\* 0292.00\* 0313.00\* 0314.00\* 0361.00\* 0381.00\* 0412.00\* 0451.01\*

**Median Family Income >= 120%**

0010.01\* 0010.02\* 0021.00\* 0022.00\* 0023.00\* 0031.00\* 0032.00\* 0033.00\* 0034.01\* 0034.02\* 0050.00\*  
0062.02\* 0070.01\* 0070.02\* 0080.01\* 0080.02\* 0091.00\* 0092.00\* 0101.00\* 0102.00\* 0103.00\* 0120.02\*  
0130.02\* 0130.03\* 0130.04\* 0140.00\* 0151.00\* 0155.00\* 0160.00\* 0171.01\* 0171.02\* 0172.00\* 0173.01\*  
0173.02\* 0174.00\* 0175.01\* 0175.02\* 0191.02\* 0191.04\* 0193.04\* 0193.05\* 0193.06\* 0201.00\* 0202.00\*  
0221.00\* 0222.00\* 0232.01\* 0233.01\* 0233.04\* 0234.02\* 0241.00\* 0242.00\* 0252.00\* 0261.00\* 0262.00\*  
0270.00\* 0280.02\* 0304.02\* 0311.00\* 0312.00\* 0321.02\* 0321.04\* 0322.01\* 0322.02\* 0331.00\* 0332.00\*  
0333.00\* 0340.01\* 0340.02\* 0351.00\* 0352.00\* 0371.00\* 0372.01\* 0372.03\* 0383.00\* 0391.00\* 0392.00\*  
0393.00\* 0400.01\* 0400.02\* 0413.02\* 0421.01\* 0421.02\* 0423.01\* 0423.02\* 0424.00\* 0425.00\* 0430.01\*  
0430.02\* 0441.00\* 0442.01\* 0442.02\* 0451.02\* 0452.00\* 0461.00\* 0462.00\* 0471.00\* 0472.00\* 0473.00\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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0474.00\* 0475.00\* 0481.00\* 0482.00\* 0490.01\* 0490.02\* 0500.00\* 0511.00\* 0512.00\* 0514.00\* 0521.00\*  
0522.00\* 0531.00\* 0532.01\* 0532.02\* 0541.01\* 0541.02\* 0542.00\* 0543.00\* 0544.00\* 0545.00\* 0546.01\*  
0546.02\* 0551.00\* 0552.01\* 0552.02\* 0561.00\* 0562.00\* 0581.00\* 0582.00\* 0591.00\* 0592.00\* 0600.01\*  
0600.02\* 0611.00\* 0612.00\* 0613.00\* 0614.00\*

**Median Family Income Not Known**

0181.01\*

**DUTCHESS COUNTY (027), NY**

**MSA: 28880**

**Low Income**

1403.01\* 2201.02\* 2202.01\* 2203.00\* 2211.00\*

**Moderate Income**

0100.00\* 1200.00\* 2201.01\* 2207.00\* 2209.01\* 3000.00\*

**Middle Income**

0200.03\* 0200.05\* 0300.00\* 0400.01\* 0400.03\* 0501.02\* 0502.03\* 0601.00\* 0602.01\* 0602.02\* 0603.01\*  
0604.00\* 0701.01\* 0701.02\* 0702.01\* 0703.01\* 0704.01\* 0801.04\* 0802.02\* 1000.00\* 1100.04\* 1100.05\*  
1300.03\* 1300.05\* 1401.01\* 1402.01\* 1402.02\* 1403.02\* 1405.00\* 1406.02\* 1408.01\* 1500.04\* 1500.05\*  
1500.06\* 1600.05\* 1700.00\* 1901.01\* 1901.02\* 1902.03\* 1902.04\* 1903.01\* 1904.01\* 1904.02\* 2000.01\*  
2000.02\* 2101.01\* 2102.01\* 2103.01\* 2208.01\* 4100.00\*

**Upper Income**

0200.04\* 0501.03\* 0501.04\* 0502.04\* 0502.05\* 0603.02\* 0801.03\* 0802.01\* 0900.00\* 1100.03\* 1300.04\*  
1404.00\* 1407.00\* 1500.03\* 1600.03\* 1600.04\* 1800.01\* 2210.01\*

**Income Not Known**

6100.00\* 6400.01\* 6400.02\*

**ORANGE COUNTY (071), NY**

**MSA: 28880**

**Low Income**

0003.01\* 0004.00\* 0005.01\* 0006.00\* 0021.00\* 0150.03\* 0150.05\* 0150.07\* 0150.08\* 0150.09\*

**Moderate Income**

0001.00\* 0003.02\* 0005.02\* 0011.00\* 0012.00\* 0015.00\* 0016.01\* 0016.02\* 0022.00\* 0104.00\* 0112.00\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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0113.01\* 0113.02\* 0116.01\* 0116.02\* 0150.10\* 0151.00\*

**Middle Income**

0002.00\* 0013.00\* 0023.00\* 0101.01\* 0101.02\* 0102.00\* 0103.00\* 0105.01\* 0105.02\* 0106.02\* 0107.01\*

0107.02\* 0108.01\* 0108.02\* 0109.01\* 0109.02\* 0110.00\* 0111.01\* 0111.02\* 0114.00\* 0115.00\* 0117.01

0117.02\* 0118.01\* 0118.02\* 0121.00\* 0123.00\* 0126.01\* 0126.02\* 0127.00\* 0128.00\* 0130.00\* 0132.01\*

0133.01\* 0134.00\* 0136.00\* 0137.00\* 0138.00\* 0141.01\* 0141.02\* 0142.01\* 0142.02\* 0143.01\* 0144.00\*

0146.01\* 0148.01\* 0148.02\*

**Upper Income**

0106.01\* 0119.00\* 0122.00\* 0129.00\* 0131.00\* 0132.02\* 0133.02\* 0135.00\* 0139.00\* 0143.02\* 0145.01\*

0145.02\* 0146.02\* 0147.00\* 0149.00\* 0152.01\* 0152.02\* 0152.03\*

**PUTNAM COUNTY (079), NY**

**MSA: 35614**

**Middle Income**

0103.00\* 0118.01\*

**Upper Income**

0101.00\* 0102.01\* 0102.02\* 0104.00\* 0105.00\* 0106.00\* 0107.00\* 0108.00\* 0109.01\* 0109.02\* 0110.00\*

0111.00\* 0112.01\* 0112.02\* 0113.00\* 0114.00 0115.01\* 0115.02\* 0116.00\* 0117.00\* 0118.02\* 0119.00\*

**ROCKLAND COUNTY (087), NY**

**MSA: 35614**

**Low Income**

0115.05\* 0115.06\* 0121.07\* 0121.08\* 0121.09\* 0121.10\* 0121.14\* 0121.16\* 0122.05\* 0122.06\* 0123.02\*

**Moderate Income**

0106.02\* 0107.02\* 0107.03\* 0113.04\* 0121.11\* 0121.13\* 0122.03\* 0122.04\* 0124.01\* 0124.03\* 0124.04\*

**Middle Income**

0105.04\* 0106.01\* 0107.01\* 0113.05\* 0115.11\* 0118.00\* 0121.15\* 0123.01\* 0125.05\* 0125.06\*

**Upper Income**

0101.01\* 0101.02\* 0102.00\* 0105.01\* 0105.03\* 0108.01\* 0108.02\* 0108.03\* 0108.04\* 0109.01\* 0109.02\*

0110.00\* 0111.01\* 0111.02\* 0112.00\* 0113.02\* 0113.03\* 0114.01\* 0114.03\* 0114.04\* 0114.05\* 0115.07\*

0115.08\* 0115.09\* 0115.10\* 0115.12\* 0116.01\* 0116.02\* 0116.03\* 0117.00\* 0119.01\* 0119.02\* 0120.00\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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0125.03\* 0125.04\* 0126.00\* 0127.00\* 0128.00\* 0130.01\* 0130.02\* 0130.03\* 0131.01\* 0131.02\* 0132.00\*  
0133.00\* 0134.01\* 0134.02\*

**Income Not Known**

0121.12\*

**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\*

**WESTCHESTER COUNTY (119), NY**

**MSA: 35614**

**Median Family Income 20-30%**

0005.02\* 0010.00\*

**Median Family Income 30-40%**

0001.03\* 0029.00\* 0036.00\* 0093.00\*

**Median Family Income 40-50%**

0001.01\* 0003.00\* 0011.01\* 0031.00\*

**Median Family Income 50-60%**

0002.04\* 0005.01\* 0013.04\* 0013.05\* 0035.00\*

**Median Family Income 60-70%**

0004.03\* 0006.01\* 0012.00\* 0013.02\* 0016.00\* 0028.00\* 0040.01\* 0080.00\* 0142.00\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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**Median Family Income 70-80%**

0002.05\* 0004.01\* 0004.04\* 0011.02\* 0057.04\* 0059.01\* 0062.00\* 0078.00\* 0092.02\* 0094.00\* 0116.01\*  
0143.00\* 9810.00\*

**Median Family Income 80-90%**

0006.02\* 0024.02\* 0024.03\* 0024.05\* 0030.00\* 0032.00\* 0079.01\* 0116.02\* 9840.00\*

**Median Family Income 90-100%**

0002.03\* 0021.06\* 0022.03\* 0027.00\* 0038.00\* 0065.00\* 0079.02\* 0091.00\* 0128.04\* 0129.00\* 0141.00\*

**Median Family Income 100-110%**

0002.02\* 0014.03\* 0015.03\* 0017.01\* 0039.00\* 0057.02\* 0058.00\* 0061.00\* 0063.01\* 0089.02\* 0090.00\*  
0133.04\*

**Median Family Income 110-120%**

0008.01\* 0008.02\* 0015.04\* 0017.02\* 0021.07\* 0026.00\* 0034.00\* 0037.00\* 0040.02\* 0048.02\* 0060.00\*  
0064.00\* 0081.00\* 0087.00\* 0134.01\* 0134.02\* 0135.00\*

**Median Family Income >= 120%**

0001.04\* 0007.01\* 0007.02\* 0008.03\* 0009.00\* 0013.01\* 0014.01\* 0014.02\* 0015.02\* 0015.05\* 0018.00\*  
0019.00\* 0020.00\* 0021.01\* 0021.03\* 0021.04\* 0021.05\* 0022.01\* 0022.02\* 0022.04\* 0023.00\* 0024.01\*  
0024.04\* 0041.00\* 0042.00\* 0045.00\* 0046.00\* 0047.00\* 0048.01\* 0049.00\* 0050.01\* 0050.02\* 0051.00\*  
0052.00\* 0053.00\* 0054.00\* 0055.00\* 0057.03\* 0059.02\* 0066.00\* 0067.00\* 0068.01\* 0068.02\* 0069.00\*  
0070.00\* 0071.00\* 0072.00\* 0073.00\* 0074.01\* 0074.02\* 0075.00\* 0076.00\* 0077.00\* 0082.00\* 0083.01\*  
0083.02\* 0084.01\* 0084.03\* 0084.04\* 0085.00\* 0086.02\* 0088.01\* 0088.02\* 0089.01\* 0092.01\* 0095.00\*  
0096.00\* 0097.01\* 0097.02\* 0097.03\* 0098.00\* 0099.00\* 0100.00\* 0101.00\* 0102.00\* 0103.00\* 0104.00\*  
0105.00\* 0106.00\* 0107.01\* 0107.02\* 0108.01\* 0108.03\* 0108.04\* 0109.01\* 0109.02\* 0109.03\* 0110.00\*  
0111.01\* 0111.02\* 0112.00\* 0113.00\* 0114.01\* 0114.02\* 0115.00 0117.00\* 0118.00\* 0119.02\* 0120.00\*  
0121.01\* 0121.02\* 0122.01\* 0122.02\* 0123.01\* 0123.03\* 0123.04\* 0124.00 0125.01\* 0125.02\* 0125.03\*  
0126.00\* 0127.00\* 0128.03\* 0130.00\* 0131.02\* 0131.03\* 0131.04\* 0132.01\* 0132.02 0133.01\* 0136.00\*  
0137.00\* 0138.00\* 0139.00\* 0140.00\* 0144.00\* 0145.00\* 0146.04\* 0146.05\* 0146.06\* 0146.07\* 0147.01\*  
0147.03\* 0147.04\* 0148.05\* 0148.06\* 0148.08\* 0148.09\* 0148.10\* 0148.11\* 0148.12\* 0148.13\* 0149.01\*  
0149.03\* 0149.07\* 0149.08\* 0149.09\* 0150.00\* 0151.00\*

**Median Family Income Not Known**

0033.00\* 0056.00\* 0063.02\* 9820.00\* 9830.00\* 9850.00\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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**ASSESSMENT AREA - 0002**

**INDIAN RIVER COUNTY (061), FL**

**MSA: 42680**

**Low Income**

0503.03\* 0509.07\*

**Moderate Income**

0503.04\* 0503.05\* 0504.01\* 0506.04\* 0506.07\* 0508.10\* 0509.03\* 0509.06\* 0509.08\* 0509.09\*

**Middle Income**

0501.01\* 0501.02\* 0502.02\* 0504.02\* 0506.01\* 0506.02\* 0506.03\* 0506.08\* 0507.02\* 0507.08\* 0508.05\*

0508.06\* 0508.07\* 0508.08\* 0508.09\*

**Upper Income**

0502.01\* 0503.06\* 0505.04\* 0505.05\* 0505.06\* 0505.07\* 0505.08\* 0505.09\* 0506.05\* 0507.04\* 0507.06\*

0507.07\* 0507.09\* 0508.11\* 0508.12\* 0509.05\*

**Income Not Known**

9800.00\* 9900.00\*

**MARTIN COUNTY (085), FL**

**MSA: 38940**

**Low Income**

0012.00\*

**Moderate Income**

0007.02\* 0010.00\* 0014.08\* 0018.04\* 0018.05\*

**Middle Income**

0003.00\* 0005.01\* 0008.00\* 0009.02\* 0011.03\* 0011.07\* 0013.01\* 0014.04\* 0014.07\* 0014.09\* 0014.10\*

0018.06\*

**Upper Income**

0001.00\* 0002.00\* 0004.00\* 0005.02\* 0006.03\* 0006.04\* 0006.06\* 0006.07\* 0006.10\* 0007.01\* 0009.01\*

0011.05\* 0011.06\* 0011.08\* 0013.02\* 0014.06\* 0015.00\* 0016.01\* 0016.02\* 0017.01\* 0017.03\*

**Income Not Known**

0017.02\* 0018.03\* 9900.00\* 9901.00\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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

**MSA: 48424**

**Median Family Income 20-30%**

0080.01\*

**Median Family Income 30-40%**

0019.13\* 0022.00\* 0082.02\*

**Median Family Income 40-50%**

0002.22\* 0013.02\* 0014.02\* 0014.03\* 0019.09\* 0024.00\* 0029.00\* 0042.07\* 0044.02\* 0045.00\* 0048.18\*

0049.03\* 0051.01\* 0052.02\* 0052.03\* 0057.03\* 0057.04\* 0059.44\* 0077.69\* 0080.02\* 0082.03\*

**Median Family Income 50-60%**

0014.04\* 0016.00\* 0019.10\* 0019.12\* 0020.06\* 0031.02\* 0040.07\* 0040.08\* 0040.12\* 0046.02\* 0047.04\*

0047.05\* 0048.10\* 0048.17\* 0048.19\* 0051.02\* 0056.01\* 0058.14\* 0059.36\* 0059.43\* 0061.00\* 0068.02\*

0069.10\* 0069.11\* 0076.20\* 0077.67\* 0078.32\* 0082.01\* 0083.02\*

**Median Family Income 60-70%**

0013.01\* 0015.00\* 0019.11\* 0019.17\* 0020.05\* 0021.00\* 0023.00\* 0030.00\* 0037.00\* 0040.05\* 0040.09\*

0040.10\* 0040.11\* 0041.02\* 0042.03\* 0042.04\* 0047.02\* 0047.06\* 0048.21\* 0052.04\* 0058.10\* 0058.15\*

0059.33\* 0059.39\* 0060.06\* 0062.03\* 0065.01\* 0068.01\* 0072.08\* 0077.32\* 0077.41\* 0077.66\* 0078.33\*

0081.01\*

**Median Family Income 70-80%**

0002.13\* 0010.02\* 0010.04\* 0017.00\* 0018.01\* 0019.04\* 0019.07\* 0019.20\* 0019.21\* 0032.01\* 0038.01\*

0038.02\* 0039.02\* 0040.13\* 0041.01\* 0046.01\* 0048.16\* 0048.20\* 0049.04\* 0057.02\* 0058.07\* 0058.18\*

0058.21\* 0059.23\* 0059.51\* 0060.07\* 0060.09\* 0060.12\* 0062.01\* 0067.00\* 0069.08\* 0076.19\* 0077.39\*

0077.42\* 0078.43\*

**Median Family Income 80-90%**

0002.04\* 0003.04\* 0011.01\* 0012.00\* 0018.02\* 0028.00\* 0039.01\* 0042.06\* 0048.13\* 0048.15\* 0048.22\*

0055.02\* 0058.11\* 0058.12\* 0058.13\* 0058.20\* 0059.22\* 0059.31\* 0059.40\* 0059.45\* 0059.53\* 0059.57\*

0059.58\* 0059.59\* 0060.10\* 0060.11\* 0072.04\* 0072.07\* 0073.02\* 0076.13\* 0077.36\* 0077.38\* 0077.47\*

0077.50\*

**Median Family Income 90-100%**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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0002.16\* 0019.18\* 0032.02\* 0042.05\* 0044.01\* 0056.02\* 0059.26\* 0059.30\* 0059.38\* 0060.05\* 0066.04\*  
0076.15\* 0078.12\* 0078.37\* 0078.50\*

**Median Family Income 100-110%**

0001.04\* 0005.05\* 0008.05\* 0019.16\* 0019.19\* 0033.00\* 0048.23\* 0050.00\* 0055.01\* 0059.52\* 0059.54\*  
0062.02\* 0063.01\* 0065.02\* 0066.07\* 0069.09\* 0075.04\* 0077.40\* 0077.43\* 0077.49\* 0077.68\* 0078.13\*  
0078.20\* 0078.40\* 0078.41\* 0078.45\* 0079.13\* 0079.14\* 0079.19\*

**Median Family Income 110-120%**

0001.02\* 0009.02\* 0009.03\* 0010.03\* 0031.01\* 0053.00\* 0058.19\* 0059.16\* 0059.17\* 0059.21\* 0059.47\*  
0059.55\* 0059.60\* 0069.06\* 0072.02\* 0076.12\* 0077.05\* 0077.16\* 0077.24\* 0077.25\* 0077.51\* 0077.58\*  
0077.63\* 0077.64\* 0077.79\* 0078.21\* 0078.38\* 0078.42\* 0078.46\* 0078.51\* 0079.16\* 0079.18\*

**Median Family Income >= 120%**

0001.03\* 0002.02\* 0002.08\* 0002.10\* 0002.11\* 0002.14\* 0002.17\* 0002.19\* 0002.20\* 0002.21\* 0002.23\*  
0003.01\* 0003.03\* 0004.05\* 0004.06\* 0004.07\* 0004.08\* 0004.10\* 0005.07\* 0005.09\* 0005.12\* 0005.13\*  
0006.00\* 0007.02\* 0007.03\* 0008.03\* 0009.04\* 0009.05\* 0011.02\* 0026.00\* 0027.01\* 0027.02\* 0027.03\*  
0034.00\* 0035.07\* 0035.12\* 0035.13\* 0036.00\* 0043.00\* 0049.02\* 0054.11\* 0054.12\* 0054.13\* 0059.18\*  
0059.34\* 0059.37\* 0059.42\* 0059.46\* 0059.49\* 0059.50\* 0059.61\* 0060.08\* 0063.02\* 0064.01\* 0064.02\*  
0066.02\* 0066.06\* 0069.07\* 0069.12\* 0070.05\* 0070.06\* 0070.07\* 0070.08\* 0070.09\* 0070.10\* 0070.11\*  
0070.13\* 0072.05\* 0072.06\* 0073.01\* 0074.07\* 0074.10\* 0074.12\* 0074.14\* 0074.20\* 0074.21\* 0075.01\*  
0075.05\* 0076.03\* 0076.04\* 0076.05\* 0076.10\* 0076.14\* 0076.16\* 0076.21\* 0076.22\* 0076.23\* 0076.24\*  
0077.10\* 0077.21\* 0077.23\* 0077.30\* 0077.31\* 0077.35\* 0077.48\* 0077.52\* 0077.54\* 0077.57\* 0077.59\*  
0077.70\* 0077.71\* 0077.72\* 0077.73\* 0077.74\* 0077.75\* 0077.76\* 0077.77\* 0077.78\* 0077.80\* 0078.05\*  
0078.14\* 0078.18\* 0078.23\* 0078.30\* 0078.31\* 0078.34\* 0078.35\* 0078.44\* 0078.47\* 0078.48\* 0078.49\*  
0078.53\* 0079.09\* 0079.15\* 0079.17\*

**Median Family Income Not Known**

0002.18\* 0035.14\* 0070.12\* 0071.00\* 0077.46\* 0078.52\* 0081.02\* 0083.01\* 9800.00\* 9801.00\* 9802.00\*  
9804.00\* 9805.00\* 9900.00\* 9901.00\*

**ASSESSMENT AREA - 0003**

**CHARLOTTE COUNTY (015), FL**

**MSA: 39460**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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**Moderate Income**

0102.00\* 0103.02\* 0105.04\* 0206.02\* 0207.00\* 0208.00\* 0210.02\* 0301.01\*

**Middle Income**

0103.01\* 0105.05\* 0201.01\* 0201.03\* 0201.04\* 0202.03\* 0202.04\* 0202.05\* 0202.06\* 0203.01\* 0203.02\*

0203.03\* 0204.01\* 0204.02\* 0205.01\* 0206.01\* 0209.00\* 0210.03\* 0301.02\* 0302.01\* 0302.02\* 0303.02\*

0304.01\* 0304.02\* 0305.01\* 0305.04\* 0305.05\* 0305.06\* 0305.07\*

**Upper Income**

0101.00\* 0104.01\* 0104.02\* 0104.05\* 0105.03\* 0105.06\* 0205.02\* 0210.01\* 0303.01\*

**Income Not Known**

9900.00\*

**MANATEE COUNTY (081), FL**

**MSA: 35840**

**Low Income**

0001.05\* 0003.13\* 0003.14\* 0008.11\*

**Moderate Income**

0001.03\* 0001.06\* 0002.01\* 0002.03\* 0002.04\* 0003.04\* 0003.05\* 0003.07\* 0003.09\* 0003.10\* 0003.11\*

0004.10\* 0005.04\* 0006.01\* 0006.03\* 0006.04\* 0007.03\* 0007.04\* 0007.05\* 0010.01\* 0011.04\* 0011.06\*

0011.07\* 0014.06\* 0015.01\* 0015.02\* 0016.04\* 0019.04\*

**Middle Income**

0001.01\* 0003.12\* 0004.05\* 0004.06\* 0004.07\* 0004.09\* 0005.01\* 0008.04\* 0008.05\* 0008.08\* 0008.12\*

0008.13\* 0008.14\* 0009.01\* 0009.02\* 0010.02\* 0011.05\* 0011.08\* 0012.02\* 0012.03\* 0013.00\* 0014.02\*

0014.05\* 0016.02\* 0016.03\* 0017.01\* 0018.01\* 0019.07\* 0019.08\* 0019.09\* 0019.11\* 0020.03\* 0020.10\*

0020.11\* 0020.12\* 0020.20\*

**Upper Income**

0004.03\* 0005.03\* 0008.09\* 0008.10\* 0012.04\* 0014.04\* 0017.05\* 0018.02\* 0019.10\* 0019.13\* 0019.14\*

0019.15\* 0019.16\* 0020.05\* 0020.08\* 0020.14\* 0020.16\* 0020.17\* 0020.18\* 0020.19\* 0020.21\* 0020.22\*

0020.23\* 0020.24\* 0020.25\*

**Income Not Known**

9900.00\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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**SARASOTA COUNTY (115), FL**

**MSA: 35840**

**Low Income**

0003.00\*

**Moderate Income**

0004.06\* 0004.07\* 0005.03\* 0010.00\* 0011.02\* 0012.02\* 0016.02\* 0017.03\* 0022.03\* 0024.03\* 0026.03\*

0027.21\* 0027.23\* 0027.24\* 0027.29\* 0027.40\* 0027.41\* 0027.44\* 0027.45\* 0027.47\*

**Middle Income**

0001.02\* 0002.00\* 0004.01\* 0004.05\* 0005.02\* 0006.02\* 0011.01\* 0012.03\* 0012.04\* 0012.06\* 0013.01\*

0013.03\* 0013.04\* 0014.02\* 0015.03\* 0015.04\* 0015.05\* 0015.08\* 0015.11\* 0016.01\* 0017.02\* 0017.04\*

0018.03\* 0018.04\* 0018.05\* 0019.05\* 0020.03\* 0020.04\* 0020.07\* 0020.08\* 0020.11\* 0020.12\* 0020.15\*

0022.01\* 0022.05\* 0023.02\* 0023.04\* 0023.05\* 0023.06\* 0023.07\* 0024.04\* 0025.04\* 0025.05\* 0025.07\*

0025.08\* 0025.09\* 0025.10\* 0025.11\* 0026.02\* 0026.04\* 0026.05\* 0027.10\* 0027.20\* 0027.30\* 0027.31\*

0027.32\* 0027.33\* 0027.36\* 0027.37\* 0027.38\* 0027.39\* 0027.42\* 0027.43\*

**Upper Income**

0001.03\* 0001.04\* 0004.04\* 0005.01\* 0006.01\* 0007.00\* 0008.01\* 0008.02\* 0009.00\* 0012.05\* 0013.02\*

0014.03 0014.04\* 0014.05\* 0015.09\* 0015.10\* 0018.01\* 0019.03\* 0019.04\* 0019.09\* 0020.13\* 0020.14\*

0020.16\* 0021.01\* 0021.02\* 0022.04\* 0024.01\* 0026.01\* 0027.14\* 0027.16\* 0027.25\* 0027.26\* 0027.28\*

0027.34\* 0027.35\* 0027.46\* 0027.48\*

**Income Not Known**

0027.27\* 9900.00\*

**ASSESSMENT AREA - 0004**

**FLAGLER COUNTY (035), FL**

**MSA: 19660**

**Moderate Income**

0602.12\* 0602.14\*

**Middle Income**

0601.03\* 0601.04\* 0601.07\* 0602.06\* 0602.07\* 0602.08\* 0602.10\* 0602.11\* 0602.13\* 0602.15\* 0602.17\*

0602.18\* 0602.19\* 0602.20\* 0603.02\* 0603.04\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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**Upper Income**

0601.05\* 0601.06\* 0603.01\* 0603.03\*

**Income Not Known**

0602.16\* 9900.00\*

**LAKE COUNTY (069), FL**

**MSA: 36740**

**Low Income**

0302.06\* 0302.09\* 0305.05\* 0306.02\* 0313.17\*

**Moderate Income**

0301.02\* 0301.06\* 0302.10\* 0303.05\* 0303.06\* 0303.07\* 0303.08\* 0304.06\* 0304.07\* 0304.09\* 0304.11\*

0305.07\* 0307.01\* 0307.02\* 0308.04\* 0308.05\* 0308.06\* 0309.14\* 0311.04\* 0311.07\* 0312.05\* 0312.06\*

0313.12\* 0313.19\*

**Middle Income**

0301.04\* 0301.10\* 0301.11\* 0301.12\* 0302.03\* 0302.04\* 0303.02\* 0304.05\* 0304.08\* 0304.10\* 0305.06\*

0306.01\* 0308.03\* 0308.07\* 0309.15\* 0309.17\* 0309.18\* 0310.01\* 0310.02\* 0311.03\* 0311.05\* 0311.06\*

0311.08\* 0312.02\* 0312.03\* 0312.07\* 0313.01\* 0313.09\* 0313.13\* 0313.15\* 0313.18\* 0313.23\* 0313.24\*

**Upper Income**

0301.08\* 0301.09\* 0302.08\* 0302.11\* 0309.16\* 0312.08\* 0313.06\* 0313.08\* 0313.14\* 0313.16\* 0313.20\*

0313.21\* 0313.22\*

**ORANGE COUNTY (095), FL**

**MSA: 36740**

**Median Family Income 30-40%**

0104.00\*

**Median Family Income 40-50%**

0116.00\* 0117.02\* 0120.00\* 0135.12\* 0145.02\* 0145.03\* 0165.10\* 0167.39\* 0167.44\* 0169.06\* 0169.07\*

0170.24\*

**Median Family Income 50-60%**

0110.00\* 0121.00\* 0122.01\* 0122.02\* 0124.02\* 0124.04\* 0124.05\* 0134.05\* 0135.03\* 0135.11\* 0135.13\*

0142.02\* 0146.01\* 0146.06\* 0146.09\* 0147.01\* 0149.04\* 0150.01\* 0151.04\* 0168.09\* 0169.04\* 0169.09\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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0174.02\* 0175.03\* 0176.00\* 0180.00\* 0189.01\*

**Median Family Income 60-70%**

0123.04\* 0123.06\* 0124.03 0132.01\* 0132.02\* 0135.07\* 0135.10\* 0136.03\* 0136.04\* 0136.06\* 0143.02\*  
0146.05\* 0146.08\* 0147.03\* 0149.08\* 0164.02\* 0164.06\* 0166.05\* 0167.13\* 0167.38\* 0167.42\* 0167.54\*  
0168.14\* 0169.02\* 0169.10\* 0170.01\* 0170.11\* 0170.13\* 0170.18\* 0170.19\* 0170.22\* 0170.23\* 0183.00\*  
0187.00\*

**Median Family Income 70-80%**

0117.01\* 0123.05\* 0134.02\* 0134.06\* 0135.05\* 0146.07\* 0147.02\* 0148.04\* 0148.05\* 0148.12\* 0151.05\*  
0151.06\* 0152.02\* 0164.13\* 0164.14\* 0167.09\* 0167.33\* 0173.02\* 0175.05\* 0177.03\*

**Median Family Income 80-90%**

0123.07\* 0134.03\* 0136.05\* 0137.01\* 0137.02\* 0145.04\* 0147.05\* 0147.06\* 0152.04\* 0163.02\* 0164.12\*  
0165.09\* 0165.13\* 0166.07\* 0167.15\* 0167.23\* 0167.24\* 0167.45\* 0167.53\* 0168.03\* 0168.11\* 0168.12\*  
0169.08\* 0170.04\* 0175.04\* 0178.07\* 0182.03\* 0184.00\* 0185.00\*

**Median Family Income 90-100%**

0133.00\* 0142.01\* 0143.01\* 0149.06\* 0149.09\* 0150.05\* 0159.01\* 0165.05\* 0167.10\* 0168.13\* 0170.20\*  
0173.01\* 0181.00\* 0182.04\*

**Median Family Income 100-110%**

0123.03\* 0136.07\* 0138.03\* 0150.02\* 0150.03\* 0163.01\* 0165.03\* 0165.04\* 0166.04\* 0167.14\* 0167.17\*  
0167.28\* 0167.31\* 0167.40\* 0168.08\* 0170.06\* 0178.09\* 0179.02\*

**Median Family Income 110-120%**

0148.07\* 0151.03\* 0152.03\* 0164.11\* 0167.41\* 0168.04\* 0170.15\* 0170.21\* 0171.10\* 0177.02\* 0178.05\*  
0178.10\* 0178.12\* 0190.00\*

**Median Family Income >= 120%**

0102.01\* 0102.02\* 0103.00\* 0108.02\* 0111.00\* 0112.00\* 0113.00\* 0125.00\* 0126.00\* 0127.01\* 0128.00\*  
0129.00\* 0138.01\* 0138.02\* 0139.00\* 0140.00\* 0141.00\* 0144.00\* 0148.06\* 0148.09\* 0148.10\* 0148.11\*  
0148.13\* 0148.14\* 0148.15\* 0150.06\* 0153.00\* 0155.01\* 0156.01\* 0156.02\* 0157.01\* 0157.02\* 0158.01\*  
0158.02\* 0160.01\* 0160.02\* 0161.00\* 0162.00\* 0164.08\* 0164.09\* 0165.11\* 0165.12\* 0165.14\* 0166.03\*  
0166.06\* 0167.16\* 0167.35\* 0167.36\* 0167.37\* 0167.43\* 0167.46\* 0167.47\* 0167.48\* 0167.49\* 0167.50  
0167.51\* 0167.52\* 0167.55\* 0167.56\* 0168.02\* 0168.10\* 0170.12\* 0170.25\* 0170.26\* 0171.08\* 0171.09\*  
0171.11\* 0171.12\* 0171.13 0171.14\* 0171.15\* 0171.16\* 0171.17\* 0171.18\* 0171.19\* 0171.20\* 0171.22\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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0171.23\* 0172.00 0174.01\* 0175.06\* 0177.01\* 0178.06\* 0178.08\* 0178.11\* 0178.13\* 0178.14\* 0179.01\*  
0182.01\* 0182.02\* 0188.00\* 0189.02\*

**Median Family Income Not Known**

0105.00\* 0164.07\* 0165.15\* 0169.11\* 0171.21\* 9900.00\*

**OSCEOLA COUNTY (097), FL**

**MSA: 36740**

**Low Income**

0419.00\*

**Moderate Income**

0408.10\* 0410.05\* 0411.01\* 0413.01\* 0413.02\* 0416.00\* 0417.00\* 0418.00\* 0420.00\* 0421.00\* 0422.01\*  
0422.02\* 0423.00 0424.00\* 0426.01\* 0426.04\* 0427.01\* 0427.02\* 0429.01\* 0429.03\* 0429.05\* 0432.03\*  
0434.00\* 0435.00\*

**Middle Income**

0408.01\* 0408.05\* 0408.06\* 0408.09\* 0408.11\* 0409.01\* 0409.03\* 0409.04\* 0410.03\* 0410.04\* 0410.06\*  
0411.02\* 0415.01\* 0415.02\* 0425.00\* 0426.03\* 0428.00\* 0429.02\* 0429.04\* 0432.05\* 0432.07\* 0432.08\*  
0433.01\* 0433.03\* 0433.04\* 0437.00\* 0438.01\* 0438.02\*

**Upper Income**

0408.07\* 0408.08\* 0408.12\* 0431.00\* 0432.09\* 0436.00\*

**POLK COUNTY (105), FL**

**MSA: 29460**

**Median Family Income 40-50%**

0134.00\* 0136.01\*

**Median Family Income 50-60%**

0112.02\* 0112.03\* 0113.00\* 0114.00\* 0117.04\* 0161.00\*

**Median Family Income 60-70%**

0108.00\* 0109.00\* 0111.00\* 0117.32\* 0123.05\* 0126.01\* 0136.02\* 0137.01\* 0138.02\* 0141.27\* 0141.31\*  
0145.02\* 0149.03\* 0152.00\* 0154.05\* 0164.00\*

**Median Family Income 70-80%**

0116.03\* 0116.04\* 0117.22\* 0117.31\* 0119.01\* 0125.11\* 0126.02\* 0127.02\* 0128.04\* 0132.00\* 0133.00\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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0137.02\* 0142.01\* 0142.03\* 0145.01\* 0150.00\* 0154.01\* 0155.00\* 0156.00\* 0160.03\*

**Median Family Income 80-90%**

0104.02\* 0110.00\* 0115.01\* 0116.06\* 0119.13\* 0120.01\* 0121.25\* 0121.31\* 0122.08\* 0124.11\* 0125.08\*

0127.01\* 0128.03\* 0129.00\* 0130.02\* 0131.02\* 0131.03\* 0138.01\* 0139.01\* 0141.21\* 0141.23\* 0141.24\*

0141.30\* 0143.01\* 0146.00\* 0148.02\* 0153.02\* 0157.02\* 0158.01\* 0158.02\* 0160.02\*

**Median Family Income 90-100%**

0104.01\* 0107.01\* 0107.02\* 0118.32\* 0121.24\* 0121.30\* 0123.06\* 0124.04\* 0124.05\* 0124.10\* 0124.12\*

0124.14\* 0125.06\* 0125.12\* 0125.15\* 0140.03\* 0141.04\* 0141.26\* 0142.02\* 0147.03\* 0149.04\* 0153.01\*

**Median Family Income 100-110%**

0103.00\* 0106.04\* 0116.05\* 0117.21\* 0119.08\* 0120.03\* 0121.27\* 0121.33\* 0122.03\* 0122.07\* 0122.09\*

0123.07\* 0124.13\* 0141.28\* 0144.01\* 0154.04\* 0159.00\*

**Median Family Income 110-120%**

0120.02\* 0121.28\* 0121.32\* 0124.07\* 0124.09\* 0128.02\* 0135.00\* 0140.01\* 0143.03\* 0149.06\* 0154.02\*

0157.01\* 0160.01\*

**Median Family Income >= 120%**

0105.01\* 0105.02\* 0106.01\* 0106.03\* 0115.02\* 0118.21\* 0118.22\* 0118.34\* 0118.35\* 0118.36\* 0118.37\*

0118.38\* 0119.02\* 0119.09\* 0119.10\* 0119.11\* 0119.12\* 0120.04\* 0121.13\* 0121.26\* 0123.03\* 0123.04\*

0124.08\* 0124.15\* 0125.02\* 0125.09\* 0125.13\* 0125.14\* 0130.01\* 0131.01\* 0139.02\* 0140.05\* 0140.06\*

0141.29\* 0143.04\* 0144.02\* 0147.01\* 0147.04\* 0148.03\* 0148.04\* 0149.05\* 0151.01\* 0151.02\*

**Median Family Income Not Known**

0112.04\* 0123.09\* 0125.10\* 9800.00\*

**SEMINOLE COUNTY (117), FL**

**MSA: 36740**

**Low Income**

0205.00\*

**Moderate Income**

0201.01\* 0202.01\* 0203.02\* 0204.01\* 0208.07\* 0209.01\* 0209.02\* 0209.04\* 0216.06\* 0218.02\* 0220.01\*

0221.01\*

**Middle Income**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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0201.02\* 0202.02\* 0203.01\* 0204.02\* 0206.01\* 0206.02\* 0208.03\* 0208.12\* 0209.05\* 0211.00\* 0213.06\*  
0213.21\* 0214.01\* 0214.04 0215.07\* 0216.08 0216.13 0216.14\* 0217.04\* 0217.05\* 0217.06\* 0217.07\*  
0218.03\* 0218.06\* 0219.01\* 0219.02\* 0220.02\* 0220.04\* 0220.06\* 0220.07\* 0221.04\* 0221.06\* 0222.01\*  
0222.06\* 0222.08\* 0222.09\*

**Upper Income**

0207.03\* 0207.04\* 0207.05\* 0207.06\* 0207.07\* 0208.05\* 0208.06\* 0208.08\* 0208.10\* 0208.11\* 0210.00\*  
0212.01\* 0212.03\* 0212.05\* 0212.06\* 0213.07\* 0213.11\* 0213.12\* 0213.13\* 0213.14\* 0213.15\* 0213.16\*  
0213.17\* 0213.18\* 0213.19\* 0213.20\* 0214.03\* 0215.04\* 0215.05\* 0215.06\* 0216.04\* 0216.09\* 0216.11\*  
0216.12\* 0216.17\* 0217.08\* 0218.05\* 0221.05\* 0222.05\* 0222.07\*

**VOLUSIA COUNTY (127), FL**

**MSA: 19660**

**Median Family Income 10-20%**

0812.02\*

**Median Family Income 30-40%**

0825.13\*

**Median Family Income 40-50%**

0809.02\* 0820.00\* 0821.00\* 0824.01\*

**Median Family Income 50-60%**

0816.00\* 0818.00\* 0819.00\* 0822.01\* 0823.03\* 0905.00\*

**Median Family Income 60-70%**

0809.01\* 0812.01\* 0817.02\* 0823.02\* 0824.15\* 0825.11\* 0907.02\*

**Median Family Income 70-80%**

0805.00\* 0808.09\* 0810.02\* 0811.01\* 0817.01\* 0824.04\* 0825.03\* 0902.03\* 0908.07\* 0910.28\* 0910.33\*

**Median Family Income 80-90%**

0801.01\* 0806.00\* 0808.05 0810.01\* 0815.00\* 0824.12\* 0824.14\* 0825.10\* 0828.01\* 0829.02\* 0830.05\*  
0830.06\* 0830.08\* 0906.00 0908.04\* 0908.06\* 0910.17\* 0910.18\*

**Median Family Income 90-100%**

0802.01\* 0803.00\* 0808.07\* 0813.00\* 0824.05\* 0824.10\* 0824.11\* 0825.06\* 0830.09\* 0901.02\* 0903.03\*  
0904.02\* 0907.01\* 0910.15\* 0910.16\* 0910.19\* 0910.20\* 0910.21\* 0910.25\* 0910.31\* 0910.32\* 0910.34\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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0910.35\* 0910.36\* 0910.37\* 0910.38\*

**Median Family Income 100-110%**

0807.00\* 0822.02\* 0826.04\* 0830.03\* 0830.07\* 0902.02\* 0903.04\* 0903.07\* 0904.01\* 0910.23\* 0910.29\*

**Median Family Income 110-120%**

0802.02\* 0808.03\* 0808.06\* 0808.08\* 0824.13\* 0825.09\* 0825.12\* 0826.05\* 0826.07\* 0827.05\* 0829.03\*

0901.01\* 0903.05\* 0908.03\* 0909.06\* 0910.30\* 0910.39\* 0925.00\*

**Median Family Income >= 120%**

0801.02\* 0804.00\* 0811.02\* 0824.06\* 0825.08\* 0826.06\* 0827.01\* 0827.03\* 0827.04\* 0828.02\* 0829.04\*

0832.03\* 0832.05\* 0832.06\* 0832.07\* 0832.09\* 0832.10\* 0832.11\* 0902.04\* 0903.06\* 0908.08\* 0909.03\*

0909.04\* 0909.05\* 0910.01\* 0910.05\*

**Median Family Income Not Known**

9900.00\*

**ASSESSMENT AREA - 0005**

**BREVARD COUNTY (009), FL**

**MSA: 37340**

**Median Family Income 30-40%**

0607.00\* 0649.02\* 0651.28\*

**Median Family Income 40-50%**

0626.00\* 0714.02\*

**Median Family Income 50-60%**

0601.04\* 0601.05\* 0621.14\* 0623.02\* 0625.00\* 0642.02\* 0651.26\* 0652.40\* 0699.06\* 0713.41\*

**Median Family Income 60-70%**

0621.06\* 0623.01\* 0624.02\* 0647.02\* 0648.00\* 0651.23\* 0651.24\* 0652.37\* 0671.00\* 0713.47\*

**Median Family Income 70-80%**

0606.00\* 0610.01\* 0621.09\* 0643.02\* 0645.00\* 0646.02\* 0647.01\* 0651.29\* 0651.31\* 0652.39\* 0686.03\*

0713.44\* 0713.48\* 0713.49\*

**Median Family Income 80-90%**

0603.01\* 0603.02\* 0604.00\* 0629.00\* 0641.23\* 0641.24\* 0642.01\* 0651.30\* 0652.01\* 0652.02\* 0685.01\*

0692.00\* 0699.07\* 0712.01\* 0713.37\* 0713.39\* 0713.42\* 0713.45\* 0713.50\* 0713.51\* 0713.52\* 0714.01\*

**Median Family Income 90-100%**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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0605.00\* 0610.02\* 0621.08\* 0624.01\* 0628.00\* 0641.30\* 0643.01\* 0644.00\* 0649.01\* 0686.04\* 0698.02\*  
0713.35\* 0713.43\* 0716.01\* 0716.02\*

**Median Family Income 100-110%**

0601.03\* 0611.00\* 0621.10\* 0621.11\* 0621.12\* 0630.00\* 0631.09\* 0650.23\* 0664.00\* 0686.01\*

**Median Family Income 110-120%**

0601.06\* 0602.01\* 0612.01\* 0621.13\* 0631.02\* 0631.05\* 0646.01\* 0650.22\* 0661.03\* 0668.00\* 0669.00\*  
0685.02\* 0697.00\* 0711.00\*

**Median Family Income >= 120%**

0602.02\* 0612.02\* 0621.15\* 0631.04\* 0631.06\* 0631.08\* 0641.02\* 0641.26\* 0641.27\* 0641.28\* 0641.29\*  
0650.01\* 0650.24\* 0650.25\* 0651.27\* 0652.31\* 0652.36\* 0661.01\* 0661.04\* 0662.00\* 0663.01\* 0663.02\*  
0665.00\* 0666.00\* 0667.00\* 0681.01\* 0681.02\* 0684.00\* 0691.00\* 0693.00\* 0694.00\* 0698.01\* 0699.03\*  
0699.04\* 0712.03\* 0712.05\* 0713.46\* 0713.53\* 0713.54\* 0715.00\* 0717.00\*

**Median Family Income Not Known**

0652.38\* 0699.05\* 0712.02\* 0712.04\* 9800.00\* 9801.00\* 9900.00\*

**ASSESSMENT AREA - 0006**

**HILLSBOROUGH COUNTY (057), FL**

**MSA: 45294**

**Median Family Income 20-30%**

0007.01\* 0043.00\* 0108.20\*

**Median Family Income 30-40%**

0002.01\* 0033.00\* 0044.00\* 0108.05\* 0108.14\* 0108.15\* 0108.17\* 0108.21\*

**Median Family Income 40-50%**

0002.02\* 0009.01\* 0009.02\* 0010.01\* 0026.00\* 0030.00\* 0032.00\* 0034.00\* 0036.00\* 0037.00\* 0108.08\*  
0108.16\* 0108.23\* 0108.24\*

**Median Family Income 50-60%**

0001.02\* 0003.01\* 0006.02\* 0007.02\* 0020.00\* 0025.00\* 0035.00\* 0041.00\* 0053.02\* 0070.02\* 0104.01\*  
0104.02\* 0105.01\* 0119.09\* 0121.07\* 0121.09\* 0129.00\* 0138.03\* 0139.14\* 0142.00\*

**Median Family Income 60-70%**

0003.02\* 0006.01\* 0008.00\* 0010.02\* 0018.00\* 0019.00\* 0029.00\* 0031.00\* 0038.00\* 0101.07\* 0102.04\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

0103.05\* 0108.22\* 0112.06\* 0116.05\* 0116.10\* 0118.04\* 0118.06\* 0119.10\* 0121.03\* 0122.12\* 0127.02\*

0133.16\* 0133.17\* 0135.01\* 0135.04\* 0135.05\* 0136.02\* 0136.04\* 0140.11\*

**Median Family Income 70-80%**

0004.01\* 0004.02\* 0011.00\* 0013.00\* 0027.01\* 0045.00\* 0102.03\* 0103.03\* 0114.14\* 0114.15\* 0114.17\*

0116.11\* 0116.14\* 0116.15\* 0118.02\* 0119.05\* 0119.11\* 0120.02\* 0124.01\* 0125.01\* 0132.04\* 0133.11\*

0135.03\* 0137.03\* 0138.01\* 0138.02\* 0140.02\* 0140.10\* 0140.14\* 0141.08\* 9804.00\*

**Median Family Income 80-90%**

0001.01\* 0012.00\* 0014.00\* 0024.00\* 0049.01\* 0050.00\* 0065.04\* 0101.05\* 0108.11\* 0110.03\* 0111.06\*

0116.13\* 0117.12\* 0117.15\* 0118.05\* 0119.07\* 0120.01\* 0121.10\* 0122.07\* 0123.03\* 0123.04\* 0126.00\*

0127.01\* 0128.00\* 0130.02\* 0130.03\* 0133.07\* 0133.14\* 0134.06\* 0134.10\* 0139.03\* 0141.04\*

**Median Family Income 90-100%**

0005.00\* 0046.02\* 0065.01\* 0066.00\* 0070.01\* 0114.08\* 0114.13\* 0115.24\* 0116.17\* 0117.13\* 0117.16\*

0130.01\* 0131.00\* 0133.20\* 0133.22\* 0133.23\* 0139.25\* 0140.13\* 0141.09\* 0141.22\*

**Median Family Income 100-110%**

0027.02\* 0047.00\* 0101.08\* 0102.13\* 0103.04\* 0105.02\* 0108.10\* 0108.19\* 0110.10\* 0112.04\* 0114.12\*

0114.16\* 0115.21\* 0116.12\* 0122.10\* 0123.01\* 0124.02\* 0124.03\* 0132.03\* 0133.15\* 0137.02\* 0137.05\*

0139.13\* 0140.08\* 0140.12\* 0140.17\* 0141.06\* 0143.00\*

**Median Family Income 110-120%**

0016.00\* 0017.00\* 0021.00\* 0022.00\* 0042.00\* 0048.00\* 0111.07\* 0112.03\* 0113.03\* 0114.11\* 0115.26\*

0121.08\* 0122.06\* 0133.10\* 0133.12\* 0133.19\* 0138.06\* 0139.07\* 0139.17\* 0140.07\*

**Median Family Income >= 120%**

0015.00\* 0023.00\* 0028.00\* 0046.01\* 0051.01\* 0051.02\* 0053.01\* 0054.01\* 0055.00\* 0057.00\* 0058.00\*

0059.00\* 0060.00\* 0061.01\* 0061.03\* 0062.00\* 0063.00\* 0064.00\* 0067.00\* 0068.01\* 0068.02\* 0069.00\*

0071.02\* 0071.03\* 0072.00\* 0073.00\* 0101.06\* 0102.10\* 0102.11\* 0102.12\* 0102.15\* 0102.16\* 0102.17\*

0102.18\* 0106.00\* 0107.01\* 0107.02\* 0108.09\* 0110.05\* 0110.06\* 0110.07\* 0110.08\* 0110.13\* 0110.16\*

0110.17\* 0110.18\* 0110.19\* 0111.03\* 0111.08\* 0111.09\* 0112.05\* 0113.01\* 0113.04\* 0114.07\* 0114.09\*

0114.10\* 0114.18\* 0115.04\* 0115.06\* 0115.09\* 0115.10\* 0115.12\* 0115.14\* 0115.15\* 0115.16\* 0115.18\*

0115.19\* 0115.20\* 0115.22\* 0115.23\* 0115.25\* 0115.27\* 0115.28\* 0116.03\* 0116.16\* 0117.08\* 0117.14\*

0121.06\* 0122.08\* 0122.09\* 0122.13\* 0125.03\* 0125.04\* 0130.04\* 0132.05\* 0132.06\* 0132.07\* 0132.08\*

0133.05\* 0133.13\* 0134.07\* 0134.09\* 0134.11\* 0134.12\* 0134.13\* 0134.14\* 0134.15\* 0138.04\* 0138.07\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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0139.12\* 0139.15\* 0139.16\* 0139.18\* 0139.19\* 0139.22\* 0139.23\* 0139.24\* 0139.26\* 0140.03\* 0140.09\*  
0141.17\* 0141.18\* 0141.19\* 0141.21\* 0144.00\*

**Median Family Income Not Known**

0049.02\* 0065.03\* 0109.00\* 0119.08\* 0122.11\* 0137.06\* 9801.00\* 9802.00\* 9803.00\* 9805.00\* 9806.00\*  
9807.00\* 9900.00\* 9901.00\*

**ASSESSMENT AREA - 0007**

**BERKSHIRE COUNTY (003), MA**

**MSA: 38340**

**Low Income**

9001.00\*

**Moderate Income**

9002.00\* 9003.00\* 9004.00\* 9006.00\* 9214.00\* 9221.00\* 9313.00\* 9353.00\*

**Middle Income**

9007.00\* 9009.00\* 9011.00\* 9111.00\* 9121.00\* 9131.00\* 9213.00\* 9215.00\* 9222.00\* 9223.00\* 9231.00\*  
9241.00\* 9251.01\* 9251.02 9261.00\* 9311.00\* 9314.00\* 9322.00\* 9323.00\* 9333.00\* 9334.00\* 9342.00\*

**Upper Income**

9005.00\* 9008.00\* 9141.00\* 9201.01\* 9201.02\* 9332.00\* 9343.00\* 9351.00\* 9352.00\*

**ASSESSMENT AREA - 0008**

**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\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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**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\*

**MONTGOMERY COUNTY (057), NY**

**MSA: NA**

**Moderate Income**

0702.00\* 0703.00\* 0705.00\* 0706.00\* 0708.00\* 0724.00\* 0725.00\*

**Middle Income**

0704.00\* 0707.00\* 0723.00\* 0726.00\* 0727.00\*

**Upper Income**

0721.00\* 0722.00\* 0728.00\*

**Income Not Known**

0709.00\*

**RENSSELAER COUNTY (083), NY**

**MSA: 10580**

**Low Income**

0401.00\* 0404.00\* 0407.01\* 0409.00\* 0411.02\* 0515.00\*

**Moderate Income**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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

**Middle Income**

0406.00\* 0411.01\* 0412.00\* 0413.00\* 0414.00\* 0516.02\* 0517.01\* 0518.00\* 0519.01\* 0519.02\* 0520.02\*

0520.03\* 0521.01\* 0521.02\* 0521.03\* 0522.03\* 0523.01\* 0523.03\* 0524.05\* 0524.06\* 0524.08 0525.02

0525.03\* 0526.01\* 0526.02\* 0526.03\*

**Upper Income**

0520.04\* 0522.01\* 0522.04\* 0523.06\* 0524.02\* 0524.07\* 0525.01

**Income Not Known**

0405.00\*

**SARATOGA COUNTY (091), NY**

**MSA: 10580**

**Moderate Income**

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

**Middle Income**

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

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

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

0628.00\*

**Upper Income**

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

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

**Income Not Known**

0613.03\*

**SCHENECTADY COUNTY (093), NY**

**MSA: 10580**

**Low Income**

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

**Moderate Income**

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

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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**Middle Income**

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

**Upper Income**

0319.01\* 0321.01\* 0321.02\* 0325.02\* 0330.02\*

**Income Not Known**

0203.00\* 0210.01\*

**SCHOHARIE COUNTY (095), NY**

**MSA: 10580**

**Moderate Income**

7401.00\* 7402.00 7404.00\* 7405.00\* 7406.00\* 7407.00\* 7408.00\*

**Income Not Known**

7403.00\*

**WARREN COUNTY (113), NY**

**MSA: 24020**

**Low Income**

0702.00\*

**Moderate Income**

0720.01\* 0735.00\* 0740.00\*

**Middle Income**

0703.00\* 0704.00\* 0705.00\* 0706.03\* 0706.04 0707.01 0708.02\* 0710.00\* 0730.00\* 0750.01\* 0750.02\*  
0760.00\*

**Upper Income**

0701.00\* 0706.02\* 0707.02\* 0708.01\* 0709.00\* 0720.02\* 0780.00\*

**WASHINGTON COUNTY (115), NY**

**MSA: 24020**

**Moderate Income**

0840.02\*

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000707635**

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

**Agency: OCC - 1**

**Institution: TRUSTCO BANK**

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**Middle Income**

0801.00\* 0802.00\* 0803.01\* 0803.02\* 0810.01\* 0810.02\* 0820.01\* 0820.02\* 0840.01\* 0850.00\* 0860.00  
0870.00\* 0880.01\* 0880.02\* 0890.00\* 0900.00\* 0910.00\* 0920.00\* 0930.00\* 0940.00\*

**ASSESSMENT AREA - 0009**

**GREENE COUNTY (039), NY**

**MSA: NA**

**Low Income**

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\*

**Income Not Known**

0808.00\*

**ASSESSMENT AREA - 0010**

**BENNINGTON COUNTY (003), VT**

**MSA: NA**

**Moderate Income**

9709.00\*

**Middle Income**

9705.00\* 9706.01\* 9710.00\* 9711.00\* 9712.00\* 9713.00\* 9714.00\* 9716.00\*

**Upper Income**

9704.01\* 9704.02\* 9708.00\*

**OUTSIDE ASSESSMENT AREA**

**DUVAL COUNTY (031), FL**

**MSA: 27260**

**Median Family Income >= 120%**

**2024 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: TRUSTCO BANK**

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**Respondent ID: 0000707635**

**Agency: OCC - 1**

0141.01

**HERNANDO COUNTY (053), FL**

**MSA: 45294**

**Moderate Income**

0405.01

**YELLOWSTONE COUNTY (111), MT**

**MSA: 13740**

**Middle Income**

0007.06

**2024 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000707635**

**Institution: TRUSTCO BANK**

**Agency: OCC - 1**

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<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	64	64	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	29	29	0	0.00%
Total	95	95	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.