

NBT Bank at a Glance

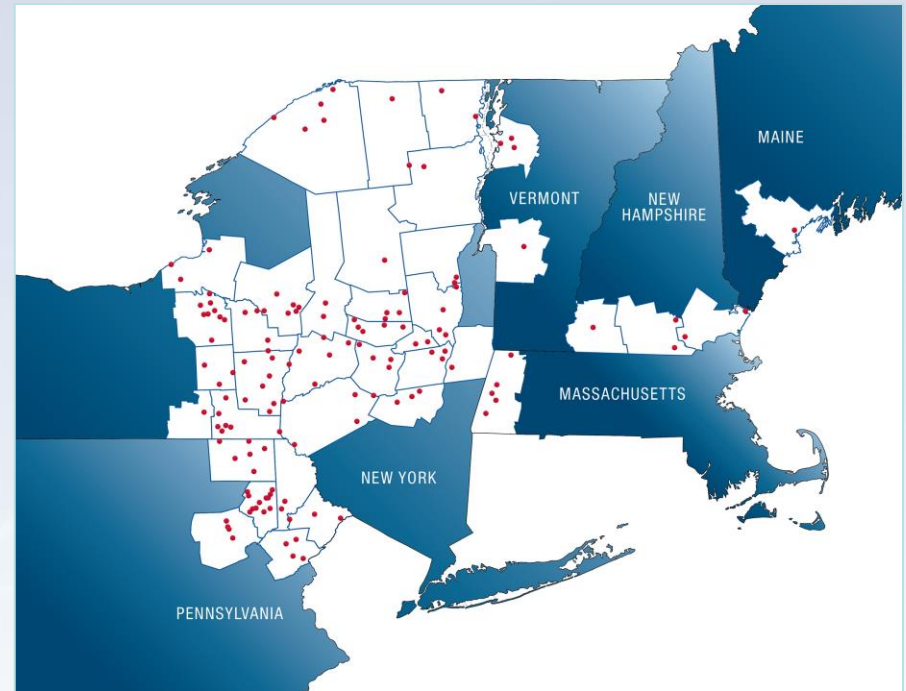
Established in 1856

A full-service community bank with over 155 locations in six states

Headquartered in Norwich, NY

Offer personal banking, asset management and business services

A portfolio of over \$2.5 billion in commercial, small business and agricultural loans supporting economic growth in the communities we serve



NBT Bank in the North Country



NBT Bank and the SBA

NBT Bank offers a variety of SBA products:

- SBA 7(a) Loans
- SBA Express Loans
- SBA Export Express
- SBA 504 Loans in conjunction with local CDCs

Ranked 3rd in the Syracuse District for number of loans and dollars lent through the 2014 fiscal year

- 57 Loans totaling \$10 million

Increased SBA footprint into Vermont, Pennsylvania, New Hampshire, Massachusetts and Maine

- Additional 14 Loans totaling \$4.49 million

Farm Service Agency Portfolio

Over the fiscal year ended 2014 NBT Bank has approved over \$7.9 million in agricultural farm ownership and operating loans

- Due to shortage of government funding in 2013, NBT held 2.2 million in loans that rolled into 2014 (excluded above)

Use of Farm Service Agency allows loans to be sold on the secondary market (Farmer Mac II)

- Long-term fixed rates
- Reduces interest rate risk
- Allows the bank to be competitive in the market

Additional NBT Bank Programs

USDA Business and Industry and Community Facility Loans

- Allows for larger loans than the SBA Program
- Includes loans to nonprofit entities
 - Including Fire Departments & Ambulatory Services

Linked Deposit

- NYS Interest Rate Subsidy Program

For information on a loan program to help you grow your business, contact:

Dallas Sutton, Market Manager
NBT Bank of Ogdensburg
315-393-7581



Member FDIC