

Annual Report for Albany County Business Development Corporation

Fiscal Year Ending: 12/31/2022

Run Date: 03/29/2023

Status: CERTIFIED

Certified Date: 03/29/2023

**Governance Information (Authority-Related)**

Question		Response	URL (if Applicable)
1.	Has the Authority prepared its annual report on operations and accomplishments for the reporting period as required by section 2800 of PAL?	Yes	<a href="https://www.advancealbanycounty.com/about/meetings/">https://www.advancealbanycounty.com/about/meetings/</a>
2.	As required by section 2800(9) of PAL, did the Authority prepare an assessment of the effectiveness of its internal controls?	Yes	<a href="https://www.advancealbanycounty.com/about/meetings/">https://www.advancealbanycounty.com/about/meetings/</a>
3.	Has the lead audit partner for the independent audit firm changed in the last five years in accordance with section 2802(4) of PAL?	Yes	N/A
4.	Does the independent auditor provide non-audit services to the Authority?	No	N/A
5.	Does the Authority have an organization chart?	Yes	<a href="https://www.advancealbanycounty.com/about/meetings/">https://www.advancealbanycounty.com/about/meetings/</a>
6.	Are any Authority staff also employed by another government agency?	Yes	Albany County, Advance Albany County Alliance
7.	Has the Authority posted their mission statement to their website?	Yes	<a href="https://www.advancealbanycounty.com/about/meetings/">https://www.advancealbanycounty.com/about/meetings/</a>
8.	Has the Authority's mission statement been revised and adopted during the reporting period?	No	N/A
9.	Attach the Authority's measurement report, as required by section 2824-a of PAL and provide the URL.		<a href="https://www.advancealbanycounty.com/about/meetings/">https://www.advancealbanycounty.com/about/meetings/</a>

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**Governance Information (Board-Related)**

Question	Response	URL (If Applicable)
1. Has the Board established a Governance Committee in accordance with Section 2824(7) of PAL?	Yes	N/A
2. Has the Board established an Audit Committee in accordance with Section 2824(4) of PAL?	Yes	N/A
3. Has the Board established a Finance Committee in accordance with Section 2824(8) of PAL?	No	N/A
4. Provide a URL link where a list of Board committees can be found (including the name of the committee and the date established):		<a href="https://www.advancealbanycounty.com/about/acbdc-documents/">https://www.advancealbanycounty.com/about/acbdc-documents/</a>
5. Does the majority of the Board meet the independence requirements of Section 2825(2) of PAL?	Yes	N/A
6. Provide a URL link to the minutes of the Board and committee meetings held during the covered fiscal year		<a href="https://www.advancealbanycounty.com/about/acbdc-documents/">https://www.advancealbanycounty.com/about/acbdc-documents/</a>
7. Has the Board adopted bylaws and made them available to Board members and staff?	Yes	<a href="https://www.advancealbanycounty.com/about/acbdc-documents/">https://www.advancealbanycounty.com/about/acbdc-documents/</a>
8. Has the Board adopted a code of ethics for Board members and staff?	Yes	<a href="https://www.advancealbanycounty.com/about/acbdc-documents/">https://www.advancealbanycounty.com/about/acbdc-documents/</a>
9. Does the Board review and monitor the Authority's implementation of financial and management controls?	Yes	N/A
10. Does the Board execute direct oversight of the CEO and management in accordance with Section 2824(1) of PAL?	No	N/A
11. Has the Board adopted policies for the following in accordance with Section 2824(1) of PAL?		
Salary and Compensation	No	N/A
Time and Attendance	No	N/A
Whistleblower Protection	Yes	N/A
Defense and Indemnification of Board Members	Yes	N/A
12. Has the Board adopted a policy prohibiting the extension of credit to Board members and staff in accordance with Section 2824(5) of PAL?	Yes	N/A
13. Are the Authority's Board members, officers, and staff required to submit financial disclosure forms in accordance with Section 2825(3) of PAL?	No	N/A
14. Was a performance evaluation of the board completed?	Yes	N/A
15. Was compensation paid by the Authority made in accordance with employee or union contracts?	No	N/A
16. Has the board adopted a conditional/additional compensation policy governing all employees?	No	

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**Board of Directors Listing**

<b>Name</b>	Joyce, Andrew	<b>Nominated By</b>	Local
<b>Chair of the Board</b>	No	<b>Appointed By</b>	Local
<b>If yes, Chair Designated by</b>		<b>Confirmed by Senate?</b>	No
<b>Term Start Date</b>	1/31/2018	<b>Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?</b>	Yes
<b>Term Expiration Date</b>	Ex-Officio	<b>Complied with Training Requirement of Section 2824?</b>	No
<b>Title</b>	Chairman of the Albany County Legislature	<b>Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?</b>	No
<b>Has the Board Member Appointed a Designee?</b>	No	<b>Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?</b>	Yes
<b>Designee Name</b>		<b>Ex-Officio</b>	Yes

<b>Name</b>	Lansing, Pam	<b>Nominated By</b>	Local
<b>Chair of the Board</b>	No	<b>Appointed By</b>	Local
<b>If yes, Chair Designated by</b>		<b>Confirmed by Senate?</b>	No
<b>Term Start Date</b>	12/31/2008	<b>Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?</b>	Yes
<b>Term Expiration Date</b>	12/31/2023	<b>Complied with Training Requirement of Section 2824?</b>	Yes
<b>Title</b>		<b>Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?</b>	No
<b>Has the Board Member Appointed a Designee?</b>		<b>Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?</b>	No
<b>Designee Name</b>		<b>Ex-Officio</b>	

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<b>Name</b>	Maikels, Allen F	<b>Nominated By</b>	Local
<b>Chair of the Board</b>	Yes	<b>Appointed By</b>	Local
<b>If yes, Chair Designated by</b>	Local	<b>Confirmed by Senate?</b>	No
<b>Term Start Date</b>	12/31/2008	<b>Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?</b>	Yes
<b>Term Expiration Date</b>	12/31/2022	<b>Complied with Training Requirement of Section 2824?</b>	Yes
<b>Title</b>		<b>Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?</b>	No
<b>Has the Board Member Appointed a Designee?</b>		<b>Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?</b>	No
<b>Designee Name</b>		<b>Ex-Officio</b>	

<b>Name</b>	Penn, George	<b>Nominated By</b>	Local
<b>Chair of the Board</b>	No	<b>Appointed By</b>	Local
<b>If yes, Chair Designated by</b>		<b>Confirmed by Senate?</b>	No
<b>Term Start Date</b>	3/15/2016	<b>Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?</b>	No
<b>Term Expiration Date</b>	Ex-Officio	<b>Complied with Training Requirement of Section 2824?</b>	No
<b>Title</b>	Director of Operations	<b>Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?</b>	No
<b>Has the Board Member Appointed a Designee?</b>	No	<b>Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?</b>	No
<b>Designee Name</b>		<b>Ex-Officio</b>	Yes

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<b>Name</b>	Pryor, Marcus Q	<b>Nominated By</b>	Local
<b>Chair of the Board</b>	No	<b>Appointed By</b>	Local
<b>If yes, Chair Designated by</b>		<b>Confirmed by Senate?</b>	No
<b>Term Start Date</b>	1/22/2018	<b>Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?</b>	Yes
<b>Term Expiration Date</b>	12/31/2022	<b>Complied with Training Requirement of Section 2824?</b>	Yes
<b>Title</b>		<b>Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?</b>	No
<b>Has the Board Member Appointed a Designee?</b>		<b>Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?</b>	No
<b>Designee Name</b>		<b>Ex-Officio</b>	

<b>Name</b>	Stone, Jeff	<b>Nominated By</b>	Local
<b>Chair of the Board</b>	No	<b>Appointed By</b>	Local
<b>If yes, Chair Designated by</b>		<b>Confirmed by Senate?</b>	No
<b>Term Start Date</b>	1/1/2016	<b>Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?</b>	No
<b>Term Expiration Date</b>	12/31/2022	<b>Complied with Training Requirement of Section 2824?</b>	No
<b>Title</b>		<b>Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?</b>	No
<b>Has the Board Member Appointed a Designee?</b>		<b>Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?</b>	No
<b>Designee Name</b>		<b>Ex-Officio</b>	

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<b>Name</b>	Ward, Sean	<b>Nominated By</b>	Local
<b>Chair of the Board</b>	No	<b>Appointed By</b>	Local
<b>If yes, Chair Designated by</b>		<b>Confirmed by Senate?</b>	N/A
<b>Term Start Date</b>	9/12/2022	<b>Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?</b>	Yes
<b>Term Expiration Date</b>	12/31/2022	<b>Complied with Training Requirement of Section 2824?</b>	Yes
<b>Title</b>		<b>Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?</b>	No
<b>Has the Board Member Appointed a Designee?</b>		<b>Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?</b>	No
<b>Designee Name</b>		<b>Ex-Officio</b>	

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**Staff Listing**

Name	Title	Group	Department/ Subsidiary	Union Name	Bargaining Unit	Full Time/ Part Time	Exempt	Base Annualized Salary	Actual salary paid to the Individual	Overtime paid by Authority	Performance Bonus	Extra Pay	Other Compensati on/Allowanc es/Adjustme nts	Total Compensat ion paid by Authority	Individual also paid by another entity to perform the work of the Authority	If yes, Is the payment made by a State or local governme nt
Catalano, Kevin	Senior Vice President and Director of Comm Lending	Professional				FT	No	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Yes	No
Larose, Melanie	Executive Assistant	Administrative and Clerical				PT	No	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Yes	No
O'Connor, Kevin	CEO	Executive				PT	No	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Yes	Yes

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**Benefit Information**

During the fiscal year, did the Authority continue to pay for any of the above mentioned benefits for former staff or individuals affiliated With the Authority after those individuals left the Authority?	No
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**Board Members**

Name	Title	Severance Package	Payment for Unused Leave	Club Memberships	Use of Corporate Credit Cards	Personal Loans	Auto	Transportation	Housing Allowance	Spousal / Dependent Life Insurance	Tuition Assistance	Multi-Year Employment	None of these Benefits	Other
Joyce, Andrew	Board of Directors												X	
Lansing, Pam	Board of Directors												X	
Maikels, Allen F	Board of Directors												X	
Penn, George	Board of Directors												X	
Pryor, Marcus Q	Board of Directors												X	
Stone, Jeff	Board of Directors												X	
Ward, Sean	Board of Directors												X	

**Staff**

Name	Title	Severance Package	Payment for Unused Leave	Club Memberships	Use of Corporate Credit Cards	Personal Loans	Auto	Transportation	Housing Allowance	Spousal / Dependent Life Insurance	Tuition Assistance	Multi-Year Employment	None of these Benefits	Other
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**Subsidiary/Component Unit Verification**

Is the list of subsidiaries, as assembled by the Office of the State Comptroller, correct?	Yes
Are there other subsidiaries or component units of the Authority that are active, not included in the PARIS reports submitted by this Authority and not independently filing reports in PARIS?	No

Name of Subsidiary/Component Unit	Status
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**Request Subsidiary/Component Unit Change**

Name of Subsidiary/Component Unit	Status	Requested Changes
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**Request Add Subsidiaries/Component Units**

Name of Subsidiary/Component Unit	Establishment Date	Purpose of Subsidiary/Component Unit
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**Request Delete Subsidiaries/Component Units**

Name of Subsidiary/Component Unit	Termination Date	Reason for Termination	Proof of Termination Document Name
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**Summary Financial Information**
**SUMMARY STATEMENT OF NET ASSETS**

			Amount
<b>Assets</b>			
<b>Current Assets</b>			
	Cash and cash equivalents		\$22,855.00
	Investments		\$0.00
	Receivables, net		\$1,740,389.00
	Other assets		\$0.00
	Total current assets		\$1,763,244.00
<b>Noncurrent Assets</b>			
	Restricted cash and investments		\$8,008,790.00
	Long-term receivables, net		\$9,850,329.00
	Other assets		\$0.00
<b>Capital Assets</b>			
		Land and other nondepreciable property	\$0.00
		Buildings and equipment	\$0.00
		Infrastructure	\$0.00
		Accumulated depreciation	\$0.00
		Net Capital Assets	\$0.00
	Total noncurrent assets		\$17,859,119.00
<b>Total assets</b>			<b>\$19,622,363.00</b>
<b>Liabilities</b>			
<b>Current Liabilities</b>			
	Accounts payable		\$0.00
	Pension contribution payable		\$0.00
	Other post-employment benefits		\$0.00
	Accrued liabilities		\$49,404.00
	Deferred revenues		\$0.00
	Bonds and notes payable		\$0.00
	Other long-term obligations due within one year		\$0.00
	Total current liabilities		\$49,404.00
<b>Noncurrent Liabilities</b>			

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	Pension contribution payable		\$0.00
	Other post-employment benefits		\$0.00
	Bonds and notes payable		\$0.00
	Long term leases		\$0.00
	Other long-term obligations		\$0.00
	Total noncurrent liabilities		\$0.00
<b>Total liabilities</b>			\$49,404.00
<b>Net Asset (Deficit)</b>			
<b>Net Assets</b>			
	Invested in capital assets, net of related debt		\$0.00
	Restricted		\$19,537,359.00
	Unrestricted		\$35,600.00
	Total net assets		\$19,572,959.00

**SUMMARY STATEMENT OF REVENUE, EXPENSES AND CHANGES IN NET ASSETS**

			Amount
<b>Operating Revenues</b>			
	Charges for services		\$0.00
	Rental and financing income		\$0.00
	Other operating revenues		\$383,334.00
	Total operating revenue		\$383,334.00
<b>Operating Expenses</b>			
	Salaries and wages		\$0.00
	Other employee benefits		\$0.00
	Professional services contracts		\$200,693.00
	Supplies and materials		\$0.00
	Depreciation and amortization		\$0.00
	Other operating expenses		\$0.00
	Total operating expenses		\$200,693.00
<b>Operating income (loss)</b>			\$182,641.00
<b>Nonoperating Revenues</b>			
	Investment earnings		\$0.00
	State subsidies/grants		\$0.00
	Federal subsidies/grants		\$0.00
	Municipal subsidies/grants		\$0.00
	Public authority subsidies		\$0.00

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	Other nonoperating revenues		\$0.00
	Total nonoperating revenue		\$0.00
<b>Nonoperating Expenses</b>			
	Interest and other financing charges		\$0.00
	Subsidies to other public authorities		\$0.00
	Grants and donations		\$0.00
	Other nonoperating expenses		\$0.00
	Total nonoperating expenses		\$0.00
	Income (loss) before contributions		\$182,641.00
<b>Capital contributions</b>			\$0.00
<b>Change in net assets</b>			\$182,641.00
<b>Net assets (deficit) beginning of year</b>			\$19,390,318.00
<b>Other net assets changes</b>			\$0.00
<b>Net assets (deficit) at end of year</b>			\$19,572,959.00

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**Current Debt**

Question		Response
1.	Did the Authority have any outstanding debt, including conduit debt, at any point during the reporting period?	No
2.	If yes, has the Authority issued any debt during the reporting period?	

**New Debt Issuances**

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**Schedule of Authority Debt**

Type of Debt			Statutory Authorization(\$)	Outstanding Start of Fiscal Year(\$)	New Debt Issuances(\$)	Debt Retired (\$)	Outstanding End of Fiscal Year(\$)
State Obligation	State Guaranteed						
State Obligation	State Supported						
State Obligation	State Contingent Obligation						
State Obligation	State Moral Obligation						
Other State-Funded	Other State-Funded						
Authority Debt - General Obligation	Authority Debt - General Obligation						
Authority Debt - Revenue	Authority Debt - Revenue						
Authority Debt - Other	Authority Debt - Other						
Conduit		Conduit Debt					
Conduit		Conduit Debt - Pilot Increment Financing					
<b>TOTALS</b>							

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**Real Property Acquisition/Disposal List**

This Authority has indicated that it had no real property acquisitions or disposals during the reporting period.

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**Personal Property**

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**Property Documents**

Question		Response	URL (If Applicable)
1.	In accordance with Section 2896(3) of PAL, the Authority is required to prepare a report at least annually of all real property of the Authority. Has this report been prepared?	Yes	<a href="https://www.advancealbanycounty.com/about/acbdc-documents/">https://www.advancealbanycounty.com/about/acbdc-documents/</a>
2.	Has the Authority prepared policies, procedures, or guidelines regarding the use, awarding, monitoring, and reporting of contracts for the acquisition and disposal of property?	Yes	<a href="https://www.advancealbanycounty.com/about/acbdc-documents/">https://www.advancealbanycounty.com/about/acbdc-documents/</a>
3.	In accordance with Section 2896(1) of PAL, has the Authority named a contracting officer who shall be responsible for the Authority's compliance with and enforcement of such guidelines?	No	N/A

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**Grant Information**

This Authority has indicated that it did not award any grants during the reporting period.

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**Loan Information**

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$480,000.00
<b>Name of Loan Recipient</b>	1 West Albany Drive, LLC	<b>Date Loan Awarded</b>	3/30/2017
<b>Address Line1</b>	1 West Albany Drive	<b>Interest Rate (%)</b>	3
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	COLONIE	<b>Amount of Loan Principal Repaid to Date</b>	\$156,473.39
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	14
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	3
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$50,000.00
<b>Name of Loan Recipient</b>	1020 Adventures, LLC	<b>Date Loan Awarded</b>	8/9/2022
<b>Address Line1</b>	540 Delaware Ave	<b>Interest Rate (%)</b>	4
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$717.66
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12209	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	1
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$130,500.00
<b>Name of Loan Recipient</b>	1033 Loudon Road, LLC	<b>Date Loan Awarded</b>	4/18/2014
<b>Address Line1</b>	1033 Loudon Road	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	COHOES	<b>Amount of Loan Principal Repaid to Date</b>	\$60,341.66
<b>State</b>	NY	<b>Purpose of Loan</b>	Business Expansion/Startup
<b>Postal Code</b>	12047	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	10
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	5
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$100,000.00
<b>Name of Loan Recipient</b>	135 Mohawk Street LLC	<b>Date Loan Awarded</b>	10/8/2009
<b>Address Line1</b>	345 Winter Street Ext.	<b>Interest Rate (%)</b>	4
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	TROY	<b>Amount of Loan Principal Repaid to Date</b>	\$84,492.52
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12180	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	10
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	8
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$250,000.00
<b>Name of Loan Recipient</b>	219 Warehouse Grill, LLC	<b>Date Loan Awarded</b>	1/20/2016
<b>Address Line1</b>	219 Wolf Road	<b>Interest Rate (%)</b>	2.63
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$122,725.56
<b>State</b>	NY	<b>Purpose of Loan</b>	Business Expansion/Startup
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	40
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	29
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$368,000.00
<b>Name of Loan Recipient</b>	2191, LLC	<b>Date Loan Awarded</b>	1/3/2019
<b>Address Line1</b>	28 Emerick Lane	<b>Interest Rate (%)</b>	4.13
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$73,620.69
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12211	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	21
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	10
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$200,000.00
<b>Name of Loan Recipient</b>	795 Realty NNC	<b>Date Loan Awarded</b>	4/1/2014
<b>Address Line1</b>	795 Broadway	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$200,000.00
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12207	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	3
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	4
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	Yes

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$210,000.00
<b>Name of Loan Recipient</b>	828 Washington, LLC	<b>Date Loan Awarded</b>	3/31/2017
<b>Address Line1</b>	828 Washington Avenue	<b>Interest Rate (%)</b>	3
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$68,618.04
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12203	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	3
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	8
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$225,270.48
<b>Name of Loan Recipient</b>	834 Kenwood, LLC	<b>Date Loan Awarded</b>	5/2/2012
<b>Address Line1</b>	834 Kenwood Avenue	<b>Interest Rate (%)</b>	4
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	SLINGERLANDS	<b>Amount of Loan Principal Repaid to Date</b>	\$225,270.48
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12159	<b>Was the loan expected to result in new jobs being created?</b>	No
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	Yes

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$200,000.00
<b>Name of Loan Recipient</b>	981 Broadway, LLC	<b>Date Loan Awarded</b>	4/17/2015
<b>Address Line1</b>	981 Broadway	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$89,256.94
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12207	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	11
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	13
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$582,000.00
<b>Name of Loan Recipient</b>	Adams Corner, LLC	<b>Date Loan Awarded</b>	3/6/2015
<b>Address Line1</b>	90 Adams PLace	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	DELMAR	<b>Amount of Loan Principal Repaid to Date</b>	\$251,934.06
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12054	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	8
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	15
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$1,000,000.00
<b>Name of Loan Recipient</b>	Afrim Realty Company, LLC	<b>Date Loan Awarded</b>	5/3/2019
<b>Address Line1</b>	636 Albany Shaker Road	<b>Interest Rate (%)</b>	4.13
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	20
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$58,575.16
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12211	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	15
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	55
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No



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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$186,300.00
<b>Name of Loan Recipient</b>	Albany Distilling Company, Inc.	<b>Date Loan Awarded</b>	6/29/2016
<b>Address Line1</b>	78 Montgomery Street	<b>Interest Rate (%)</b>	2.63
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$70,913.11
<b>State</b>	NY	<b>Purpose of Loan</b>	Business Expansion/Startup
<b>Postal Code</b>	12207	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	8
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	13
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$200,000.00
<b>Name of Loan Recipient</b>	All Type Professional Door Service, Inc.	<b>Date Loan Awarded</b>	7/24/2019
<b>Address Line1</b>	400 North Pearl Street	<b>Interest Rate (%)</b>	4.13
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$61,724.82
<b>State</b>	NY	<b>Purpose of Loan</b>	Business Expansion/Startup
<b>Postal Code</b>	12207	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	4
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	4
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$234,000.00
<b>Name of Loan Recipient</b>	Arcadia Supply, Inc.	<b>Date Loan Awarded</b>	3/31/2017
<b>Address Line1</b>	80 Cohoes Avenue	<b>Interest Rate (%)</b>	3
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	GREEN ISLAND	<b>Amount of Loan Principal Repaid to Date</b>	\$234,000.00
<b>State</b>	NY	<b>Purpose of Loan</b>	Equipment and Fixed Asset Acquisition
<b>Postal Code</b>	12183	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	12
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	13
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	Yes

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$320,000.00
<b>Name of Loan Recipient</b>	Association Development Group, Inc.	<b>Date Loan Awarded</b>	12/20/2012
<b>Address Line1</b>	136 Everett Road	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$320,000.00
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	3
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	8
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	Yes

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$900,000.00
<b>Name of Loan Recipient</b>	Bennington Furniture, Inc.	<b>Date Loan Awarded</b>	9/23/2020
<b>Address Line1</b>	217A Boght Road	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	10
<b>City</b>	WATERVLIET	<b>Amount of Loan Principal Repaid to Date</b>	\$176,879.04
<b>State</b>	NY	<b>Purpose of Loan</b>	Business Expansion/Startup
<b>Postal Code</b>	12189	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	11
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$100,000.00
<b>Name of Loan Recipient</b>	Blue Agave	<b>Date Loan Awarded</b>	5/19/2009
<b>Address Line1</b>	20 Dutch Meadows Drive	<b>Interest Rate (%)</b>	5
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	COHOES	<b>Amount of Loan Principal Repaid to Date</b>	\$84,277.52
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12047	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	10
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	4
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$130,000.00
<b>Name of Loan Recipient</b>	Brady Agency	<b>Date Loan Awarded</b>	1/23/2020
<b>Address Line1</b>	50 Delaware Avenue	<b>Interest Rate (%)</b>	3.56
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	DELMAR	<b>Amount of Loan Principal Repaid to Date</b>	\$13,301.90
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12054	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	1
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$915,000.00
<b>Name of Loan Recipient</b>	Breaktime V, LLC	<b>Date Loan Awarded</b>	11/30/2020
<b>Address Line1</b>	525 Route 9W	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	GLENMONT	<b>Amount of Loan Principal Repaid to Date</b>	\$104,198.31
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12077	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	14
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$834,000.00
<b>Name of Loan Recipient</b>	CB 25 Industrial Park Road, LLC	<b>Date Loan Awarded</b>	12/18/2020
<b>Address Line1</b>	25 Industrial Park Road	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	10
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$144,542.35
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12206	<b>Was the loan expected to result in new jobs being created?</b>	No
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$400,000.00
<b>Name of Loan Recipient</b>	Centrotherm Eco Systems, LLC	<b>Date Loan Awarded</b>	9/12/2014
<b>Address Line1</b>	75 Champlain Stree	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$323,891.15
<b>State</b>	NY	<b>Purpose of Loan</b>	Equipment and Fixed Asset Acquisition
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	25
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$510,000.00
<b>Name of Loan Recipient</b>	Centrotherm Eco Systems, LLC	<b>Date Loan Awarded</b>	10/18/2016
<b>Address Line1</b>	400 South Pearl Street	<b>Interest Rate (%)</b>	2.63
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$285,160.11
<b>State</b>	NY	<b>Purpose of Loan</b>	Equipment and Fixed Asset Acquisition
<b>Postal Code</b>	12202	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	19
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	7
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$1,000,000.00
<b>Name of Loan Recipient</b>	Colonie Real Estate Holdings, LLC	<b>Date Loan Awarded</b>	2/2/2018
<b>Address Line1</b>	207 Troy Schenectady Road	<b>Interest Rate (%)</b>	3.38
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	10
<b>City</b>	COLONIE	<b>Amount of Loan Principal Repaid to Date</b>	\$248,613.60
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	10
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$102,000.00
<b>Name of Loan Recipient</b>	Davenport Real Estate, LLC	<b>Date Loan Awarded</b>	7/5/2018
<b>Address Line1</b>	637 Third Avenue	<b>Interest Rate (%)</b>	3.75
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	WATERVLIET	<b>Amount of Loan Principal Repaid to Date</b>	\$23,830.22
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12189	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	3
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$136,000.00
<b>Name of Loan Recipient</b>	Diamond Facility Enterprises, LLC	<b>Date Loan Awarded</b>	1/17/2018
<b>Address Line1</b>	4D Vatrano Road	<b>Interest Rate (%)</b>	3.38
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$82,346.84
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	9
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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Run Date: 03/29/2023

Status: CERTIFIED

Certified Date: 03/29/2023

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$100,000.00
<b>Name of Loan Recipient</b>	Don's Moving & Storage, Inc.	<b>Date Loan Awarded</b>	1/9/2020
<b>Address Line1</b>	981 Broadway	<b>Interest Rate (%)</b>	3.56
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$49,436.99
<b>State</b>	NY	<b>Purpose of Loan</b>	Business Expansion/Startup
<b>Postal Code</b>	12207	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	3
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$263,000.00
<b>Name of Loan Recipient</b>	Double L Ranch	<b>Date Loan Awarded</b>	5/8/2009
<b>Address Line1</b>	7181 Dunnsville Road	<b>Interest Rate (%)</b>	5
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALTAMONT	<b>Amount of Loan Principal Repaid to Date</b>	\$230,002.99
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12009	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	4
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	5
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No



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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$150,000.00
<b>Name of Loan Recipient</b>	Energy Catalyst, LLVC	<b>Date Loan Awarded</b>	8/2/2022
<b>Address Line1</b>	65 Sycamore St	<b>Interest Rate (%)</b>	2.56
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$9,185.48
<b>State</b>	NY	<b>Purpose of Loan</b>	Business Expansion/Startup
<b>Postal Code</b>	12208	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	1
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	1
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$60,000.00
<b>Name of Loan Recipient</b>	Franklin & Levi, LLC	<b>Date Loan Awarded</b>	10/25/2016
<b>Address Line1</b>	1274 Central Avenue	<b>Interest Rate (%)</b>	2.63
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$20,259.09
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	No
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$325,000.00
<b>Name of Loan Recipient</b>	Garden Bistro 24 at Vista, LLC	<b>Date Loan Awarded</b>	1/24/2019
<b>Address Line1</b>	5 Vista Boulevard	<b>Interest Rate (%)</b>	4.13
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	SLINGERLANDS	<b>Amount of Loan Principal Repaid to Date</b>	\$43,443.39
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12159	<b>Was the loan expected to result in new jobs being created?</b>	No
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$315,000.00
<b>Name of Loan Recipient</b>	Gig Computers, Inc.	<b>Date Loan Awarded</b>	1/19/2017
<b>Address Line1</b>	1314 Central Avenue	<b>Interest Rate (%)</b>	2.63
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$108,011.32
<b>State</b>	NY	<b>Purpose of Loan</b>	Business Expansion/Startup
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	12
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$125,000.00
<b>Name of Loan Recipient</b>	Griner Real Estate, LLC	<b>Date Loan Awarded</b>	3/2/2020
<b>Address Line1</b>	23 Amanda Way	<b>Interest Rate (%)</b>	3.56
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	NISKAYUNA	<b>Amount of Loan Principal Repaid to Date</b>	\$10,812.00
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12309	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	3
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$200,000.00
<b>Name of Loan Recipient</b>	Hameroff and Sons, LLC	<b>Date Loan Awarded</b>	5/27/2009
<b>Address Line1</b>	3 Wolfert Avenue	<b>Interest Rate (%)</b>	5
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	MENANDS	<b>Amount of Loan Principal Repaid to Date</b>	\$189,000.00
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12204	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	9
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	8
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$70,000.00
<b>Name of Loan Recipient</b>	Hartmann Financial Group	<b>Date Loan Awarded</b>	4/28/2015
<b>Address Line1</b>	2 Howard Place	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	DELMAR	<b>Amount of Loan Principal Repaid to Date</b>	\$33,528.15
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12054	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	3
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	1
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$500,000.00
<b>Name of Loan Recipient</b>	Indra Holdings, LLC	<b>Date Loan Awarded</b>	5/5/2017
<b>Address Line1</b>	622 Watervliet-Shaker Road	<b>Interest Rate (%)</b>	3
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	LATHAM	<b>Amount of Loan Principal Repaid to Date</b>	\$147,161.62
<b>State</b>	NY	<b>Purpose of Loan</b>	Business Expansion/Startup
<b>Postal Code</b>	12110	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	16
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	5
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$400,000.00
<b>Name of Loan Recipient</b>	Inova, LLC	<b>Date Loan Awarded</b>	9/13/2017
<b>Address Line1</b>	2 Van Buren Blvd., Bldg 19, Bay 3	<b>Interest Rate (%)</b>	3.19
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	GUILDERLAND CENTER	<b>Amount of Loan Principal Repaid to Date</b>	\$392,786.05
<b>State</b>	NY	<b>Purpose of Loan</b>	Equipment and Fixed Asset Acquisition
<b>Postal Code</b>	12085	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	25
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$150,000.00
<b>Name of Loan Recipient</b>	J & J Garage, LLC	<b>Date Loan Awarded</b>	6/3/2016
<b>Address Line1</b>	493 South Pearl Street	<b>Interest Rate (%)</b>	2.63
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$57,088.79
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12207	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	4
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$268,937.37
<b>Name of Loan Recipient</b>	JAK 18 Computer, LLC	<b>Date Loan Awarded</b>	1/28/2020
<b>Address Line1</b>	18 Computer Drive East	<b>Interest Rate (%)</b>	3.56
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	7
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$98,853.99
<b>State</b>	NY	<b>Purpose of Loan</b>	Business Expansion/Startup
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	No
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$75,000.00
<b>Name of Loan Recipient</b>	Jeff Ryan Integrative Wellness	<b>Date Loan Awarded</b>	6/30/2009
<b>Address Line1</b>	172 Chestnut Street	<b>Interest Rate (%)</b>	5
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$49,020.68
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12210	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	3
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$300,000.00
<b>Name of Loan Recipient</b>	JeffDavid, LLC	<b>Date Loan Awarded</b>	2/12/2009
<b>Address Line1</b>	1544 Central Avenue	<b>Interest Rate (%)</b>	5
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$263,800.31
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	19
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	17
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$300,000.00
<b>Name of Loan Recipient</b>	Joey Martin, Inc.	<b>Date Loan Awarded</b>	10/30/2015
<b>Address Line1</b>	479 south Pear Street	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$124,284.72
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	6
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	5
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$300,000.00
<b>Name of Loan Recipient</b>	Kingfield Associates, LTD	<b>Date Loan Awarded</b>	7/1/2011
<b>Address Line1</b>	497 Old Niskayuna Road	<b>Interest Rate (%)</b>	4
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	LATHAM	<b>Amount of Loan Principal Repaid to Date</b>	\$194,176.01
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12110	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	8
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	13
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$200,000.00
<b>Name of Loan Recipient</b>	MAC Equipment, LLC	<b>Date Loan Awarded</b>	12/28/2012
<b>Address Line1</b>	246 First Street	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	TROY	<b>Amount of Loan Principal Repaid to Date</b>	\$122,571.73
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12180	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	6
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	5
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No



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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$384,000.00
<b>Name of Loan Recipient</b>	Merit Pages, Inc.	<b>Date Loan Awarded</b>	3/29/2019
<b>Address Line1</b>	915 Broadway, Suite 2E	<b>Interest Rate (%)</b>	4.13
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$273,669.95
<b>State</b>	NY	<b>Purpose of Loan</b>	Business Expansion/Startup
<b>Postal Code</b>	12207	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	10
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	10
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$98,500.00
<b>Name of Loan Recipient</b>	Mug Shots	<b>Date Loan Awarded</b>	11/26/2013
<b>Address Line1</b>	54 James St	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$98,500.00
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12207	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	2
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	Yes

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$145,000.00
<b>Name of Loan Recipient</b>	New Scotland Liberty,LLC	<b>Date Loan Awarded</b>	9/30/2014
<b>Address Line1</b>	878 New Scotland Avenue	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$145,000.00
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12204	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	1
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	1
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	Yes

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$115,000.00
<b>Name of Loan Recipient</b>	Northeast Pest Control	<b>Date Loan Awarded</b>	12/19/2014
<b>Address Line1</b>	226 North Greenbush Road	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	TROY	<b>Amount of Loan Principal Repaid to Date</b>	\$54,542.37
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12180	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	19
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$750,000.00
<b>Name of Loan Recipient</b>	Phillips Family Realty Associates LLC	<b>Date Loan Awarded</b>	12/23/2022
<b>Address Line1</b>	6496 Ny 158	<b>Interest Rate (%)</b>	4
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALTAMONT	<b>Amount of Loan Principal Repaid to Date</b>	\$0.00
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12009	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	7
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	7
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$125,000.00
<b>Name of Loan Recipient</b>	Priority Medical Services, PLLC	<b>Date Loan Awarded</b>	12/20/2018
<b>Address Line1</b>	2080 Western Avenue	<b>Interest Rate (%)</b>	3.94
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	GUILDERLAND	<b>Amount of Loan Principal Repaid to Date</b>	\$43,600.01
<b>State</b>	NY	<b>Purpose of Loan</b>	Equipment and Fixed Asset Acquisition
<b>Postal Code</b>	12084	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	14
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	14
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$290,000.00
<b>Name of Loan Recipient</b>	R & J Sheet Metal Distributors, Inc.	<b>Date Loan Awarded</b>	3/2/2018
<b>Address Line1</b>	119 Sheridan Avenue	<b>Interest Rate (%)</b>	3.38
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$290,000.00
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12210	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	8
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	1
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	Yes

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$384,000.00
<b>Name of Loan Recipient</b>	Raff Enterprises, LLC	<b>Date Loan Awarded</b>	9/27/2018
<b>Address Line1</b>	16 Petra Lane	<b>Interest Rate (%)</b>	3.75
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	10
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$80,472.44
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	4
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	2
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$150,000.00
<b>Name of Loan Recipient</b>	Reeves Associates. LLC	<b>Date Loan Awarded</b>	9/12/2014
<b>Address Line1</b>	1525 Western Ave	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$70,931.80
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12204	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	5
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	3
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$180,000.00
<b>Name of Loan Recipient</b>	Rifat Sharmin	<b>Date Loan Awarded</b>	4/12/2022
<b>Address Line1</b>	225 Washington Ave Ext	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$4,041.44
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	2
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$750,000.00
<b>Name of Loan Recipient</b>	Ross Precision Manufacturing, Inc.	<b>Date Loan Awarded</b>	11/2/2020
<b>Address Line1</b>	1 Tibbits Avenue	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	7
<b>City</b>	GREEN ISLAND	<b>Amount of Loan Principal Repaid to Date</b>	\$150,196.92
<b>State</b>	NY	<b>Purpose of Loan</b>	Equipment and Fixed Asset Acquisition
<b>Postal Code</b>	12183	<b>Was the loan expected to result in new jobs being created?</b>	No
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$50,000.00
<b>Name of Loan Recipient</b>	SICE USA, Ltd.	<b>Date Loan Awarded</b>	12/2/2015
<b>Address Line1</b>	PO Box 831	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$50,000.00
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12201	<b>Was the loan expected to result in new jobs being created?</b>	No
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	Yes

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$500,000.00
<b>Name of Loan Recipient</b>	Spitzie's Motorcycle Center, Inc.	<b>Date Loan Awarded</b>	7/28/2020
<b>Address Line1</b>	1970 Central Avenue	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$46,564.82
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	No
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$300,000.00
<b>Name of Loan Recipient</b>	Spotted Zebra Learning Center, LLC	<b>Date Loan Awarded</b>	7/22/2014
<b>Address Line1</b>	26 Computer Drive East	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$252,300.40
<b>State</b>	NY	<b>Purpose of Loan</b>	Equipment and Fixed Asset Acquisition
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	6
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	13
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$204,000.00
<b>Name of Loan Recipient</b>	Tech Valley Office Interiors, Inc.	<b>Date Loan Awarded</b>	5/13/2020
<b>Address Line1</b>	50 Mohawk Street	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	10
<b>City</b>	COHOES	<b>Amount of Loan Principal Repaid to Date</b>	\$20,395.50
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12047	<b>Was the loan expected to result in new jobs being created?</b>	No
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$122,800.00
<b>Name of Loan Recipient</b>	The Two Betty's, LLC	<b>Date Loan Awarded</b>	5/18/2017
<b>Address Line1</b>	376 Delaware Avenue	<b>Interest Rate (%)</b>	3
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	DELMAR	<b>Amount of Loan Principal Repaid to Date</b>	\$90,126.62
<b>State</b>	NY	<b>Purpose of Loan</b>	Business Expansion/Startup
<b>Postal Code</b>	12054	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	9
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No



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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$325,000.00
<b>Name of Loan Recipient</b>	Tiny Town of Colonie, LLC	<b>Date Loan Awarded</b>	11/23/2020
<b>Address Line1</b>	17 Conrad Street	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$25,843.92
<b>State</b>	NY	<b>Purpose of Loan</b>	Business Expansion/Startup
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	9
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$136,000.00
<b>Name of Loan Recipient</b>	VVK, Inc.	<b>Date Loan Awarded</b>	11/24/2020
<b>Address Line1</b>	306 Glenmont Road	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	GLENMONT	<b>Amount of Loan Principal Repaid to Date</b>	\$15,392.03
<b>State</b>	NY	<b>Purpose of Loan</b>	Business Expansion/Startup
<b>Postal Code</b>	12077	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	3
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	0
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$112,000.00
<b>Name of Loan Recipient</b>	Warrington Realty, LLC	<b>Date Loan Awarded</b>	5/10/2010
<b>Address Line1</b>	12 Old Myers Drive	<b>Interest Rate (%)</b>	4
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$89,639.86
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	2
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	2
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$265,000.00
<b>Name of Loan Recipient</b>	Xander 41, LLC	<b>Date Loan Awarded</b>	11/2/2016
<b>Address Line1</b>	41 Fuller Road	<b>Interest Rate (%)</b>	2.63
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	ALBANY	<b>Amount of Loan Principal Repaid to Date</b>	\$85,297.96
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12205	<b>Was the loan expected to result in new jobs being created?</b>	Yes
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	15
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	1
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	No

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<b>Source of Loan Funds</b>	Federal	<b>Original Amount of Loan</b>	\$62,500.00
<b>Name of Loan Recipient</b>	Zephyr Preservation Studio, LLC	<b>Date Loan Awarded</b>	5/7/2014
<b>Address Line1</b>	655 Remsen Street	<b>Interest Rate (%)</b>	2.44
<b>Address Line2</b>		<b>Length of Loan(# of years to repay)</b>	5
<b>City</b>	COHOES	<b>Amount of Loan Principal Repaid to Date</b>	\$62,500.00
<b>State</b>	NY	<b>Purpose of Loan</b>	Commercial Property Construction/Acquisition/Revitalization/Improvement
<b>Postal Code</b>	12047	<b>Was the loan expected to result in new jobs being created?</b>	No
<b>Plus4</b>		<b>If Yes, how many jobs were planned to be created?</b>	
<b>Province/Region</b>		<b>If Yes, how many jobs have been created to date?</b>	
<b>Country</b>	United States	<b>Have the terms of the loan been completed?</b>	Yes

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**Bond Information**

This Authority has indicated that it did not have any outstanding bonds during the reporting period.

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**Additional Comments**