

Loans by County
Small Business Loans - Originations
Institution: Chemung Canal Trust Company

Respondent ID: 0000884303
Agency: FRS - 2
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)
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	900	1	900	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	900	1	900	0	0
MANATEE COUNTY (081), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

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Institution: Chemung Canal Trust Company

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Agency: FRS - 2

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)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
SUMTER COUNTY (119), FL										
MSA 48680										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	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	25	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	125	0	0	2	1,400	2	1,000	0	0
STATE TOTAL	2	125	0	0	2	1,400	2	1,000	0	0

Loans by County
Small Business Loans - Originations
Institution: Chemung Canal Trust Company

Respondent ID: 0000884303
Agency: FRS - 2
State: MAINE (23)

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)
CUMBERLAND COUNTY (005), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	325	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	0	0	1	325	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	325	0	0	0	0
STATE TOTAL	0	0	0	0	1	325	0	0	0	0

Loans by County
Small Business Loans - Originations
Institution: Chemung Canal Trust Company

Respondent ID: 0000884303
Agency: FRS - 2
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)
HAMPSHIRE COUNTY (015), MA										
MSA 11200										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	85	0	0	0	0	0	0	0	0
STATE TOTAL	1	85	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Chemung Canal Trust Company

Respondent ID: 0000884303

Agency: FRS - 2

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALBANY COUNTY (001), NY										
MSA 10580										
Inside AA 0007										
Low Income	1	25	0	0	2	1,205	3	1,230	0	0
Moderate Income	3	178	0	0	2	2,000	2	93	0	0
Middle Income	18	1,072	9	1,401	16	9,239	7	1,475	0	0
Upper Income	7	574	7	1,369	19	11,750	11	3,820	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	29	1,849	16	2,770	39	24,194	23	6,618	0	0
BROOME COUNTY (007), NY										
MSA 13780										
Inside AA 0006										
Low Income	0	0	0	0	1	435	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	5	329	2	445	5	2,203	0	0	0	0
Upper Income	3	223	0	0	3	2,230	2	123	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	552	2	445	10	5,368	2	123	0	0
CAYUGA COUNTY (011), NY										
MSA NA										
Inside AA 0001										
Low Income	3	121	2	400	0	0	2	71	0	0
Moderate Income	2	32	1	145	0	0	1	145	0	0
Middle Income	2	40	0	0	0	0	1	15	0	0
Upper Income	3	140	0	0	4	2,183	2	465	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	10	333	3	545	4	2,183	6	696	0	0

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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)
CHAUTAUQUA COUNTY (013), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	288	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	288	0	0	0	0
CHEMUNG COUNTY (015), NY										
MSA 21300										
Inside AA 0004										
Low Income	8	540	6	1,110	8	4,250	6	1,205	0	0
Moderate Income	11	816	2	267	5	2,050	2	120	0	0
Middle Income	5	208	7	1,325	5	3,350	2	197	0	0
Upper Income	3	300	4	840	4	1,617	5	1,262	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	27	1,864	19	3,542	22	11,267	15	2,784	0	0
COLUMBIA COUNTY (021), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	57	2	480	1	285	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	57	2	480	1	285	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)
ERIE COUNTY (029), NY										
MSA 15380										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	25	0	0	0	0	1	25	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	1	400	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	778	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income ≥ 120%	0	0	0	0	4	3,046	1	700	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	25	0	0	7	5,224	3	1,725	0	0
ESSEX COUNTY (031), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	178	0	0	1	178	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	178	0	0	1	178	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)
JEFFERSON COUNTY (045), NY										
MSA 48060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	196	0	0	1	196	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	196	0	0	1	196	0	0
MADISON COUNTY (053), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	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	30	0	0	0	0	1	30	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)
MONROE COUNTY (055), NY										
MSA 40380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	740	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,740	1	1,000	0	0
NIAGARA COUNTY (063), NY										
MSA 15380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	218	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	218	0	0	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)
ONEIDA COUNTY (065), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	48	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	0	0	0	0
ONONDAGA COUNTY (067), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	245	0	0	0	0	3	230	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	245	0	0	0	0	3	230	0	0
RENSSELAER COUNTY (083), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	1	150	2	1,500	1	500	0	0
Moderate Income	0	0	0	0	3	1,662	0	0	0	0
Middle Income	4	193	0	0	2	1,700	6	1,893	0	0
Upper Income	0	0	0	0	1	400	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	193	1	150	8	5,262	7	2,393	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)
SARATOGA COUNTY (091), NY										
MSA 10580										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	144	1	122	1	700	0	0	0	0
Middle Income	16	773	10	1,718	8	4,545	16	1,969	0	0
Upper Income	17	693	5	880	7	4,840	6	2,244	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	36	1,610	16	2,720	16	10,085	22	4,213	0	0
SCHENECTADY COUNTY (093), NY										
MSA 10580										
Inside AA 0007										
Low Income	1	63	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	2,000	0	0	0	0
Middle Income	7	250	2	275	0	0	3	315	0	0
Upper Income	1	100	1	200	2	1,500	1	1,000	0	0
Income Not Known	0	0	0	0	2	1,480	2	1,480	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	413	3	475	6	4,980	6	2,795	0	0
SCHUYLER COUNTY (097), NY										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	155	3	425	0	0	1	50	0	0
Middle Income	5	355	2	338	1	415	2	75	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	8	510	5	763	1	415	3	125	0	0

Loans by County

Small Business Loans - Originations

Institution: Chemung Canal Trust Company

Respondent ID: 0000884303

Agency: FRS - 2

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)
SENECA COUNTY (099), NY										
MSA NA										
Inside AA 0001										
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	1	250	0	0	2	350	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	250	0	0	2	350	0	0
STEUBEN COUNTY (101), NY										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	42	3	550	1	310	2	210	0	0
Upper Income	1	100	1	200	1	500	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	142	4	750	2	810	2	210	0	0
TIOGA COUNTY (107), NY										
MSA 13780										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	1	200	0	0	1	25	0	0
Middle Income	1	65	0	0	2	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	2	90	1	200	2	1,400	1	25	0	0

Loans by County

Small Business Loans - Originations

Institution: Chemung Canal Trust Company

Respondent ID: 0000884303

Agency: FRS - 2

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)
TOMPKINS COUNTY (109), NY										
MSA 27060										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	3	115	1	200	2	1,500	2	65	0	0
Upper Income	1	57	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	5	187	1	200	2	1,500	3	80	0	0
WARREN COUNTY (113), NY										
MSA 24020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	425	0	0	0	0
Upper Income	0	0	1	125	0	0	1	125	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	125	1	425	1	125	0	0
WASHINGTON COUNTY (115), NY										
MSA 24020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,150	1	500	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	2	1,150	1	500	0	0
TOTAL INSIDE AA IN STATE	139	7,675	71	12,660	111	67,426	88	19,744	0	0

Loans by County
Small Business Loans - Originations
Institution: Chemung Canal Trust Company

Respondent ID: 0000884303
Agency: FRS - 2
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)
TOTAL OUTSIDE AA IN STATE	11	573	7	1,347	15	9,150	16	4,652	0	0
STATE TOTAL	150	8,248	78	14,007	126	76,576	104	24,396	0	0

Loans by County
Small Business Loans - Originations
Institution: Chemung Canal Trust Company

Respondent ID: 0000884303
Agency: FRS - 2
State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	125	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	125	0	0	0	0	0	0
STATE TOTAL	0	0	1	125	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Chemung Canal Trust Company

Respondent ID: 0000884303

Agency: FRS - 2

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRADFORD COUNTY (015), PA										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	175	0	0	0	0	0	0
Middle Income	4	162	3	604	4	1,800	4	377	0	0
Upper Income	0	0	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	162	5	979	4	1,800	4	377	0	0
SUSQUEHANNA COUNTY (115), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
TOTAL INSIDE AA IN STATE	4	162	5	979	4	1,800	4	377	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	1	25	0	0
STATE TOTAL	5	187	5	979	4	1,800	5	402	0	0

Loans by County
Small Business Loans - Originations
Institution: Chemung Canal Trust Company

Respondent ID: 0000884303
Agency: FRS - 2
State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	143	7,837	76	13,639	115	69,226	92	20,121	0	0
TOTAL OUTSIDE AA	16	818	8	1,472	18	10,875	20	5,687	0	0
TOTAL INSIDE & OUTSIDE	159	8,655	84	15,111	133	80,101	112	25,808	0	0

Loans by County

Small Farm Loans - Originations

Institution: Chemung Canal Trust Company

Respondent ID: 0000884303

Agency: FRS - 2

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms 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)
BRADFORD COUNTY (015), PA										
MSA NA										
Inside AA 0005										
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	1	375	1	375	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	375	1	375	0	0
SULLIVAN COUNTY (113), PA										
MSA NA										
Inside AA 0005										
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	15	0	0	0	0	1	15	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	15	0	0	0	0	1	15	0	0
TOTAL INSIDE AA IN STATE	1	15	0	0	1	375	2	390	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	15	0	0	1	375	2	390	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	15	0	0	1	375	2	390	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	1	15	0	0	1	375	2	390	0	0

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Chemung Canal Trust Company

Respondent ID: 0000884303
Agency: FRS - 2

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 - CAYUGA COUNTY (011) - MSA NA	17	3,061	6	696	0	0
NY - SCHUYLER COUNTY (097) - MSA NA	14	1,688	3	125	0	0
NY - SENECA COUNTY (099) - MSA NA	2	350	2	350	0	0
NY - STEUBEN COUNTY (101) - MSA NA	9	1,702	2	210	0	0
NY - TOMPKINS COUNTY (109) - MSA 27060	8	1,887	3	80	0	0
NY - ERIE COUNTY (029) - MSA 15380	8	5,249	3	1,725	0	0
NY - CHEMUNG COUNTY (015) - MSA 21300	68	16,673	15	2,784	0	0
PA - BRADFORD COUNTY (015) - MSA NA	13	2,941	4	377	0	0
NY - BROOME COUNTY (007) - MSA 13780	20	6,365	2	123	0	0
NY - TIOGA COUNTY (107) - MSA 13780	5	1,690	1	25	0	0
NY - ALBANY COUNTY (001) - MSA 10580	84	28,813	23	6,618	0	0
NY - SARATOGA COUNTY (091) - MSA 10580	68	14,415	22	4,213	0	0
NY - SCHENECTADY COUNTY (093) - MSA 10580	18	5,868	6	2,795	0	0

2024 Institution Disclosure Statement - Table 4

Assessment Area/Non-Assessment Area Activity

Small Farm Loans

Institution: Chemung Canal Trust Company

Respondent ID: 0000884303

Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - BRADFORD COUNTY (015) - MSA NA	1	375	1	375	0	0
PA - SULLIVAN COUNTY (113) - MSA NA	1	15	1	15	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: Chemung Canal Trust Company

Respondent ID: 0000884303
Agency: FRS - 2

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	23	28,929	0	0
Purchased	0	0	0	0
Total	23	28,929	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Chemung Canal Trust Company

Respondent ID: 0000884303

Agency: FRS - 2

ASSESSMENT AREA - 0001

CAYUGA COUNTY (011), NY

MSA: NA

Low Income

0421.00

Moderate Income

0401.02* 0413.00 0415.00* 0416.00

Middle Income

0401.01* 0402.01* 0402.02* 0403.00* 0405.00* 0408.00 0409.00* 0411.02* 0412.02* 0414.00* 0417.00*

0418.00

Upper Income

0404.00 0406.00* 0407.00 0410.01* 0410.02* 0411.01 0412.01*

Income Not Known

9902.00*

CORTLAND COUNTY (023), NY

MSA: NA

Moderate Income

9705.00* 9706.00* 9709.00*

Middle Income

9701.00* 9702.02* 9703.00* 9704.00* 9711.00* 9712.00*

Upper Income

9702.01* 9707.00* 9708.00* 9710.00*

SCHUYLER COUNTY (097), NY

MSA: NA

Moderate Income

9504.00

Middle Income

9501.00 9502.00* 9503.00* 9505.00

SENECA COUNTY (099), NY

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Chemung Canal Trust Company

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Respondent ID: 0000884303

Agency: FRS - 2

MSA: NA

Middle Income

9501.00* 9502.00 9503.00* 9504.00* 9505.00* 9506.00* 9507.00* 9508.02* 9509.00* 9510.00*

Income Not Known

9508.01*

STEUBEN COUNTY (101), NY

MSA: NA

Moderate Income

9602.00* 9609.00* 9625.00*

Middle Income

9601.00* 9603.00* 9604.00* 9605.00* 9606.00* 9607.00* 9608.00* 9610.00* 9611.00 9612.00* 9613.00

9614.00* 9615.00* 9616.00* 9617.00* 9618.00* 9619.00 9620.00* 9621.00* 9622.00* 9623.02* 9624.00*

9626.00*

Upper Income

9623.01 9627.00* 9628.00 9629.00 9630.00*

ASSESSMENT AREA - 0002

TOMPKINS COUNTY (109), NY

MSA: 27060

Moderate Income

0008.00* 0010.00* 0017.00

Middle Income

0004.00* 0005.00* 0007.00* 0009.00* 0013.02* 0014.00* 0016.00* 0018.00* 0019.01 0019.02* 0020.00

0021.00 0022.00* 0023.00

Upper Income

0002.02* 0006.00* 0011.00* 0013.01* 0015.00

Income Not Known

0001.00* 0002.01* 0003.00* 0012.00*

ASSESSMENT AREA - 0003

ERIE COUNTY (029), NY

2024 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract**Respondent ID: 0000884303***** denotes no loans made in specified tracts****Agency: FRS - 2****Institution: Chemung Canal Trust Company**

MSA: 15380**Median Family Income 10-20%**

0028.01*

Median Family Income 20-30%

0014.03* 0014.04* 0016.02* 0027.03* 0035.01* 0038.00* 0071.02* 0071.04*

Median Family Income 30-40%

0016.01* 0027.04* 0036.00* 0037.00* 0040.03* 0044.02* 0059.00* 0071.03* 0163.00* 0166.00*

Median Family Income 40-50%

0005.00* 0015.00* 0023.00* 0024.00* 0028.02* 0029.00* 0033.02* 0034.00* 0042.00* 0055.00* 0056.00*

0057.00* 0058.02* 0061.00* 0069.01* 0069.04* 0070.00* 0083.00* 0124.00* 0168.01* 0171.00*

Median Family Income 50-60%

0017.00* 0030.00* 0031.00* 0033.01* 0058.01* 0072.02* 0091.15* 0101.02* 0123.00* 0164.00 0168.02*

0174.00* 9400.00*

Median Family Income 60-70%

0001.10* 0039.01* 0041.00* 0044.01* 0067.02* 0100.02* 0103.00* 0104.00* 0114.00* 0115.00* 0162.00*

0170.00* 0175.01*

Median Family Income 70-80%

0002.00* 0009.00* 0019.00* 0025.02* 0035.02* 0043.00* 0046.01* 0051.00* 0052.02* 0082.02* 0091.07*

0093.01* 0099.00* 0109.02* 0110.00* 0111.00* 0125.01* 0125.02* 0148.01* 0156.00*

Median Family Income 80-90%

0011.00* 0047.02* 0049.01* 0066.01* 0069.03* 0076.00* 0078.00* 0092.00* 0097.01* 0098.00* 0100.01*

0100.03* 0101.03* 0102.02* 0105.00* 0106.00* 0108.03* 0108.05* 0116.00* 0128.00* 0129.04* 0130.01*

0145.01* 0145.02* 0155.03*

Median Family Income 90-100%

0010.00* 0040.02* 0047.01* 0077.00* 0079.03* 0080.03* 0081.01* 0087.00* 0088.00* 0091.09* 0091.12*

0093.02* 0097.02* 0101.01* 0102.01* 0109.01* 0113.00* 0117.00* 0129.03* 0130.02* 0144.00* 0154.01*

0154.02* 0155.01* 0155.04 0157.00* 0158.00* 0159.00* 0172.00* 0175.02*

Median Family Income 100-110%

0006.00* 0007.00* 0008.00* 0049.02* 0050.00* 0063.01* 0063.02* 0073.06* 0079.01* 0079.02* 0080.02*

0082.01 0084.00* 0091.16* 0095.04* 0107.00* 0108.04* 0108.07* 0108.08* 0118.00* 0129.02* 0131.01*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Chemung Canal Trust Company

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Respondent ID: 0000884303

Agency: FRS - 2

0146.01* 0148.04* 0148.05* 0149.03* 0150.03* 0151.02* 0153.02* 0173.01*

Median Family Income 110-120%

0067.01* 0073.03* 0080.01* 0091.06* 0108.09* 0112.02 0132.01* 0141.01* 0141.02* 0142.09* 0143.00*

0149.01* 0151.01* 0152.01* 0152.02* 0165.00* 0173.02*

Median Family Income >= 120%

0045.00* 0048.00* 0052.01* 0053.00* 0054.00* 0065.01* 0066.02* 0068.02* 0073.04* 0073.05* 0079.04*

0079.05* 0081.02 0085.00* 0086.00* 0089.00 0090.04* 0090.07* 0090.08 0090.09* 0090.10* 0090.11*

0090.12* 0091.04* 0091.13* 0091.14* 0094.01* 0094.02* 0095.01* 0095.03* 0096.02* 0112.01* 0120.01*

0120.02* 0120.03* 0131.03* 0131.04* 0132.02* 0133.00* 0134.00* 0135.01* 0135.02* 0136.00* 0137.01*

0137.02 0138.01* 0138.02* 0139.00* 0140.00* 0142.04* 0142.06* 0142.07* 0142.08* 0146.03* 0146.05*

0146.06* 0147.01* 0147.03* 0147.04* 0150.01* 0150.02* 0153.01* 0169.00*

Median Family Income Not Known

0068.01* 0091.10* 0096.01* 0167.00* 9401.00* 9800.00* 9803.00* 9804.00* 9805.00* 9900.00*

ASSESSMENT AREA - 0004

CHEMUNG COUNTY (015), NY

MSA: 21300

Low Income

0001.00 0006.00* 0007.00 0010.00

Moderate Income

0002.00 0004.00* 0105.00 0108.00

Middle Income

0005.00* 0009.00 0011.00* 0101.00* 0102.00 0104.00* 0106.00 0107.02 0110.00* 0111.01 0111.02

0112.00

Upper Income

0103.01 0103.02 0107.01 0109.00

Income Not Known

0003.00*

ASSESSMENT AREA - 0005

BRADFORD COUNTY (015), PA

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Chemung Canal Trust Company

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Respondent ID: 0000884303

Agency: FRS - 2

MSA: NA

Moderate Income

9505.01* 9510.00

Middle Income

9501.00* 9502.00* 9503.00* 9504.00* 9506.00 9507.00 9508.00* 9509.00 9511.00* 9512.00 9513.00*

9514.00

Upper Income

9505.02

SULLIVAN COUNTY (113), PA

MSA: NA

Middle Income

9601.01* 9601.02* 9602.01 9602.02*

TIOGA COUNTY (117), PA

MSA: NA

Moderate Income

9503.00*

Middle Income

9501.00* 9502.00* 9504.00* 9505.00* 9506.00* 9507.00* 9508.00* 9509.00* 9510.00*

ASSESSMENT AREA - 0006

BROOME COUNTY (007), NY

MSA: 13780

Low Income

0005.00* 0009.00 0011.00* 0012.00* 0135.00*

Moderate Income

0001.00* 0002.00* 0004.00* 0006.00* 0007.00* 0017.00* 0018.00* 0119.01* 0125.01* 0134.00* 0137.00*

0139.00 0140.00*

Middle Income

0003.00* 0014.01* 0014.02 0102.00* 0119.02* 0119.03* 0120.00* 0121.03 0122.01* 0122.02* 0123.00

0124.00* 0126.00* 0127.01 0128.00* 0129.00* 0131.00 0132.01* 0133.01* 0133.03* 0136.00* 0138.00*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Chemung Canal Trust Company

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Respondent ID: 0000884303

Agency: FRS - 2

0141.00* 0144.00* 0145.00*

Upper Income

0015.00* 0016.00* 0121.01* 0121.02 0125.02* 0127.02* 0130.00* 0132.02* 0133.04 0142.00* 0143.01

0143.02* 0146.00*

Income Not Known

0013.00*

TIOGA COUNTY (107), NY

MSA: 13780

Moderate Income

0207.03

Middle Income

0201.01* 0202.00* 0205.00 0206.00* 0207.01* 0207.02

Upper Income

0201.02* 0203.00* 0204.01* 0204.02*

ASSESSMENT AREA - 0007

ALBANY COUNTY (001), NY

MSA: 10580

Low Income

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

Moderate Income

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

0133.00* 0134.00* 0144.02*

Middle Income

0003.02 0004.03* 0016.00* 0017.00 0018.04* 0019.01* 0019.02* 0130.00 0135.03 0135.05 0135.07

0135.09 0135.10* 0136.02 0136.04 0137.03 0137.08 0138.03 0138.04 0139.01 0139.02 0140.01

0140.02* 0144.01 0146.08* 0146.13* 0146.15* 0147.00* 0148.01* 0148.02* 0148.03*

Upper Income

0004.01 0014.00 0018.03 0135.11 0135.12 0136.03 0137.06 0137.07 0137.09 0138.02* 0141.00

0142.01* 0142.02* 0142.03* 0143.01* 0143.03* 0143.04 0145.01* 0145.02* 0145.03* 0146.06 0146.09

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: Chemung Canal Trust Company

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Respondent ID: 0000884303

Agency: FRS - 2

0146.11* 0146.12* 0146.14 0146.16 0146.17*

Income Not Known

0004.04* 0011.00* 0023.00*

SARATOGA COUNTY (091), NY

MSA: 10580

Moderate Income

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

Middle Income

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

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

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

0628.00

Upper Income

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

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

Income Not Known

0613.03*

SCHENECTADY COUNTY (093), NY

MSA: 10580

Low Income

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

Moderate Income

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

Middle Income

0201.01* 0205.00* 0206.00 0319.02 0320.00* 0322.00 0323.00* 0324.02* 0324.03* 0324.04* 0325.03*

0325.04* 0326.01* 0326.02* 0327.00* 0329.01 0329.02* 0330.03* 0330.04* 0331.01* 0331.02 0334.00*

0335.00*

Upper Income

0319.01 0321.01 0321.02* 0325.02 0330.02*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Chemung Canal Trust Company

Respondent ID: 0000884303

Agency: FRS - 2

Income Not Known

0203.00* 0210.01

OUTSIDE ASSESSMENT AREA

COLLIER COUNTY (021), FL

MSA: 34940

Upper Income

0102.09

MANATEE COUNTY (081), FL

MSA: 35840

Moderate Income

0006.04

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income >= 120%

0071.04

SUMTER COUNTY (119), FL

MSA: 48680

Middle Income

9114.02

CUMBERLAND COUNTY (005), ME

MSA: 38860

Moderate Income

0021.02

HAMPSHIRE COUNTY (015), MA

MSA: 11200

Middle Income

8214.00

CHAUTAUQUA COUNTY (013), NY

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Chemung Canal Trust Company

Respondent ID: 0000884303

Agency: FRS - 2

MSA: NA
Middle Income
0365.00
COLUMBIA COUNTY (021), NY

MSA: NA
Middle Income
0010.00 0011.00
ESSEX COUNTY (031), NY

MSA: NA
Middle Income
9604.01
JEFFERSON COUNTY (045), NY

MSA: 48060
Middle Income
0618.01
MADISON COUNTY (053), NY

MSA: 45060
Middle Income
0304.01
MONROE COUNTY (055), NY

MSA: 40380
Median Family Income 100-110%
0141.02
Median Family Income >= 120%

0123.01
NIAGARA COUNTY (063), NY
MSA: 15380
Middle Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Chemung Canal Trust Company

Respondent ID: 0000884303

Agency: FRS - 2

0227.02

ONEIDA COUNTY (065), NY

MSA: 46540

Middle Income

0247.00

ONONDAGA COUNTY (067), NY

MSA: 45060

Middle Income

0120.00 0154.00 0164.00 0167.00

RENSSELAER COUNTY (083), NY

MSA: 10580

Low Income

0401.00 0407.01

Moderate Income

0403.00

Middle Income

0518.00 0520.03 0523.01 0524.06 0524.08

Upper Income

0524.07

WARREN COUNTY (113), NY

MSA: 24020

Middle Income

0760.00

Upper Income

0709.00

WASHINGTON COUNTY (115), NY

MSA: 24020

Middle Income

0803.01 0930.00

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Chemung Canal Trust Company

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income >= 120%

0064.08

SUSQUEHANNA COUNTY (115), PA

MSA: NA

Middle Income

0320.00

CHARLESTON COUNTY (019), SC

MSA: 16700

Upper Income

0056.01

Respondent ID: 0000884303

Agency: FRS - 2

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000884303

Institution: Chemung Canal Trust Company

Agency: FRS - 2

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	179	179	0	0.00%
Small Farm Loans	2	2	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	16	16	0	0.00%
Total	199	199	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.