

## 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)
<b>MIAMI-DADE COUNTY (086), FL</b>										
<b>MSA 33124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: Chemung Canal Trust Company

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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)
<b>ALBANY COUNTY (001), NY</b>										
<b>MSA 10580</b>										
<b>Inside AA 0007</b>										
Low Income	4	235	0	0	1	1,000	1	100	0	0
Moderate Income	3	196	1	188	3	1,700	2	355	0	0
Middle Income	6	380	15	2,809	12	7,470	10	3,225	0	0
Upper Income	12	720	10	1,957	17	8,850	11	1,915	0	0
Income Not Known	0	0	0	0	3	1,835	2	1,485	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,531	26	4,954	36	20,855	26	7,080	0	0
<b>BROOME COUNTY (007), NY</b>										
<b>MSA 13780</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	111	0	0	2	980	1	100	0	0
Middle Income	4	240	1	200	4	1,473	5	813	0	0
Upper Income	2	150	1	200	3	1,275	1	275	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	501	2	400	9	3,728	7	1,188	0	0
<b>CAYUGA COUNTY (011), NY</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	265	0	0	0	0	1	85	0	0
Middle Income	3	54	0	0	0	0	0	0	0	0
Upper Income	0	0	2	332	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	319	2	332	0	0	1	85	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)
<b>CHEMUNG COUNTY (015), NY</b>										
<b>MSA 21300</b>										
<b>Inside AA 0004</b>										
Low Income	9	703	3	650	6	3,035	4	203	0	0
Moderate Income	10	781	5	762	6	3,200	6	575	0	0
Middle Income	5	343	3	650	11	6,109	5	1,628	0	0
Upper Income	7	580	2	450	2	1,295	4	505	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	31	2,407	13	2,512	25	13,639	19	2,911	0	0
<b>COLUMBIA COUNTY (021), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	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	0	0	1	250	1	285	0	0	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)
<b>ERIE COUNTY (029), NY</b>										
<b>MSA 15380</b>										
<b>Inside AA 0003</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	65	0	0	0	0	1	65	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	2	750	1	375	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	2	1,360	2	1,360	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	65	0	0	5	2,510	4	1,800	0	0
<b>MADISON COUNTY (053), NY</b>										
<b>MSA 45060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	60	0	0	0	0	2	60	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	60	0	0	0	0	2	60	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONROE COUNTY (055), NY</b>										
<b>MSA 40380</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	858	1	858	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	865	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,723	1	858	0	0
<b>MONTGOMERY COUNTY (057), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	800	1	800	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	800	1	800	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ONONDAGA COUNTY (067), NY</b>										
<b>MSA 45060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	25	3	483	1	350	5	508	0	0
Upper Income	0	0	2	335	0	0	2	335	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	25	5	818	1	350	7	843	0	0
<b>RENSSELAER COUNTY (083), NY</b>										
<b>MSA 10580</b>										
<b>Outside Assessment Area</b>										
Low Income	3	109	0	0	2	1,118	3	766	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	125	2	312	1	500	3	625	0	0
Upper Income	3	239	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	8	473	2	312	4	2,018	6	1,391	0	0
<b>ST. LAWRENCE COUNTY (089), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SARATOGA COUNTY (091), NY</b>										
<b>MSA 10580</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	86	1	250	0	0	0	0	0	0
Middle Income	6	268	4	785	12	6,253	10	2,957	0	0
Upper Income	11	518	6	1,185	4	2,420	9	1,583	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	18	872	11	2,220	16	8,673	19	4,540	0	0
<b>SCHENECTADY COUNTY (093), NY</b>										
<b>MSA 10580</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	218	0	0	2	1,320	4	218	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	1	50	0	0	1	400	1	50	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	268	0	0	4	2,220	5	268	0	0
<b>SCHOHARIE COUNTY (095), NY</b>										
<b>MSA 10580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	216	0	0	1	216	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	216	0	0	1	216	0	0

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SCHUYLER COUNTY (097), NY</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	150	1	150	1	750	1	100	0	0
Middle Income	5	239	4	752	0	0	5	239	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	7	389	5	902	1	750	6	339	0	0
<b>SENECA COUNTY (099), NY</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	1	241	0	0	2	281	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	40	1	241	0	0	2	281	0	0
<b>STEUBEN COUNTY (101), NY</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	385	4	713	0	0	7	520	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	8	485	5	913	1	500	7	520	0	0



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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TIOGA COUNTY (107), NY</b>										
<b>MSA 13780</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	18	1	200	0	0	0	0	0	0
Middle Income	0	0	1	250	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	2	450	1	400	0	0	0	0
<b>TOMPKINS COUNTY (109), NY</b>										
<b>MSA 27060</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	0	0	0	0
Middle Income	3	75	0	0	0	0	0	0	0	0
Upper Income	1	75	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	170	1	200	0	0	1	200	0	0
<b>WARREN COUNTY (113), NY</b>										
<b>MSA 24020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	450	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	0	0
Middle Income	2	152	0	0	0	0	1	77	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	152	1	200	1	450	2	277	0	0
TOTAL INSIDE AA IN STATE	116	7,065	68	13,124	98	53,275	97	19,212	0	0

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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	14	710	11	1,996	10	5,626	21	4,645	0	0
STATE TOTAL	130	7,775	79	15,120	108	58,901	118	23,857	0	0

## Loans by County

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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)
<b>BRADFORD COUNTY (015), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	210	1	225	1	800	4	1,010	0	0
Middle Income	7	437	4	850	4	1,578	7	767	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	10	647	5	1,075	5	2,378	11	1,777	0	0
<b>TIOGA COUNTY (117), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	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	11	672	5	1,075	5	2,378	12	1,802	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	11	672	5	1,075	5	2,378	12	1,802	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	127	7,737	73	14,199	103	55,653	109	21,014	0	0
TOTAL OUTSIDE AA	14	710	11	1,996	11	6,126	21	4,645	0	0
TOTAL INSIDE & OUTSIDE	141	8,447	84	16,195	114	61,779	130	25,659	0	0

## 2023 Institution Disclosure Statement - Table 2-1

PAGE: 1 OF 1

## 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)
<b>BRADFORD COUNTY (015), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	127	0	0	1	375	3	502	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	127	0	0	1	375	3	502	0	0
TOTAL INSIDE AA IN STATE	2	127	0	0	1	375	3	502	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	2	127	0	0	1	375	3	502	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2	127	0	0	1	375	3	502	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	2	127	0	0	1	375	3	502	0	0

**2023 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Chemung Canal Trust Company**

PAGE: 1 OF 1

**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	8	651	1	85	0	0
NY - SCHUYLER COUNTY (097) - MSA NA	13	2,041	6	339	0	0
NY - SENECA COUNTY (099) - MSA NA	2	281	2	281	0	0
NY - STEUBEN COUNTY (101) - MSA NA	14	1,898	7	520	0	0
NY - TOMPKINS COUNTY (109) - MSA 27060	6	370	1	200	0	0
NY - ERIE COUNTY (029) - MSA 15380	6	2,575	4	1,800	0	0
NY - CHEMUNG COUNTY (015) - MSA 21300	69	18,558	19	2,911	0	0
PA - BRADFORD COUNTY (015) - MSA NA	20	4,100	11	1,777	0	0
PA - TIOGA COUNTY (117) - MSA NA	1	25	1	25	0	0
NY - BROOME COUNTY (007) - MSA 13780	19	4,629	7	1,188	0	0
NY - TIOGA COUNTY (107) - MSA 13780	4	868	0	0	0	0
NY - ALBANY COUNTY (001) - MSA 10580	87	27,340	26	7,080	0	0
NY - SARATOGA COUNTY (091) - MSA 10580	45	11,765	19	4,540	0	0
NY - SCHENECTADY COUNTY (093) - MSA 10580	9	2,488	5	268	0	0

2023 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	3	502	3	502	0	0

**2023 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	32	16,344	0	0
Purchased	0	0	0	0
Total	32	16,344	0	0
Consortium/Third Party Loans (optional)				

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Chemung Canal Trust Company**

PAGE: 1 OF 9

**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**



**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Chemung Canal Trust Company**

PAGE: 2 OF 9

**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**

**2023 Institution Disclosure Statement - Table 6**

PAGE: 3 OF 9

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

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**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\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Chemung Canal Trust Company**

PAGE: 4 OF 9

**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**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: Chemung Canal Trust Company**

PAGE: 5 OF 9

**Respondent ID: 0000884303**

**Agency: FRS - 2**

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**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

**2023 Institution Disclosure Statement - Table 6**

PAGE: 6 OF 9

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

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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

**2023 Institution Disclosure Statement - Table 6**

PAGE: 7 OF 9

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

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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\*

**2023 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**

**MIAMI-DADE COUNTY (086), FL**

**MSA: 33124**

**Median Family Income >= 120%**

0071.04

**COLUMBIA COUNTY (021), NY**

**MSA: NA**

**Middle Income**

0010.00 0011.00

**MADISON COUNTY (053), NY**

**MSA: 45060**

**Middle Income**

0304.01

**MONROE COUNTY (055), NY**

**MSA: 40380**

**Median Family Income 70-80%**

0029.00

**Median Family Income 100-110%**

0141.02

**MONTGOMERY COUNTY (057), NY**

**MSA: NA**

**Upper Income**

0721.00

**ONONDAGA COUNTY (067), NY**

**MSA: 45060**

**Middle Income**

**2023 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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0107.00 0120.00 0146.00 0164.00 0167.00

**Upper Income**

0151.00 0166.00

**RENSSELAER COUNTY (083), NY**

**MSA: 10580**

**Low Income**

0401.00 0404.00 0407.01 0409.00

**Middle Income**

0518.00 0520.03 0521.02 0523.01

**Upper Income**

0524.07

**ST. LAWRENCE COUNTY (089), NY**

**MSA: NA**

**Middle Income**

4907.00

**SCHOHARIE COUNTY (095), NY**

**MSA: 10580**

**Moderate Income**

7407.00

**WARREN COUNTY (113), NY**

**MSA: 24020**

**Low Income**

0702.00

**Moderate Income**

0720.01

**Middle Income**

0760.00



2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000884303

Institution: Chemung Canal Trust Company

Agency: FRS - 2

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	164	164	0	0.00%
Small Farm Loans	3	3	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	185	185	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.