2025 Institution Disclosure Statement - Table 1-1

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)
BROWARD COUNTY (011), FL										
MSA 22744										
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	200	0	0	1	200	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	200	0	0	1	200	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
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

2025 Institution Disclosure Statement - Table 1-1

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)
PALM BEACH COUNTY (099), FL										
MSA 48424										
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	1,000	1	1,000	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	1	1,000	1	1,000	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
PINELLAS COUNTY (103), FL										
MSA 41304										
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	0	0	0	0	0	0
Median Family Income Not Known	0	0	1	150	0	0	1	150	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	350	2	1,500	3	1,350	0	0
STATE TOTAL	0	0	2	350	2	1,500	3	1,350	0	0

2025 Institution Disclosure Statement - Table 1-1

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	3	170	3	520	0	0	5	440	0	0
Moderate Income	2	164	1	135	4	2,937	3	1,072	0	0
Middle Income	11	643	11	2,093	12	6,343	12	2,259	0	0
Upper Income	13	778	8	1,463	18	10,199	16	4,176	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	1,755	23	4,211	34	19,479	36	7,947	0	0
BROOME COUNTY (007), NY										
MSA 13780										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	1	500	1	10	0	0
Middle Income	1	25	1	175	4	1,735	1	25	0	0
Upper Income	3	146	0	0	1	425	2	46	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	181	1	175	6	2,660	4	81	0	0
CATTARAUGUS COUNTY (009), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	1	440	1	440	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	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	440	1	440	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
CAYUGA COUNTY (011), NY										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	990	0	0	0	0
Middle Income	1	75	3	551	1	350	3	376	0	0
Upper Income	0	0	2	390	3	1,349	1	450	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	5	941	6	2,689	4	826	0	0
CHEMUNG COUNTY (015), NY										
MSA 21300										
Inside AA 0004										
Low Income	8	623	5	996	6	3,150	5	479	0	0
Moderate Income	6	435	4	676	10	5,954	4	864	0	0
Middle Income	8	431	4	796	7	4,950	6	605	0	0
Upper Income	6	575	3	700	6	3,150	3	600	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	28	2,064	16	3,168	29	17,204	18	2,548	0	0
CORTLAND COUNTY (023), 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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
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%	2	159	0	0	0	0	2	159	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	125	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%	2	150	0	0	0	0	1	100	0	0
Median Family Income 80-90%	0	0	2	338	1	1,000	2	338	0	0
Median Family Income 90-100%	1	100	0	0	2	1,210	1	410	0	0
Median Family Income 100-110%	1	10	0	0	2	950	2	510	0	0
Median Family Income 110-120%	2	70	0	0	3	1,783	3	1,783	0	0
Median Family Income >= 120%	3	207	6	1,124	9	6,534	8	4,276	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	13	821	8	1,462	17	11,477	20	7,601	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	0	0	1	500	0	0	0	0
Upper Income	1	35	0	0	0	0	1	35	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	35	0	0	1	500	1	35	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
FRANKLIN COUNTY (033), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	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	200	0	0	1	200	0	0
GENESEE COUNTY (037), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	863	1	863	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	863	1	863	0	0
GREENE COUNTY (039), 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	2	45	0	0	0	0	2	45	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	45	0	0	0	0	2	45	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
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	3	155	0	0	0	0	3	155	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	155	0	0	0	0	3	155	0	0
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%	1	62	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	695	1	695	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	1	62	0	0	2	1,695	2	1,695	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
NIAGARA COUNTY (063), NY										
MSA 15380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	198	1	200	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,700	1	950	0	0
Upper Income	1	25	0	0	0	0	1	25	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	223	1	200	2	1,700	2	975	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	0	0	0	0	0	0	0	0	0	0
Upper Income	2	55	0	0	0	0	1	30	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	55	0	0	0	0	1	30	0	0
ONTARIO COUNTY (069), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	1	310	2	410	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	1	310	2	410	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
RENSSELAER COUNTY (083), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	1	180	2	1,500	1	500	0	0
Moderate Income	2	80	0	0	0	0	2	80	0	0
Middle Income	5	287	0	0	1	400	3	200	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	7	367	1	180	4	2,300	6	780	0	0
ROCKLAND COUNTY (087), NY										
MSA 35614										
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	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
SARATOGA COUNTY (091), NY										
MSA 10580										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	147	1	104	1	600	0	0	0	0
Middle Income	14	652	6	1,046	11	6,071	17	3,246	0	0
Upper Income	5	193	4	750	8	4,015	7	1,453	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	21	992	11	1,900	20	10,686	24	4,699	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
SCHENECTADY COUNTY (093), NY										
MSA 10580										
Inside AA 0007										
Low Income	0	0	1	134	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	2,000	0	0	0	0
Middle Income	2	65	2	300	1	1,000	1	55	0	0
Upper Income	0	0	0	0	3	1,904	0	0	0	0
Income Not Known	0	0	2	400	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	5	834	6	4,904	1	55	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	2	75	1	150	3	1,800	2	625	0	0
Middle Income	4	265	2	400	1	700	3	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	6	340	3	550	4	2,500	5	825	0	0
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	2	67	0	0	0	0	1	50	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	67	0	0	0	0	1	50	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
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	1	135	0	0	0	0	0	0
Middle Income	2	118	1	120	0	0	2	140	0	0
Upper Income	2	150	1	200	1	400	1	75	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	268	3	455	1	400	3	215	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	20	0	0	0	0	1	20	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	3	150	0	0	0	0	3	150	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	170	0	0	1	1,000	4	170	0	0
TOMPKINS COUNTY (109), NY										
MSA 27060										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	25	0	0	0	0	1	10	0	0
Middle Income	1	10	0	0	2	942	0	0	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	3	108	0	0	1	350	4	458	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	193	0	0	3	1,292	5	468	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
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	325	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
WESTCHESTER COUNTY (119), NY										
MSA 35614										
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%	2	180	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	2	180	0	0	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
YATES COUNTY (123), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	525	1	525	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	525	1	525	0	0
TOTAL INSIDE AA IN STATE	122	6,991	76	13,846	127	74,291	126	25,635	0	0
TOTAL OUTSIDE AA IN STATE	24	1,322	3	580	14	8,658	23	6,153	0	0
STATE TOTAL	146	8,313	79	14,426	141	82,949	149	31,788	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
DURHAM COUNTY (063), NC										
MSA 20500										
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	25	0	0	0	0	1	25	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
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	175	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	175	0	0	0	0	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
WAKE COUNTY (183), NC										
MSA 39580										
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	300	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	300	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	25	1	175	1	300	1	25	0	0
STATE TOTAL	1	25	1	175	1	300	1	25	0	0

2025 Institution Disclosure Statement - Table 1-1

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	250	0	0	0	0	0	0
Middle Income	6	253	2	500	4	2,274	6	453	0	0
Upper Income	0	0	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	6	253	4	950	4	2,274	7	653	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	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
TIOGA COUNTY (117), 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	2	75	0	0	0	0	1	50	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	75	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	8	328	4	950	4	2,274	8	703	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
TOTAL OUTSIDE AA IN STATE	1	30	0	0	0	0	1	30	0	0
STATE TOTAL	9	358	4	950	4	2,274	9	733	0	0

2025 Institution Disclosure Statement - Table 1-1

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)
BEAUFORT COUNTY (013), SC										
MSA 25940										
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	150	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	150	0	0	0	0	0	0
GREENVILLE COUNTY (045), SC										
MSA 24860										
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	600	1	600	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	600	1	600	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	150	1	600	1	600	0	0
STATE TOTAL	0	0	1	150	1	600	1	600	0	0

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Chemung Canal Trust Company

Respondent ID: 0000884303

Agency: FRS - 2

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 ACROSS ALL STATES										
TOTAL INSIDE AA	130	7,319	80	14,796	131	76,565	134	26,338	0	0
TOTAL OUTSIDE AA	26	1,377	7	1,255	18	11,058	29	8,158	0	0
TOTAL INSIDE & OUTSIDE	156	8,696	87	16,051	149	87,623	163	34,496	0	0

2025 Institution Disclosure Statement - Table 2-1
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)
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	1	40	1	200	1	375	3	615	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	200	1	375	3	615	0	0
SNYDER COUNTY (109), 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	50	0	0	0	0	1	50	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	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	1	40	1	200	1	375	3	615	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	1	50	0	0
STATE TOTAL	2	90	1	200	1	375	4	665	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1	40	1	200	1	375	3	615	0	0
TOTAL OUTSIDE AA	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE & OUTSIDE	2	90	1	200	1	375	4	665	0	0

2025 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	12	3,705	4	826	0	0
NY - CORTLAND COUNTY (023) - MSA NA	1	150	1	150	0	0
NY - SCHUYLER COUNTY (097) - MSA NA	13	3,390	5	825	0	0
NY - SENECA COUNTY (099) - MSA NA	2	67	1	50	0	0
NY - STEUBEN COUNTY (101) - MSA NA	8	1,123	3	215	0	0
NY - TOMPKINS COUNTY (109) - MSA 27060	10	1,485	5	468	0	0
NY - ERIE COUNTY (029) - MSA 15380	38	13,760	20	7,601	0	0
NY - CHEMUNG COUNTY (015) - MSA 21300	73	22,436	18	2,548	0	0
PA - BRADFORD COUNTY (015) - MSA NA	14	3,477	7	653	0	0
PA - TIOGA COUNTY (117) - MSA NA	2	75	1	50	0	0
NY - BROOME COUNTY (007) - MSA 13780	12	3,016	4	81	0	0
NY - TIOGA COUNTY (107) - MSA 13780	5	1,170	4	170	0	0
NY - ALBANY COUNTY (001) - MSA 10580	86	25,445	36	7,947	0	0
NY - SARATOGA COUNTY (091) - MSA 10580	52	13,578	24	4,699	0	0
NY - SCHENECTADY COUNTY (093) - MSA 10580	13	5,803	1	55	0	0

2025 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	615	3	615	0	0

2025 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000884303

Institution: Chemung Canal Trust Company

Agency: FRS - 2

			Memo Item: Loans by Affiliates	
	Num of Loans	**Amount (000s)**	**Num of Loans**	**Amount (000s)**
Community Development Loans				
Originated	31	15,149	0	0
Purchased	0	0	0	0
Total	31	15,149	0	0
Consortium/Third Party Loans (optional)				

2025 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

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*
9626.00
9614.00 9615.00* 9616.00* 9617.00* 9618.00* 9619.00* 9620.00* 9621.00* 9622.00 9623.02* 9624.00*

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

0021.00* 0022.00* 0023.00
0004.00* 0005.00* 0007.00* 0009.00* 0013.02* 0014.00* 0016.00* 0018.00 0019.01* 0019.02* 0020.00*

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

2025 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: 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%

0057.00* 0058.02* 0061.00* 0069.01* 0069.04* 0070.00* 0083.00* 0124.00* 0168.01* 0171.00*
0005.00* 0015.00* 0023.00* 0024.00* 0028.02* 0029.00* 0033.02* 0034.00* 0042.00* 0055.00* 0056.00*

Median Family Income 50-60%

0174.00* 9400.00*
0017.00* 0030.00* 0031.00* 0033.01* 0058.01* 0072.02* 0091.15* 0101.02 0123.00* 0164.00 0168.02*

Median Family Income 60-70%

0170.00* 0175.01*
0001.10* 0039.01* 0041.00* 0044.01* 0067.02* 0100.02* 0103.00* 0104.00* 0114.00* 0115.00* 0162.00*

Median Family Income 70-80%

0093.01 0099.00* 0109.02 0110.00* 0111.00* 0125.01* 0125.02* 0148.01* 0156.00*
0002.00* 0009.00* 0019.00* 0025.02* 0035.02* 0043.00* 0046.01* 0051.00* 0052.02* 0082.02* 0091.07*

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*
0145.01* 0145.02* 0155.03*
0100.03* 0101.03* 0102.02* 0105.00* 0106.00* 0108.03* 0108.05* 0116.00* 0128.00* 0129.04* 0130.01

Median Family Income 90-100%

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

Median Family Income 100-110%

0082.01* 0084.00 0091.16 0095.04* 0107.00* 0108.04* 0108.07* 0108.08 0118.00* 0129.02* 0131.01*
0146.01* 0148.04* 0148.05* 0149.03* 0150.03* 0151.02* 0153.02* 0173.01*

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

Median Family Income 110-120%

0149.01* 0151.01* 0152.01 0152.02* 0165.00 0173.02*

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

Median Family Income >= 120%

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

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*

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

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

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

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*

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

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

0608.00* 0609.01* 0610.01 0610.02 0612.01* 0613.05 0614.01* 0614.03* 0615.00 0616.00* 0617.01
0601.02* 0601.04* 0605.01 0605.04* 0605.06* 0605.07* 0606.01 0606.02 0607.03* 0607.04 0607.05
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*
0335.00
0325.04* 0326.01* 0326.02* 0327.00* 0329.01* 0329.02* 0330.03 0330.04 0331.01* 0331.02* 0334.00*

Upper Income

0319.01* 0321.01* 0321.02* 0325.02 0330.02

Income Not Known

0203.00* 0210.01

OUTSIDE ASSESSMENT AREA

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income >= 120%

0312.06

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income >= 120%

0071.04

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 100-110%

0065.02

PINELLAS COUNTY (103), FL

MSA: 41304

Median Family Income Not Known

0215.02

CATTARAUGUS COUNTY (009), NY

MSA: NA

Low Income

9617.00

ESSEX COUNTY (031), NY

MSA: NA

Middle Income

9614.00

Upper Income

9611.00

FRANKLIN COUNTY (033), NY

MSA: NA

Moderate Income

9502.00

GENESEE COUNTY (037), NY

MSA: NA

Moderate Income

9507.00

GREENE COUNTY (039), NY

MSA: NA

Middle Income

0805.02

MADISON COUNTY (053), NY

MSA: 45060

Middle Income

0304.01

MONROE COUNTY (055), NY

MSA: 40380

Median Family Income 80-90%

0119.01

Median Family Income 100-110%

0140.01

Median Family Income >= 120%

0123.01

NIAGARA COUNTY (063), NY

MSA: 15380

Moderate Income

0204.00

Middle Income

0234.01 0244.05

Upper Income

0243.03

ONONDAGA COUNTY (067), NY

MSA: 45060

Upper Income

0165.02 0166.00

ONTARIO COUNTY (069), NY

MSA: 40380

Moderate Income

0508.00

RENSSELAER COUNTY (083), NY

MSA: 10580

Low Income

0401.00 0407.01

Moderate Income

0407.02

Middle Income

0520.03 0522.03 0523.03 0524.08 0526.03

Upper Income

0524.07

ROCKLAND COUNTY (087), NY

MSA: 35614

Upper Income

0108.04

WARREN COUNTY (113), NY

MSA: 24020

Middle Income

0760.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income >= 120%

0111.01 0148.06

YATES COUNTY (123), NY

MSA: NA

Moderate Income

1505.01

DURHAM COUNTY (063), NC

MSA: 20500

Upper Income

0019.00

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income >= 120%

0064.08

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income >= 120%

0501.00

SNYDER COUNTY (109), PA

MSA: NA

Middle Income

0706.00

SUSQUEHANNA COUNTY (115), PA

MSA: NA

Middle Income

0320.00

BEAUFORT COUNTY (013), SC

MSA: 25940

Middle Income

0007.00

GREENVILLE COUNTY (045), SC

MSA: 24860

Median Family Income >= 120%

0014.00

2025 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 Errors[10]	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	204	204	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	225	225	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.