

Loans by County

Respondent ID: 0000884303

Small Business Loans - Originations

Agency: FRS - 2

Institution: Chemung Canal Trust Company

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>HIGHLANDS COUNTY (055), FL</b>										
<b>MSA 42700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	8	0	0	0	0	1	8	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	8	0	0	0	0	1	8	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	8	0	0	0	0	1	8	0	0
STATE TOTAL	1	8	0	0	0	0	1	8	0	0

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Small Business Loans - Originations

Agency: FRS - 2

Institution: Chemung Canal Trust Company

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	0	0	2	350	4	2,207	2	825	0	0
Moderate Income	2	132	2	377	2	1,400	1	42	0	0
Middle Income	15	949	14	2,497	9	6,222	14	2,430	0	0
Upper Income	14	861	9	1,631	19	10,676	16	4,167	0	0
Income Not Known	0	0	1	200	2	1,130	1	780	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,942	28	5,055	36	21,635	34	8,244	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	1	70	0	0	0	0	1	70	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	3	175	1	176	3	1,800	4	1,051	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	285	1	176	3	1,800	6	1,161	0	0
<b>CAYUGA COUNTY (011), NY</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	3	180	2	300	0	0	3	280	0	0
Moderate Income	1	88	0	0	0	0	0	0	0	0
Middle Income	6	173	2	400	1	350	3	38	0	0
Upper Income	1	100	0	0	2	950	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	11	541	4	700	3	1,300	7	768	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>CHEMUNG COUNTY (015), NY</b>										
<b>MSA 21300</b>										
<b>Inside AA 0004</b>										
Low Income	6	202	2	500	5	2,827	4	80	0	0
Moderate Income	7	602	7	1,222	7	3,450	4	547	0	0
Middle Income	7	333	5	928	9	5,833	8	775	0	0
Upper Income	5	450	4	800	6	2,295	9	2,295	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	25	1,587	18	3,450	27	14,405	25	3,697	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	1	86	4	900	1	285	1	86	0	0
Upper Income	2	44	1	250	2	900	3	344	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	130	5	1,150	3	1,185	4	430	0	0
<b>CORTLAND COUNTY (023), 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	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	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>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	1	537	1	537	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%	1	10	0	0	0	0	1	10	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	2,000	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	1	10	0	0	3	2,537	2	547	0	0
<b>ESSEX COUNTY (031), 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	2	439	0	0	1	233	0	0
Middle Income	1	40	0	0	0	0	1	40	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	2	439	0	0	2	273	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>GREENE COUNTY (039), 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	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
<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	1	45	0	0	0	0	1	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	1	45	0	0	0	0	1	45	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	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	250	2	2,000	3	2,250	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	250	2	2,000	3	2,250	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	1,000	1	1,000	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	1,000	1	1,000	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	0	0	0	0	3	2,070	0	0	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	1	250	0	0	1	250	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	1	250	3	2,070	2	280	0	0
<b>RENSSELAER COUNTY (083), NY</b>										
<b>MSA 10580</b>										
<b>Outside Assessment Area</b>										
Low Income	1	25	3	546	3	2,485	6	2,056	0	0
Moderate Income	2	50	1	240	0	0	2	50	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	2	700	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	75	4	786	6	3,585	8	2,106	0	0
<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	2	108	3	530	1	770	3	980	0	0
Middle Income	12	652	10	1,763	18	10,228	12	2,700	0	0
Upper Income	1	100	3	505	2	977	2	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	15	860	16	2,798	21	11,975	17	3,955	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>SCHENECTADY COUNTY (093), NY</b>										
<b>MSA 10580</b>										
<b>Inside AA 0007</b>										
Low Income	1	5	0	0	0	0	0	0	0	0
Moderate Income	2	91	2	450	2	2,000	1	1,000	0	0
Middle Income	2	38	1	200	2	1,452	3	680	0	0
Upper Income	0	0	0	0	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	5	134	3	650	5	3,952	4	1,680	0	0
<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	75	1	150	1	750	2	75	0	0
Middle Income	3	159	3	650	2	1,075	1	325	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	5	234	4	800	3	1,825	3	400	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	85	0	0	0	0	1	85	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	1	85	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>STEUBEN COUNTY (101), NY 2/</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	1	46	0	0	2	1,359	0	0	0	0
Upper Income	2	94	2	304	1	450	2	129	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	150	2	304	3	1,809	3	139	0	0
<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	4	200	1	200	0	0	3	140	0	0
Middle Income	2	70	1	250	2	1,400	2	70	0	0
Upper Income	1	10	1	150	0	0	2	160	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	280	3	600	2	1,400	7	370	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	5	198	0	0	0	0	4	98	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	1	10	0	0	0	0	1	10	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	258	1	150	0	0	6	258	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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<b>WARREN COUNTY (113), NY</b>										
<b>MSA 24020</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	80	0	0	1	408	1	408	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	710	1	710	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	80	0	0	2	1,118	2	1,118	0	0
<b>YATES COUNTY (123), NY</b>										
<b>MSA 40380</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	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	118	6,386	80	14,683	106	62,638	116	21,324	0	0
TOTAL OUTSIDE AA IN STATE	12	465	13	2,875	17	10,958	25	7,567	0	0
STATE TOTAL	130	6,851	93	17,558	123	73,596	141	28,891	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000884303

Small Business Loans - Originations

Agency: FRS - 2

Institution: Chemung Canal Trust Company

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	2	119	0	0	0	0	2	119	0	0
Middle Income	11	406	4	710	6	3,300	14	2,206	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	13	525	5	910	6	3,300	16	2,325	0	0
<b>LACKAWANNA COUNTY (069), PA</b>										
<b>MSA 42540</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	1	183	1	306	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	183	1	306	0	0	0	0
<b>SUSQUEHANNA COUNTY (115), PA</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	1	350	1	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	0	0	0	0	1	350	1	350	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000884303

Small Business Loans - Originations

Agency: FRS - 2

Institution: Chemung Canal Trust Company

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>TIOGA COUNTY (117), PA 2/</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	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
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	3,000	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	3	3,000	0	0	0	0
<b>Totals For County: (117) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	3	3,000	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	3	3,000	0	0	0	0
TOTAL INSIDE AA IN STATE	14	550	5	910	6	3,300	16	2,325	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	183	5	3,656	1	350	0	0
STATE TOTAL	14	550	6	1,093	11	6,956	17	2,675	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000884303

Small Business Loans - Originations

Agency: FRS - 2

Institution: Chemung Canal Trust Company

State: RHODE ISLAND (44)

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>KENT COUNTY (003), RI</b>										
<b>MSA 39300</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	125	0	0	1	125	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	125	0	0	1	125	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	1	125	0	0
STATE TOTAL	0	0	1	125	0	0	1	125	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	132	6,936	85	15,593	112	65,938	132	23,649	0	0
TOTAL OUTSIDE AA	13	473	15	3,183	22	14,614	28	8,050	0	0
TOTAL INSIDE & OUTSIDE	145	7,409	100	18,776	134	80,552	160	31,699	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000884303

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Chemung Canal Trust Company

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 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>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	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	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	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 0000884303

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Chemung Canal Trust Company

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	3	70	1	250	1	375	4	445	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	70	1	250	1	375	4	445	0	0
<b>SNYDER COUNTY (109), PA</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	1	35	0	0	0	0	1	35	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	35	0	0	0	0	1	35	0	0
TOTAL INSIDE AA IN STATE	3	70	1	250	1	375	4	445	0	0
TOTAL OUTSIDE AA IN STATE	1	35	0	0	0	0	1	35	0	0
STATE TOTAL	4	105	1	250	1	375	5	480	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	3	70	1	250	2	875	4	445	0	0
TOTAL OUTSIDE AA	1	35	0	0	0	0	1	35	0	0
TOTAL INSIDE & OUTSIDE	4	105	1	250	2	875	5	480	0	0

**2022 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	18	2,541	7	768	0	0
NY - CORTLAND COUNTY (023) - MSA NA	1	20	1	20	0	0
NY - SCHUYLER COUNTY (097) - MSA NA	12	2,859	3	400	0	0
NY - SENECA COUNTY (099) - MSA NA	1	85	1	85	0	0
NY - STEUBEN COUNTY (101) - MSA NA 2/	9	2,263	3	139	0	0
NY - TOMPKINS COUNTY (109) - MSA 27060	8	408	6	258	0	0
NY - ERIE COUNTY (029) - MSA 15380	4	2,547	2	547	0	0
NY - CHEMUNG COUNTY (015) - MSA 21300	70	19,442	25	3,697	0	0
PA - BRADFORD COUNTY (015) - MSA NA	24	4,735	16	2,325	0	0
PA - TIOGA COUNTY (117) - MSA NA 2/	1	25	0	0	0	0
NY - BROOME COUNTY (007) - MSA 13780	9	2,261	6	1,161	0	0
NY - TIOGA COUNTY (107) - MSA 13780	12	2,280	7	370	0	0
NY - ALBANY COUNTY (001) - MSA 10580	95	28,632	34	8,244	0	0
NY - SARATOGA COUNTY (091) - MSA 10580	52	15,633	17	3,955	0	0
NY - SCHENECTADY COUNTY (093) - MSA 10580	13	4,736	4	1,680	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 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)
NY - SCHUYLER COUNTY (097) - MSA NA	1	500	0	0	0	0
PA - BRADFORD COUNTY (015) - MSA NA	5	695	4	445	0	0

**2022 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: Chemung Canal Trust Company**

PAGE: 1 OF 1

**Respondent ID: 0000884303**  
**Agency: FRS - 2**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	29	21,631	0	0
Purchased	0	0	0	0
Total	29	21,631	0	0
Consortium/Third Party Loans (optional)				

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000884303**

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

**Agency: FRS - 2**

**Institution: Chemung Canal Trust Company**

---

**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**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000884303**

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

**Agency: FRS - 2**

**Institution: Chemung Canal Trust Company**

---

**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 2/**

**MSA: NA**

**Moderate Income**

9625.00

**Middle Income**

9611.00 9612.00\* 9613.00 9614.00\* 9615.00\* 9616.00\* 9617.00\* 9618.00 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**

**MSA: 15380**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**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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**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\*

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

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**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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**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**

**MSA: NA**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000884303**

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

**Agency: FRS - 2**

**Institution: Chemung Canal Trust Company**

---

**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 2/**

**MSA: NA**

**Middle Income**

9602.01\* 9602.02\*

**TIOGA COUNTY (117), PA 2/**

**MSA: NA**

**Middle Income**

9501.00\* 9505.00\* 9506.00 9507.00\* 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

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**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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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\*

**Footnote:**

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**2022 Institution Disclosure Statement - Table 6**

**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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**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\*

**Income Not Known**

0203.00\* 0210.01\*

**OUTSIDE ASSESSMENT AREA**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**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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**HIGHLANDS COUNTY (055), FL**

**MSA: 42700**

**Moderate Income**

9609.00

**COLUMBIA COUNTY (021), NY**

**MSA: NA**

**Middle Income**

0001.00 0010.00 0011.00

**Upper Income**

0003.00 0004.02

**ESSEX COUNTY (031), NY**

**MSA: NA**

**Moderate Income**

9612.02

**Middle Income**

9611.00

**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 >= 120%**

0078.01 0117.05 0123.01

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2022 Institution Disclosure Statement - Table 6**

**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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**MONTGOMERY COUNTY (057), NY**

**MSA: NA**

**Upper Income**

0721.00

**ONONDAGA COUNTY (067), NY**

**MSA: 45060**

**Middle Income**

0137.01 0146.00 0165.01

**Upper Income**

0166.00

**Income Not Known**

0032.00

**RENSSELAER COUNTY (083), NY**

**MSA: 10580**

**Low Income**

0401.00 0407.01 0515.00

**Moderate Income**

0407.02 0408.00

**Middle Income**

0523.01

**Upper Income**

0524.07

**WARREN COUNTY (113), NY**

**MSA: 24020**

**Moderate Income**

0720.01

**Upper Income**

0780.00

**YATES COUNTY (123), NY**

**Footnote:**

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**2022 Institution Disclosure Statement - Table 6**

**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: 40380**

**Middle Income**

1501.01

**LACKAWANNA COUNTY (069), PA**

**MSA: 42540**

**Upper Income**

1105.00

**SNYDER COUNTY (109), PA**

**MSA: NA**

**Middle Income**

0706.00

**SUSQUEHANNA COUNTY (115), PA**

**MSA: NA**

**Middle Income**

0326.00

**TIOGA COUNTY (117), PA 2/**

**MSA: NA**

**Moderate Income**

9503.00

**KENT COUNTY (003), RI**

**MSA: 39300**

**Middle Income**

0222.02

**Footnote:**

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**2022 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000884303**

**Institution: Chemung Canal Trust Company**

**Agency: FRS - 2**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	175	175	0	0.00%
Small Farm Loans	4	4	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	39	39	0	0.00%
<b>Total</b>	<b>220</b>	<b>220</b>	<b>0</b>	<b>0.00%</b>

**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.