

Loans by County

Respondent ID: 0000884303

Small Business Loans - Originations

Agency: FRS - 2

Institution: Chemung Canal Trust Company

State: CALIFORNIA (06)

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)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
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%	1	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	0	0	0	0	1	20	0	0
STATE TOTAL	1	20	0	0	0	0	1	20	0	0

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)
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

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)
ORANGE COUNTY (095), FL										
MSA 36740										
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	1	259	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	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	259	0	0	0	0

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)
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%	1	9	0	0	0	0	1	9	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	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
PASCO COUNTY (101), FL										
MSA 45300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	194	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	194	0	0	0	0	0	0

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)
ST. LUCIE COUNTY (111), FL										
MSA 38940										
Outside Assessment Area										
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	1	299	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	1	299	1	216	0	0
SUMTER COUNTY (119), FL										
MSA 45540										
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	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

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)
VOLUSIA COUNTY (127), FL										
MSA 19660										
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%	1	73	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	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	73	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	246	2	410	4	1,437	3	325	0	0
STATE TOTAL	5	246	2	410	4	1,437	3	325	0	0

Loans by County

Respondent ID: 0000884303

Small Business Loans - Originations

Agency: FRS - 2

Institution: Chemung Canal Trust Company

State: MINNESOTA (27)

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)
HENNEPIN COUNTY (053), MN										
MSA 33460										
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%	1	28	0	0	0	0	1	28	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	28	0	0	0	0	1	28	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	28	0	0	0	0	1	28	0	0
STATE TOTAL	1	28	0	0	0	0	1	28	0	0

Loans by County

Respondent ID: 0000884303

Small Business Loans - Originations

Agency: FRS - 2

Institution: Chemung Canal Trust Company

State: NEW JERSEY (34)

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)
BERGEN COUNTY (003), NJ										
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%	0	0	0	0	1	1,000	1	1,000	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	493	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	493	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	2	1,493	1	1,000	0	0
STATE TOTAL	0	0	0	0	2	1,493	1	1,000	0	0

Loans by County

Respondent ID: 0000884303

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)
ALBANY COUNTY (001), NY										
MSA 10580										
Inside AA 0002										
Low Income	10	557	7	1,453	12	5,437	11	1,588	0	0
Moderate Income	8	314	3	631	3	2,375	7	683	0	0
Middle Income	44	1,832	18	2,918	17	8,674	27	3,866	0	0
Upper Income	39	1,983	28	4,525	37	19,491	34	4,406	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	101	4,686	56	9,527	69	35,977	79	10,543	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: 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)
BROOME COUNTY (007), NY 2/										
MSA 13780										
Inside AA 0001										
Low Income	2	29	1	150	0	0	1	150	0	0
Moderate Income	5	179	0	0	0	0	3	76	0	0
Middle Income	15	645	6	1,040	0	0	8	365	0	0
Upper Income	4	61	0	0	1	300	4	337	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	26	914	7	1,190	1	300	16	928	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	209	1	225	0	0	1	25	0	0
Upper Income	6	189	1	151	1	750	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	10	398	2	376	1	750	5	201	0	0
Totals For County: (007) 2/										
Low Income	2	29	1	150	0	0	1	150	0	0
Moderate Income	5	179	0	0	0	0	3	76	0	0
Middle Income	19	854	7	1,265	0	0	9	390	0	0
Upper Income	10	250	1	151	2	1,050	8	513	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	36	1,312	9	1,566	2	1,050	21	1,129	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: 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 0003										
Low Income	5	113	1	130	2	717	2	12	0	0
Moderate Income	12	350	2	373	1	436	7	163	0	0
Middle Income	20	497	1	250	1	500	12	399	0	0
Upper Income	10	155	1	200	2	1,014	7	512	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	47	1,115	5	953	6	2,667	28	1,086	0	0
CHEMUNG COUNTY (015), NY										
MSA 21300										
Inside AA 0004										
Low Income	32	1,335	6	1,083	8	4,398	15	623	0	0
Moderate Income	23	783	9	1,639	10	4,338	12	400	0	0
Middle Income	52	1,179	8	1,276	10	5,127	34	1,718	0	0
Upper Income	43	1,491	9	1,517	10	4,071	24	2,289	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	150	4,788	32	5,515	38	17,934	85	5,030	0	0
CHEMUNGO COUNTY (017), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	48	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	0	0	0	0

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: 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)
COLUMBIA COUNTY (021), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	3	700	0	0	0	0	0	0
Upper Income	1	82	1	150	1	350	1	82	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	4	850	1	350	1	82	0	0
CORTLAND COUNTY (023), NY										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	77	0	0	0	0	0	0	0	0
Middle Income	9	311	3	440	1	264	5	367	0	0
Upper Income	0	0	1	116	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	388	4	556	1	264	5	367	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: 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 0007										
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	60	0	0	0	0	1	60	0	0
Median Family Income 90-100%	0	0	0	0	1	950	0	0	0	0
Median Family Income 100-110%	0	0	1	150	2	845	1	150	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	165	1	110	4	3,565	5	2,015	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	3	225	2	260	7	5,360	7	2,225	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	1	7	0	0	0	0	1	7	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	7	0	0	0	0	1	7	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: 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)
FULTON COUNTY (035), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	34	0	0	0	0	0	0	0	0
Middle Income	6	60	0	0	0	0	5	57	0	0
Upper Income	1	60	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	154	0	0	0	0	5	57	0	0
HAMILTON COUNTY (041), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	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	21	0	0	0	0	1	21	0	0
LIVINGSTON COUNTY (051), NY										
MSA 40380										
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	4	0	0	0	0	1	4	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	4	0	0	0	0	1	4	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: 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)
MONROE COUNTY (055), NY										
MSA 40380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	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%	3	179	1	200	0	0	2	264	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	3	179	1	200	0	0	2	264	0	0
MONTGOMERY COUNTY (057), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	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

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: 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)
NEW YORK COUNTY (061), 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%	4	166	2	292	1	261	2	37	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	4	166	2	292	1	261	2	37	0	0
ONEIDA COUNTY (065), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	197	1	252	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	197	1	252	0	0	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: 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)
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	3	1,611	0	0	0	0
Upper Income	4	79	1	200	0	0	2	50	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	79	1	200	3	1,611	2	50	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	0	0	0	0	0	0	0	0	0	0
Middle Income	2	28	0	0	0	0	1	21	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	28	0	0	0	0	1	21	0	0
OSWEGO COUNTY (075), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	9	0	0	0	0	1	9	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	9	0	0	0	0	1	9	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: 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)
QUEENS COUNTY (081), 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	1	248	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	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	248	0	0	0	0	0	0
RENSSELAER COUNTY (083), NY										
MSA 10580										
Outside Assessment Area										
Low Income	4	222	2	440	2	1,500	5	1,042	0	0
Moderate Income	1	4	0	0	0	0	1	4	0	0
Middle Income	13	307	3	605	4	1,273	10	720	0	0
Upper Income	0	0	1	183	1	665	1	665	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	533	6	1,228	7	3,438	17	2,431	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: 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)
SARATOGA COUNTY (091), NY										
MSA 10580										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	160	1	300	0	0	0	0
Middle Income	51	1,278	6	961	10	4,394	39	3,130	0	0
Upper Income	36	702	6	1,005	8	3,379	34	3,323	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	87	1,980	13	2,126	19	8,073	73	6,453	0	0
SCHENECTADY COUNTY (093), NY										
MSA 10580										
Inside AA 0002										
Low Income	1	15	0	0	0	0	1	15	0	0
Moderate Income	3	119	2	460	3	2,507	2	56	0	0
Middle Income	4	37	3	502	6	3,312	7	1,756	0	0
Upper Income	3	117	2	326	3	1,223	7	1,548	0	0
Income Not Known	0	0	0	0	1	316	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	288	7	1,288	13	7,358	17	3,375	0	0
SCHOHARIE COUNTY (095), NY										
MSA 10580										
Outside Assessment Area										
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	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	10	0	0	0	0	1	10	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: 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)
SCHUYLER COUNTY (097), NY										
MSA NA										
Inside AA 0003										
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	71	2,006	10	1,797	4	1,627	46	1,672	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	71	2,006	10	1,797	4	1,627	46	1,672	0	0
SENECA COUNTY (099), NY										
MSA NA										
Inside AA 0003										
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	5	115	0	0	1	280	3	301	0	0
Upper Income	1	14	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	129	0	0	1	280	3	301	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: 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 2/										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	6	2	400	0	0	1	6	0	0
Middle Income	36	781	5	901	0	0	16	518	0	0
Upper Income	10	458	3	589	1	315	5	349	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	47	1,245	10	1,890	1	315	22	873	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	28	0	0	0	0	3	23	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	28	0	0	0	0	3	23	0	0
Totals For County: (101) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	6	2	400	0	0	1	6	0	0
Middle Income	40	809	5	901	0	0	19	541	0	0
Upper Income	10	458	3	589	1	315	5	349	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	51	1,273	10	1,890	1	315	25	896	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: 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)
TIOGA COUNTY (107), NY										
MSA 13780										
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	21	748	2	375	2	1,400	15	568	0	0
Upper Income	4	46	1	140	1	300	2	18	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	794	3	515	3	1,700	17	586	0	0
TOMPKINS COUNTY (109), NY										
MSA 27060										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	14	385	0	0	2	562	7	132	0	0
Middle Income	38	998	0	0	6	2,839	22	1,465	0	0
Upper Income	12	434	3	572	3	1,560	8	1,149	0	0
Income Not Known	1	22	0	0	0	0	1	22	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	65	1,839	3	572	11	4,961	38	2,768	0	0
WARREN COUNTY (113), NY										
MSA 24020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	269	3	350	2	542	9	399	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	269	3	350	2	542	9	399	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: 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)
WASHINGTON COUNTY (115), NY										
MSA 24020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	24	0	0	0	0	2	24	0	0
Middle Income	6	93	0	0	1	665	7	758	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	117	0	0	1	665	9	782	0	0
WAYNE COUNTY (117), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	2	1	250	0	0	1	2	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	2	1	250	0	0	1	2	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: 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)
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%	0	0	0	0	2	1,716	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	1,716	0	0	0	0
YATES COUNTY (123), NY										
MSA 40380										
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	42	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	2	42	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	649	20,397	152	26,189	174	86,816	436	36,207	0	0
TOTAL OUTSIDE AA IN STATE	80	2,246	23	4,341	19	9,585	62	4,400	0	0
STATE TOTAL	729	22,643	175	30,530	193	96,401	498	40,607	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

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)
CURRITUCK COUNTY (053), NC										
MSA 47260										
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	476	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	476	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	476	0	0	0	0
STATE TOTAL	0	0	0	0	1	476	0	0	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)
BRADFORD COUNTY (015), PA										
MSA NA										
Inside AA 0006										
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	19	745	9	1,797	8	5,259	17	2,108	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	19	745	9	1,797	8	5,259	17	2,108	0	0
GREENE COUNTY (059), 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	33	0	0	0	0	1	33	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	33	0	0	0	0	1	33	0	0
LYCOMING COUNTY (081), PA										
MSA 48700										
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	5	0	0	0	0	1	5	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	5	0	0	0	0	1	5	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)
SULLIVAN COUNTY (113), PA 2/										
MSA NA										
Inside AA 0006										
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	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	30	0	0	0	0	0	0	0	0
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	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
Totals For County: (113) 2/										
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	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	1	500	1	500	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)
SUSQUEHANNA COUNTY (115), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	4	0	0	0	0	1	4	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	4	0	0	0	0	1	4	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)
TIOGA COUNTY (117), PA 2/										
MSA NA										
Inside AA 0006										
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	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	45	0	0	0	0	0	0	0	0
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	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
Totals For County: (117) 2/										
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	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	1	45	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	21	820	9	1,797	8	5,259	17	2,108	0	0
TOTAL OUTSIDE AA IN STATE	3	42	0	0	2	1,000	4	542	0	0
STATE TOTAL	24	862	9	1,797	10	6,259	21	2,650	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

Small Business Loans - Originations

Institution: Chemung Canal Trust Company

Respondent ID: 0000884303

Agency: FRS - 2

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	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	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0

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: TEXAS (48)

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)
TRAVIS COUNTY (453), TX										
MSA 12420										
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	60	0	0	0	0	1	60	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	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	60	0	0	0	0	1	60	0	0
STATE TOTAL	1	60	0	0	0	0	1	60	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: UTAH (49)

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)
IRON COUNTY (021), UT										
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	1	0	0	0	0	1	1	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	1	0	0	0	0	1	1	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	1	0	0	0	0	1	1	0	0
STATE TOTAL	1	1	0	0	0	0	1	1	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: VIRGINIA (51)

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)
CHESAPEAKE CITY (550), VA										
MSA 47260										
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	240	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	240	0	0	0	0	0	0
NORFOLK CITY (710), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	322	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	322	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	240	1	322	0	0	0	0
STATE TOTAL	0	0	1	240	1	322	0	0	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: WEST VIRGINIA (54)

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)
KANAWHA COUNTY (039), WV										
MSA 16620										
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	349	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	349	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	349	0	0	0	0
STATE TOTAL	0	0	0	0	1	349	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	670	21,217	161	27,986	182	92,075	453	38,315	0	0
TOTAL OUTSIDE AA	93	2,653	26	4,991	30	14,662	75	6,386	0	0
TOTAL INSIDE & OUTSIDE	763	23,870	187	32,977	212	106,737	528	44,701	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)
ALBANY COUNTY (001), NY										
MSA 10580										
Inside AA 0002										
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	45	0	0	0	0	1	45	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
CAYUGA COUNTY (011), NY										
MSA NA										
Inside AA 0003										
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	67	0	0	0	0	3	46	0	0
Upper Income	1	21	0	0	0	0	1	21	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	88	0	0	0	0	4	67	0	0
CHEMUNG COUNTY (015), NY										
MSA 21300										
Inside AA 0004										
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	21	0	0	0	0	1	21	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	21	0	0	0	0	1	21	0	0

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)
SCHUYLER COUNTY (097), NY										
MSA NA										
Inside AA 0003										
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	21	0	0	0	0	1	21	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	21	0	0	0	0	1	21	0	0
STEUBEN COUNTY (101), NY 2/										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	155	0	0	1	155	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	17	0	0	0	0	1	17	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	17	1	155	0	0	2	172	0	0
TIOGA COUNTY (107), NY										
MSA 13780										
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	53	1	200	0	0	3	253	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	53	1	200	0	0	3	253	0	0
TOTAL INSIDE AA IN STATE	11	245	2	355	0	0	12	579	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

Small Farm 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 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)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	11	245	2	355	0	0	12	579	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

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 0006										
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	148	1	200	1	375	3	675	0	0
Upper Income	1	1	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	149	1	200	1	375	3	675	0	0
SULLIVAN COUNTY (113), PA 2/										
MSA NA										
Inside AA 0006										
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	4	164	1	200	1	375	4	690	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	4	164	1	200	1	375	4	690	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	15	409	3	555	1	375	16	1,269	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	15	409	3	555	1	375	16	1,269	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.

2021 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 - BROOME COUNTY (007) - MSA 13780 2/	34	2,404	16	928	0	0
NY - TIOGA COUNTY (107) - MSA 13780	31	3,009	17	586	0	0
NY - ALBANY COUNTY (001) - MSA 10580	226	50,190	79	10,543	0	0
NY - SARATOGA COUNTY (091) - MSA 10580	119	12,179	73	6,453	0	0
NY - SCHENECTADY COUNTY (093) - MSA 10580	31	8,934	17	3,375	0	0
NY - CAYUGA COUNTY (011) - MSA NA	58	4,735	28	1,086	0	0
NY - CORTLAND COUNTY (023) - MSA NA	15	1,208	5	367	0	0
NY - SCHUYLER COUNTY (097) - MSA NA	85	5,430	46	1,672	0	0
NY - SENECA COUNTY (099) - MSA NA	7	409	3	301	0	0
NY - STEUBEN COUNTY (101) - MSA NA 2/	58	3,450	22	873	0	0
NY - CHEMUNG COUNTY (015) - MSA 21300	220	28,237	85	5,030	0	0
NY - TOMPKINS COUNTY (109) - MSA 27060	79	7,372	38	2,768	0	0
PA - BRADFORD COUNTY (015) - MSA NA	36	7,801	17	2,108	0	0
PA - SULLIVAN COUNTY (113) - MSA NA 2/	1	30	0	0	0	0
PA - TIOGA COUNTY (117) - MSA NA 2/	1	45	0	0	0	0
NY - ERIE COUNTY (029) - MSA 15380	12	5,845	7	2,225	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.

2021 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 - TIOGA COUNTY (107) - MSA 13780	3	253	3	253	0	0
NY - ALBANY COUNTY (001) - MSA 10580	1	45	1	45	0	0
NY - CAYUGA COUNTY (011) - MSA NA	5	88	4	67	0	0
NY - SCHUYLER COUNTY (097) - MSA NA	1	21	1	21	0	0
NY - STEUBEN COUNTY (101) - MSA NA 2/	2	172	2	172	0	0
NY - CHEMUNG COUNTY (015) - MSA 21300	1	21	1	21	0	0
PA - BRADFORD COUNTY (015) - MSA NA	5	724	3	675	0	0
PA - SULLIVAN COUNTY (113) - MSA NA 2/	1	15	1	15	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.

2021 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

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	36	17,098	0	0
Purchased	0	0	0	0
Total	36	17,098	0	0
Consortium/Third Party Loans (optional)				

2021 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

BROOME COUNTY (007), NY 2/

MSA: 13780

Low Income

0002.00 0005.00* 0009.00* 0011.00* 0013.00 0135.00* 0139.00

Moderate Income

0001.00* 0003.00* 0004.00* 0006.00* 0017.00 0018.00* 0131.00 0134.00 0136.00* 0140.00*

Middle Income

0007.00* 0012.00 0014.00 0132.01* 0133.01 0137.00 0138.00* 0141.00 0142.00 0143.01 0144.00
0145.00*

Upper Income

0015.00* 0016.00* 0129.00* 0130.00* 0132.02 0133.03* 0133.04* 0143.02* 0146.00

TIOGA COUNTY (107), NY

MSA: 13780

Middle Income

0201.00 0202.00 0205.00 0206.00 0207.01 0207.02 0207.03

Upper Income

0203.00* 0204.01 0204.02*

ASSESSMENT AREA - 0002

ALBANY COUNTY (001), NY

MSA: 10580

Low Income

0001.00 0002.00 0006.00 0007.00* 0008.00* 0011.00 0021.00 0022.00* 0025.00* 0026.00*

Moderate Income

0003.00 0005.01* 0005.02* 0015.00 0020.00 0023.00* 0128.00* 0129.00 0130.00* 0132.00 0133.00*
0134.00* 0140.02

Middle Income

0004.03* 0014.00* 0016.00* 0017.00* 0018.02 0019.02* 0127.00 0131.00* 0135.05* 0135.06 0135.07
0136.02 0137.05 0138.01 0139.01 0139.02* 0140.01 0142.01* 0143.01* 0144.01 0144.02* 0145.02

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.

2021 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

0145.03 0146.08 0146.09 0146.13 0147.00* 0148.01* 0148.02* 0148.03*

Upper Income

0004.01 0018.01 0019.01* 0135.03 0135.08 0136.01 0137.03 0137.06 0137.07 0138.02 0141.00

0142.02 0142.03 0143.02 0145.01 0146.06 0146.07 0146.11 0146.12 0146.14 0146.15

Income Not Known

0004.04*

SARATOGA COUNTY (091), NY

MSA: 10580

Moderate Income

0602.00* 0604.00 0605.01* 0605.02 0609.02* 0614.01* 0623.00*

Middle Income

0601.01 0601.02* 0603.00* 0605.03* 0606.01 0606.02 0607.01 0608.00* 0609.01 0611.00 0612.00

0613.02 0614.03 0615.00* 0616.00 0617.01 0617.02* 0618.00 0619.01 0619.03 0620.00 0621.00*

0622.00* 0624.03 0624.05 0624.06 0627.00* 0628.00*

Upper Income

0607.02 0610.00 0613.01 0614.04* 0624.04* 0625.01 0625.03 0625.05 0625.06 0625.07 0625.08

0625.09 0626.01* 0626.02

Income Not Known

0613.03*

SCHENECTADY COUNTY (093), NY

MSA: 10580

Low Income

0208.00* 0209.00* 0210.01 0210.02* 0214.00* 0215.00* 0217.00*

Moderate Income

0201.02* 0202.00 0207.00* 0212.00 0216.00 0218.00 0330.04* 0332.00* 0333.00 0335.00*

Middle Income

0201.01* 0205.00 0206.00 0322.00* 0323.00* 0324.02* 0324.03* 0324.04* 0325.02 0325.03* 0325.04*

0326.02 0327.00 0329.01 0329.02* 0330.03 0331.01 0331.02 0334.00*

Upper Income

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.

2021 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

0319.00 0320.00 0321.01 0321.02 0326.01 0330.02*

Income Not Known

0203.00

ASSESSMENT AREA - 0003

CAYUGA COUNTY (011), NY

MSA: NA

Low Income

0421.00

Moderate Income

0413.00 0414.00

Middle Income

0401.00 0402.00 0403.00 0404.00 0405.00* 0408.00 0409.00* 0410.00 0415.00 0416.00* 0417.00

0418.00

Upper Income

0406.00 0407.00 0411.00 0412.00

Income Not Known

9902.00*

CORTLAND COUNTY (023), NY

MSA: NA

Moderate Income

9709.00

Middle Income

9701.00* 9703.00 9704.00 9705.00 9706.00 9707.00 9711.00* 9712.00*

Upper Income

9702.00* 9708.00* 9710.00

SCHUYLER COUNTY (097), NY

MSA: NA

Middle Income

9501.00 9502.00 9503.00 9504.00 9505.00

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.

2021 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

SENECA COUNTY (099), NY

MSA: NA

Middle Income

9501.00* 9502.00* 9503.00 9504.00 9505.00* 9506.00 9508.00 9509.00

Upper Income

9507.00* 9510.00

STEUBEN COUNTY (101), NY 2/

MSA: NA

Moderate Income

9618.00

Middle Income

9611.00 9612.00 9613.00 9614.00 9615.00* 9616.00 9617.00 9621.00* 9622.00 9624.00 9625.00

9626.00 9628.00 9630.00

Upper Income

9623.00 9627.00 9629.00

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 0108.00

Middle Income

0005.00 0009.00 0011.00 0101.00 0102.00 0104.00 0105.00 0106.00 0110.00 0111.00 0112.00

Upper Income

0103.00 0107.00 0109.00

Income Not Known

0003.00*

ASSESSMENT AREA - 0005

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.

2021 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

TOMPKINS COUNTY (109), NY

MSA: 27060

Moderate Income

0004.00* 0008.00 0010.00 0018.00

Middle Income

0005.00 0007.00* 0009.00 0011.00 0014.00 0016.00 0017.00 0019.00 0020.00 0021.00 0022.00*

0023.00

Upper Income

0001.00 0003.00* 0006.00 0012.00* 0013.00 0015.00

Income Not Known

0002.00

ASSESSMENT AREA - 0006

BRADFORD COUNTY (015), PA

MSA: NA

Middle Income

9501.00* 9502.00 9503.00 9504.00 9506.00 9507.00 9508.00 9509.00 9510.00* 9512.00 9513.00

9514.00

Upper Income

9505.00 9511.00*

SULLIVAN COUNTY (113), PA 2/

MSA: NA

Middle Income

9602.00

TIOGA COUNTY (117), PA 2/

MSA: NA

Middle Income

9505.00* 9506.00* 9507.00* 9510.00

ASSESSMENT AREA - 0007

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.

2021 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

ERIE COUNTY (029), NY

MSA: 15380

Median Family Income 20-30%

0016.00* 0027.02* 0035.00* 0044.02* 0070.00*

Median Family Income 30-40%

0028.00* 0036.00* 0040.01* 0059.00* 0069.01* 0071.01* 0071.02* 0083.00* 0168.00* 0171.00*

Median Family Income 40-50%

0002.00* 0005.00* 0014.02* 0015.00* 0017.00* 0024.00* 0029.00* 0033.01* 0033.02* 0037.00* 0038.00*

0039.01* 0043.00* 0055.00* 0056.00* 0058.01* 0058.02* 0061.00* 0091.15* 0163.00* 0164.00* 0166.00*

0174.00*

Median Family Income 50-60%

0011.00* 0023.00* 0030.00* 0031.00* 0034.00* 0041.00* 0042.00* 0044.01* 0057.00* 0101.02* 0104.00*

0170.00* 9400.00*

Median Family Income 60-70%

0010.00* 0025.02* 0047.00* 0052.02* 0069.02* 0072.02* 0123.00* 0124.00* 0125.01*

Median Family Income 70-80%

0001.10* 0009.00* 0049.00* 0066.01* 0084.00* 0098.00* 0099.00* 0102.02* 0103.00* 0106.00* 0107.00*

0109.01* 0109.02* 0114.00* 0115.00* 0130.01* 0145.02* 0162.00* 0167.00*

Median Family Income 80-90%

0019.00* 0063.01* 0065.01* 0077.00* 0080.03* 0082.02* 0092.00 0100.01* 0100.02* 0100.03* 0108.03*

0110.00* 0144.00* 0148.01* 0159.00* 0172.00* 0175.01*

Median Family Income 90-100%

0008.00* 0051.00* 0068.00 0076.00* 0080.01* 0082.01* 0087.00* 0091.07* 0093.01* 0101.03* 0111.00*

0113.00* 0116.00* 0128.00* 0129.01* 0130.02* 0145.01* 0150.03* 0153.02* 0155.03* 0158.00*

Median Family Income 100-110%

0006.00* 0045.00* 0046.01* 0050.00* 0054.00* 0066.02* 0067.01* 0078.00* 0079.02* 0079.03* 0079.04*

0079.05* 0080.02 0088.00* 0091.12* 0093.02* 0097.01* 0097.02* 0105.00* 0108.05* 0108.07* 0108.08*

0112.00* 0118.00* 0120.01* 0125.02* 0132.01* 0143.00* 0149.01* 0151.02* 0152.02* 0154.01* 0155.01*

0155.04 0156.00* 0157.00* 0175.02*

Median Family Income 110-120%

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.

2021 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

0079.01* 0081.01* 0085.00* 0086.00* 0091.06* 0091.09* 0091.16* 0095.02* 0108.04* 0108.09* 0139.00*
0149.03* 0151.01* 0153.01* 0154.02*

Median Family Income >= 120%

0007.00* 0048.00* 0052.01* 0053.00* 0063.02* 0067.02* 0073.02* 0073.03* 0073.04* 0081.02 0089.00*
0090.04* 0090.06 0090.07* 0090.08 0090.09* 0090.10* 0091.04* 0091.13* 0091.14* 0094.01* 0094.02
0095.01* 0096.00* 0101.01* 0102.01* 0117.00* 0120.02* 0120.03* 0129.02* 0131.01* 0131.02* 0132.02*
0133.00* 0134.00* 0135.01* 0135.02* 0136.00* 0137.01* 0137.02* 0138.00* 0140.00* 0141.01* 0141.02*
0142.04* 0142.06* 0142.07* 0142.08* 0142.09* 0146.01 0146.03* 0146.04* 0147.01* 0147.02* 0148.03
0150.01* 0150.02* 0152.01* 0169.00* 0173.00*

Median Family Income Not Known

0046.02* 0062.01* 0091.10* 0149.04* 0161.00* 0165.00* 9401.00* 9900.00*

OUTSIDE ASSESSMENT AREA

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income >= 120%

0008.19

BREVARD COUNTY (009), FL

MSA: 37340

Median Family Income >= 120%

0612.02

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 70-80%

0401.15

MANATEE COUNTY (081), FL

MSA: 35840

Middle Income

0008.04

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.

2021 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

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income >= 120%

0067.02

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income 50-60%

0169.02

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 80-90%

0077.38

PASCO COUNTY (101), FL

MSA: 45300

Upper Income

0316.03

ST. LUCIE COUNTY (111), FL

MSA: 38940

Moderate Income

3814.02

Upper Income

3821.09

SUMTER COUNTY (119), FL

MSA: 45540

Middle Income

9114.00

VOLUSIA COUNTY (127), FL

MSA: 19660

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.

2021 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

Median Family Income 90-100%

0825.03

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income >= 120%

1114.00

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income >= 120%

0174.00

BURLINGTON COUNTY (005), NJ

MSA: 15804

Upper Income

7027.00

BROOME COUNTY (007), NY 2/

MSA: 13780

Middle Income

0102.00 0119.01 0121.01 0127.01

Upper Income

0121.02 0127.02

CHENANGO COUNTY (017), NY

MSA: NA

Middle Income

9706.01

COLUMBIA COUNTY (021), NY

MSA: NA

Middle Income

0010.00 0011.00

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.

2021 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

Upper Income

0004.02 0005.00

ESSEX COUNTY (031), NY

MSA: NA

Middle Income

9614.00

FULTON COUNTY (035), NY

MSA: NA

Moderate Income

9708.00

Middle Income

9704.00 9706.00 9712.00

Upper Income

9715.00

HAMILTON COUNTY (041), NY

MSA: NA

Middle Income

9503.00

LIVINGSTON COUNTY (051), NY

MSA: 40380

Middle Income

0311.00

MONROE COUNTY (055), NY

MSA: 40380

Median Family Income >= 120%

0078.01 0117.07 0123.01

MONTGOMERY COUNTY (057), NY

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.

2021 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

Middle Income

0728.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0037.00 0076.00 0101.00 0108.00 0165.00

ONEIDA COUNTY (065), NY

MSA: 46540

Middle Income

0247.00

ONONDAGA COUNTY (067), NY

MSA: 45060

Middle Income

0135.00 0146.00 0169.01

Upper Income

0032.00 0147.00 0165.02 0167.00

ONTARIO COUNTY (069), NY

MSA: 40380

Middle Income

0504.00 0516.00

OSWEGO COUNTY (075), NY

MSA: 45060

Moderate Income

0203.02

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 100-110%

1471.00

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.

2021 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

RENSSELAER COUNTY (083), NY

MSA: 10580

Low Income

0404.00 0407.00

Moderate Income

0403.00

Middle Income

0412.00 0413.00 0414.00 0519.01 0523.01 0523.04 0524.03 0524.04

Upper Income

0524.02 0525.02

SCHOHARIE COUNTY (095), NY

MSA: 10580

Moderate Income

7406.00

STEBEN COUNTY (101), NY 2/

MSA: NA

Middle Income

9602.00 9605.00

WARREN COUNTY (113), NY

MSA: 24020

Middle Income

0701.00 0703.00 0706.01 0707.01 0710.00 0750.00 0760.00

WASHINGTON COUNTY (115), NY

MSA: 24020

Moderate Income

0801.00

Middle Income

0803.00 0810.00 0890.00 0910.00

WAYNE COUNTY (117), NY

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.

2021 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: 40380

Moderate Income

0216.00 0218.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income >= 120%

0024.05 0120.00

YATES COUNTY (123), NY

MSA: 40380

Middle Income

1501.00

CURRITUCK COUNTY (053), NC

MSA: 47260

Middle Income

1104.02

GREENE COUNTY (059), PA

MSA: NA

Middle Income

9704.00

LYCOMING COUNTY (081), PA

MSA: 48700

Middle Income

0104.00

SULLIVAN COUNTY (113), PA 2/

MSA: NA

Middle Income

9601.00

SUSQUEHANNA COUNTY (115), PA

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.

2021 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

Moderate Income

0323.00

TIOGA COUNTY (117), PA 2/

MSA: NA

Middle Income

9503.00

CHARLESTON COUNTY (019), SC

MSA: 16700

Middle Income

0056.00

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 80-90%

0018.49

IRON COUNTY (021), UT

MSA: NA

Middle Income

1107.02

CHESAPEAKE CITY (550), VA

MSA: 47260

Middle Income

0208.05

NORFOLK CITY (710), VA

MSA: 47260

Moderate Income

0026.00

KANAWHA COUNTY (039), WV

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.

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Chemung Canal Trust Company

MSA: 16620

Middle Income

0009.00

Respondent ID: 0000884303

Agency: FRS - 2

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.

2021 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 Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	329	329	0	0.00%
Small Farm Loans	17	17	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	73	73	0	0.00%
Total	421	421	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.