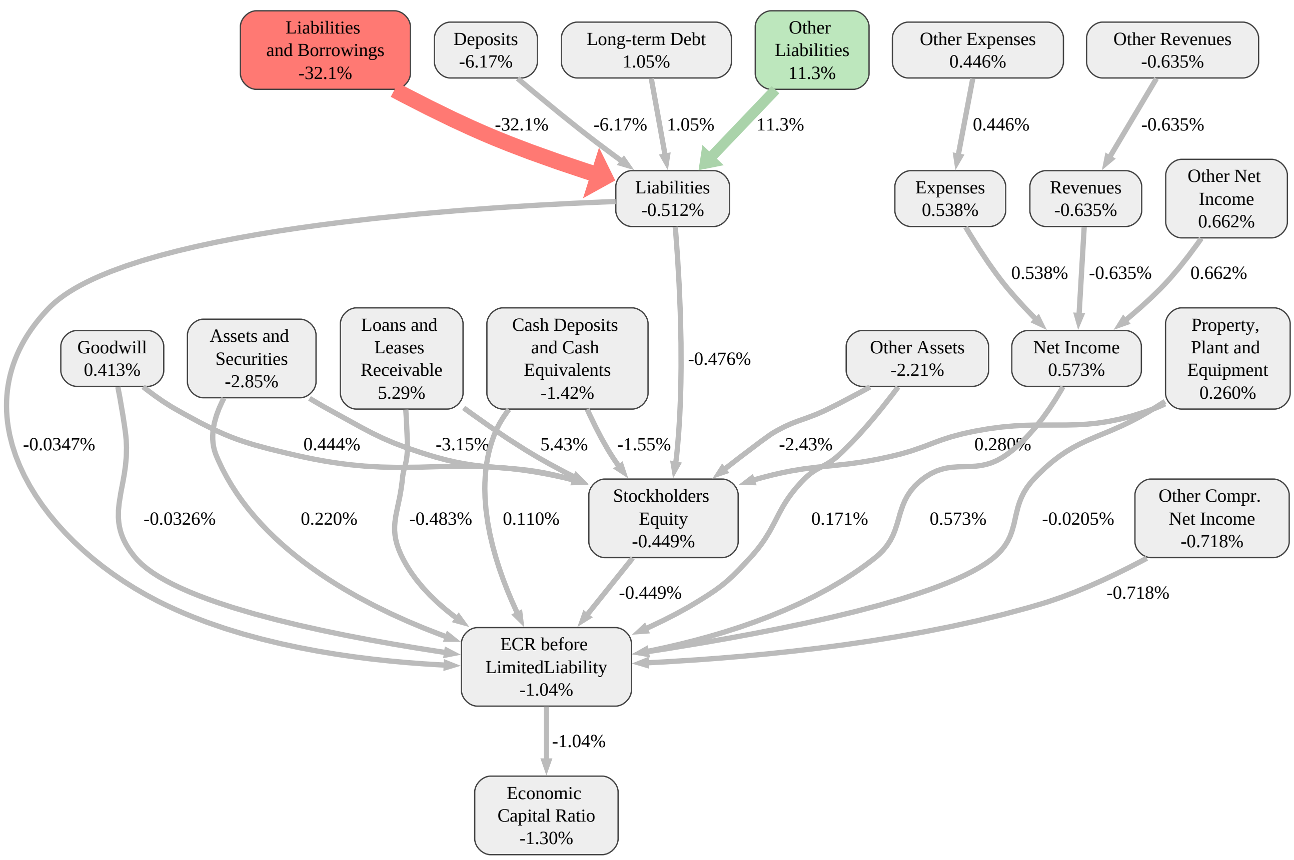
STATE BANKS 2012

Chemung Financial CORP
Rank 42 of 78



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The relative strengths and weaknesses of Chemung Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Chemung Financial CORP compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% points.The greatest weakness of Chemung Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.3% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	25,454
Cash Deposits and Cash Equivalents	52,902
Deposits	998,493
Fees	0
Goodwill	21,984
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	749,102
Loans and Leases Receivable	787,256
Long-term Debt	0
Occupancy	0
Other Assets	303,902
Other Compr. Net Income	-1,544
Other Expenses	5,033
Other Liabilities	-657,265
Other Net Income	15,571
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	24,762

Output Variable	Value in 1000 USD
Liabilities	1,090,330
Assets	1,216,260
Expenses	5,033
Revenues	0
Stockholders Equity	125,929
Net Income	10,538
Comprehensive Net Income	8,994
BaseVar	1,193,493
ECR before LimitedLiability	11%
Economic Capital Ratio	11%