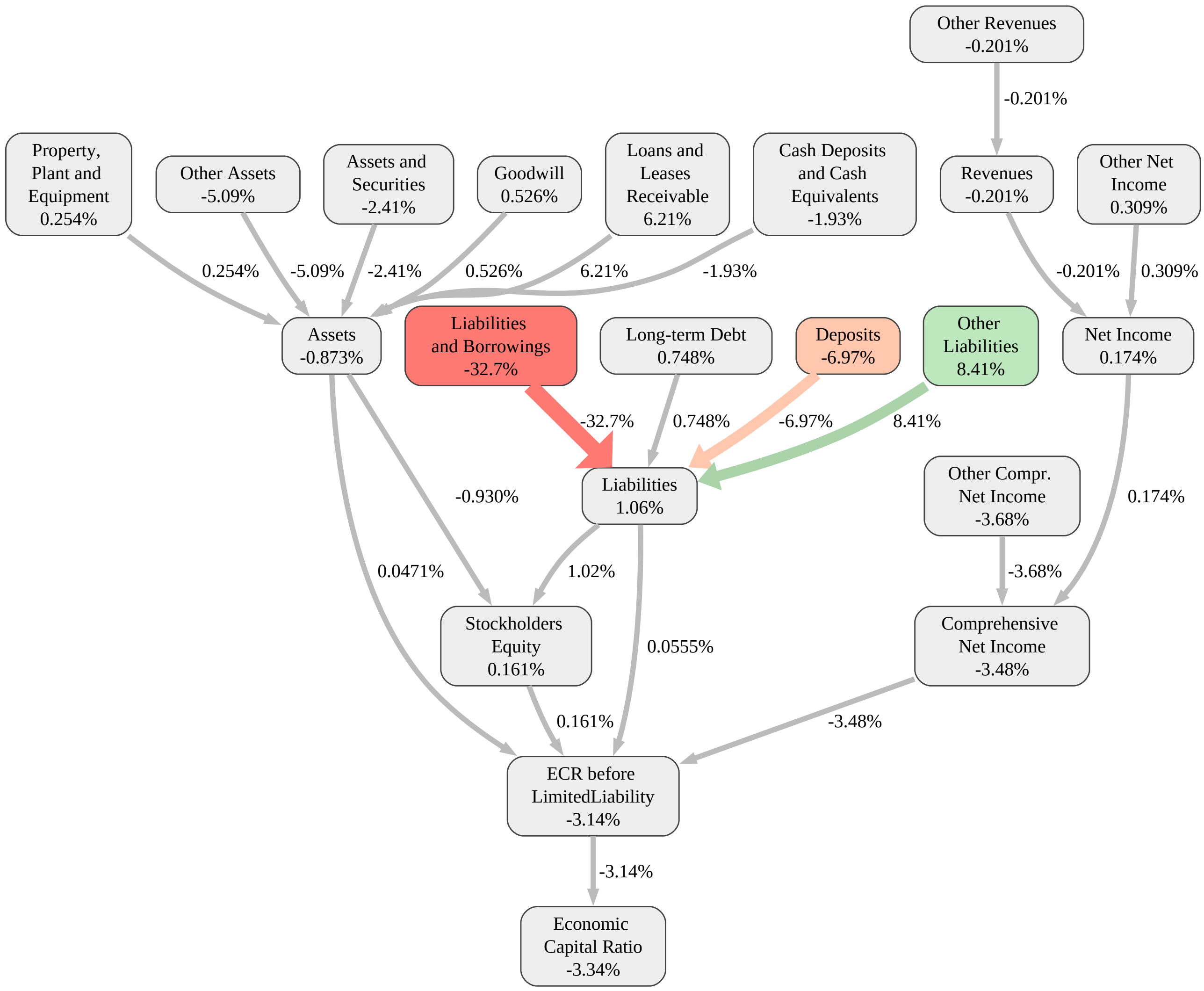
STATE BANKS 2013

Chemung Financial CORP
Rank 77 of 85



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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 8.4% points.The greatest weakness of Chemung Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.4%, being 3.3% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	18,468
Cash Deposits and Cash Equivalents	40,241
Deposits	1,044,734
Fees	0
Goodwill	21,824
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	756,046
Loans and Leases Receivable	883,084
Long-term Debt	0
Occupancy	0
Other Assets	259,057
Other Compr. Net Income	-12,388
Other Expenses	5,384
Other Liabilities	-683,735
Other Net Income	16,407
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	25,484

Output Variable	Value in 1000 USD
Liabilities	1,117,045
Assets	1,248,160
Expenses	5,384
Revenues	0
Stockholders Equity	131,115
Net Income	11,022
Comprehensive Net Income	-1,366
BaseVar	1,244,637
ECR before LimitedLiability	8.1%
Economic Capital Ratio	8.4%