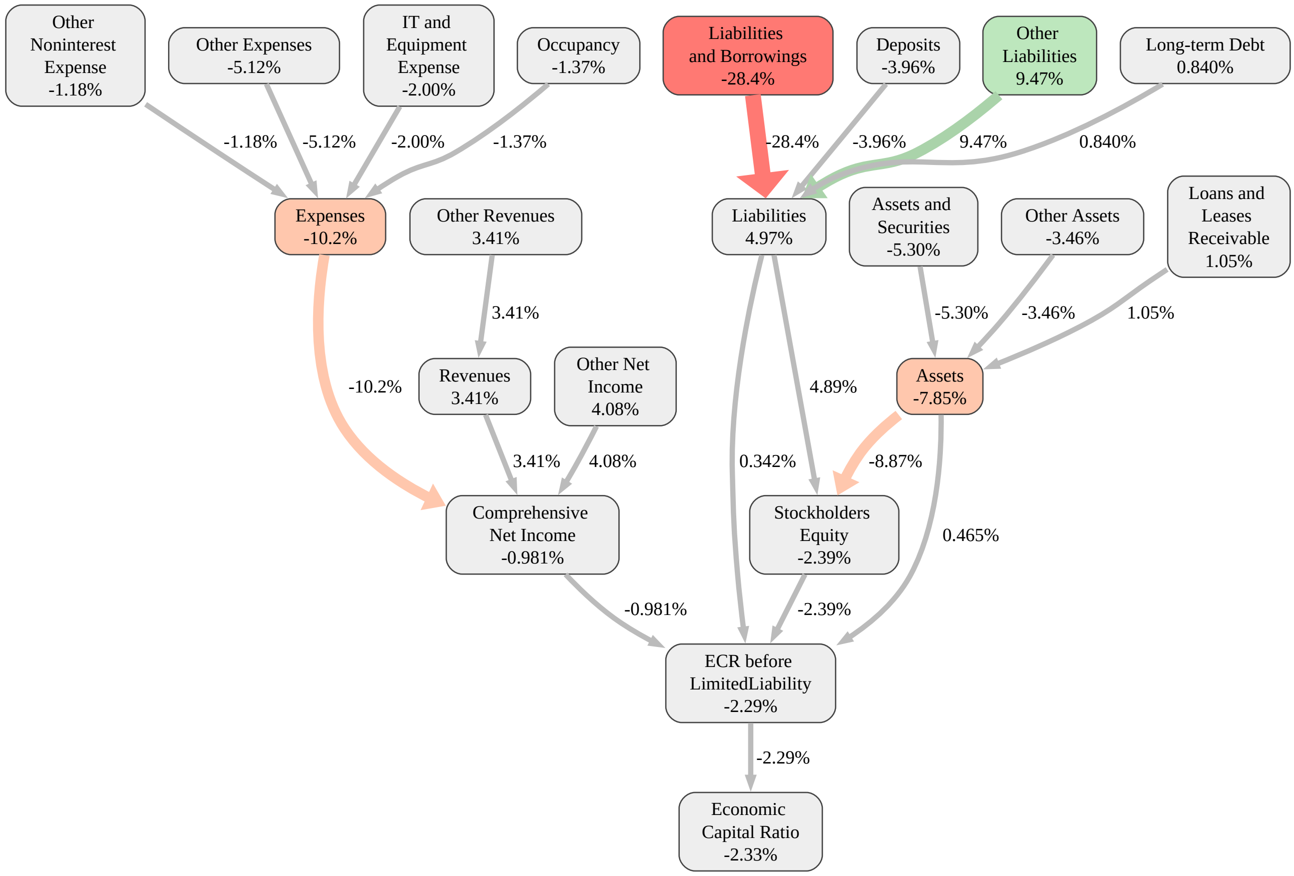
STATE BANKS 2017

Chemung Financial CORP
Rank 92 of 108



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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 9.5% points.The greatest weakness of Chemung Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 2.3% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	774
Cash Deposits and Cash Equivalents	74,162
Deposits	1,456,343
Fees	3,368
Goodwill	21,824
IT and Equipment Expense	9,560
Labor Expense	0
Liabilities and Borrowings	1,038,531
Loans and Leases Receivable	1,186,037
Long-term Debt	0
Occupancy	6,837
Other Assets	345,459
Other Compr. Net Income	-4,216
Other Expenses	30,998
Other Liabilities	-981,443
Other Net Income	49,892
Other Noninterest Expense	5,847
Other Revenues	21,149
Property, Plant and Equipment	28,923

Output Variable	Value in 1000 USD
Liabilities	1,513,431
Assets	1,657,179
Expenses	56,610
Revenues	21,149
Stockholders Equity	143,748
Net Income	14,431
Comprehensive Net Income	10,215
BaseVar	1,824,644
ECR before LimitedLiability	9.3%
Economic Capital Ratio	9.5%