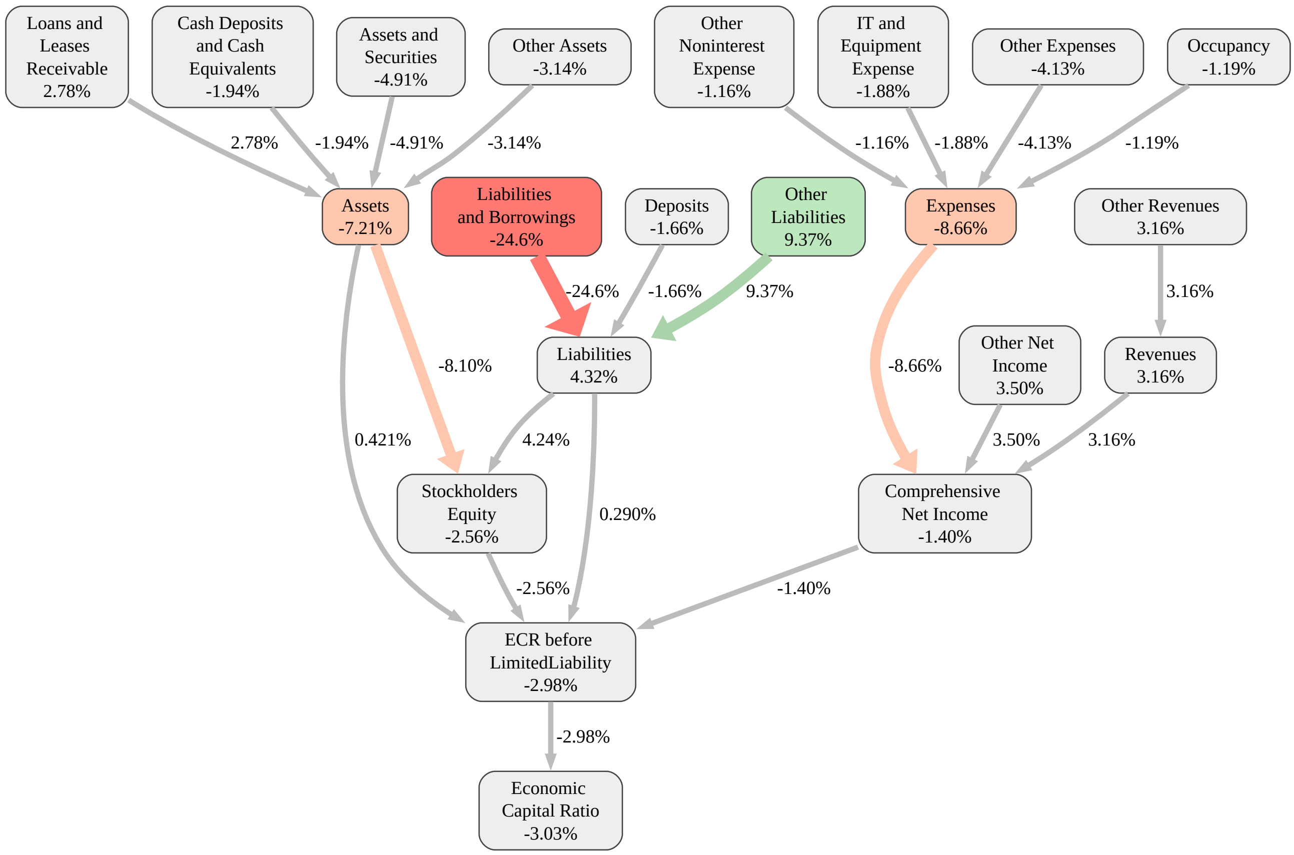
RealRate

STATE BANKS 2018

Chemung Financial CORP
Rank 104 of 116



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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 9.4% points.The greatest weakness of Chemung Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.4%, being 3.0% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	988
Cash Deposits and Cash Equivalents	30,729
Deposits	1,467,446
Fees	3,010
Goodwill	21,824
IT and Equipment Expense	9,367
Labor Expense	0
Liabilities and Borrowings	999,836
Loans and Leases Receivable	1,290,663
Long-term Debt	0
Occupancy	6,263
Other Assets	336,759
Other Compr. Net Income	-5,011
Other Expenses	29,060
Other Liabilities	-909,475
Other Net Income	47,965
Other Noninterest Expense	6,064
Other Revenues	20,491
Property, Plant and Equipment	26,657

Output Variable	Value in 1000 USD
Liabilities	1,557,807
Assets	1,707,620
Expenses	53,764
Revenues	20,491
Stockholders Equity	149,813
Net Income	14,692
Comprehensive Net Income	9,681
BaseVar	1,863,638
ECR before LimitedLiability	9.2%
Economic Capital Ratio	9.4%