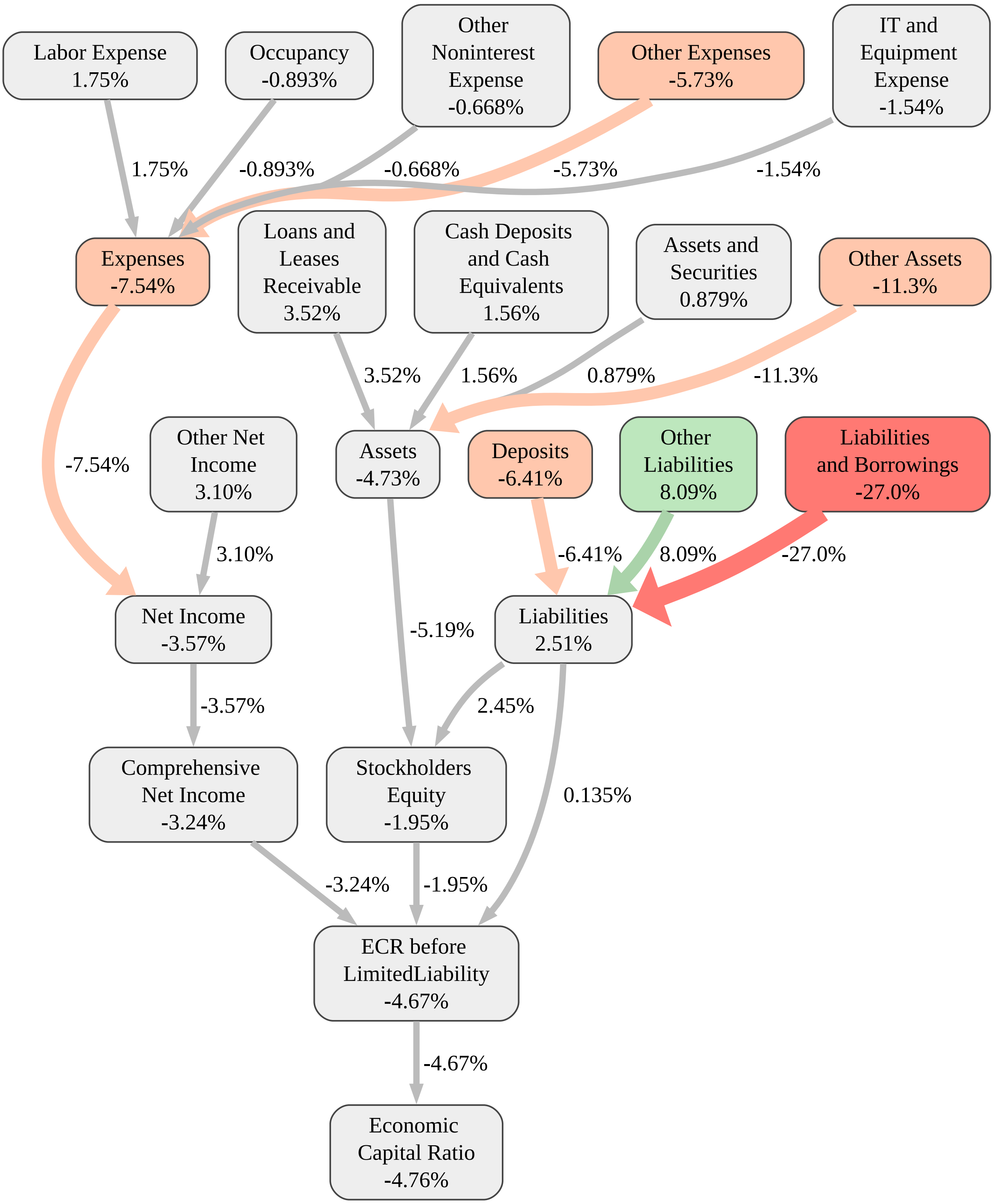
STATE BANKS 2019

Chemung Financial CORP
Rank 120 of 127



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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 8.1% points.The greatest weakness of Chemung Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.1%, being 4.8% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	242,258
Cash Deposits and Cash Equivalents	129,972
Deposits	1,569,237
Fees	3,311
Goodwill	21,824
IT and Equipment Expense	9,547
Labor Expense	0
Liabilities and Borrowings	1,084,804
Loans and Leases Receivable	1,292,962
Long-term Debt	0
Occupancy	6,550
Other Assets	43,347
Other Compr. Net Income	-869
Other Expenses	35,274
Other Liabilities	-1,063,727
Other Net Income	59,772
Other Noninterest Expense	6,093
Other Revenues	2,545
Property, Plant and Equipment	24,980

Output Variable	Value in 1000 USD
Liabilities	1,590,314
Assets	1,755,343
Expenses	60,775
Revenues	2,545
Stockholders Equity	165,029
Net Income	1,542
Comprehensive Net Income	673
BaseVar	1,897,818
ECR before LimitedLiability	7.7%
Economic Capital Ratio	8.1%