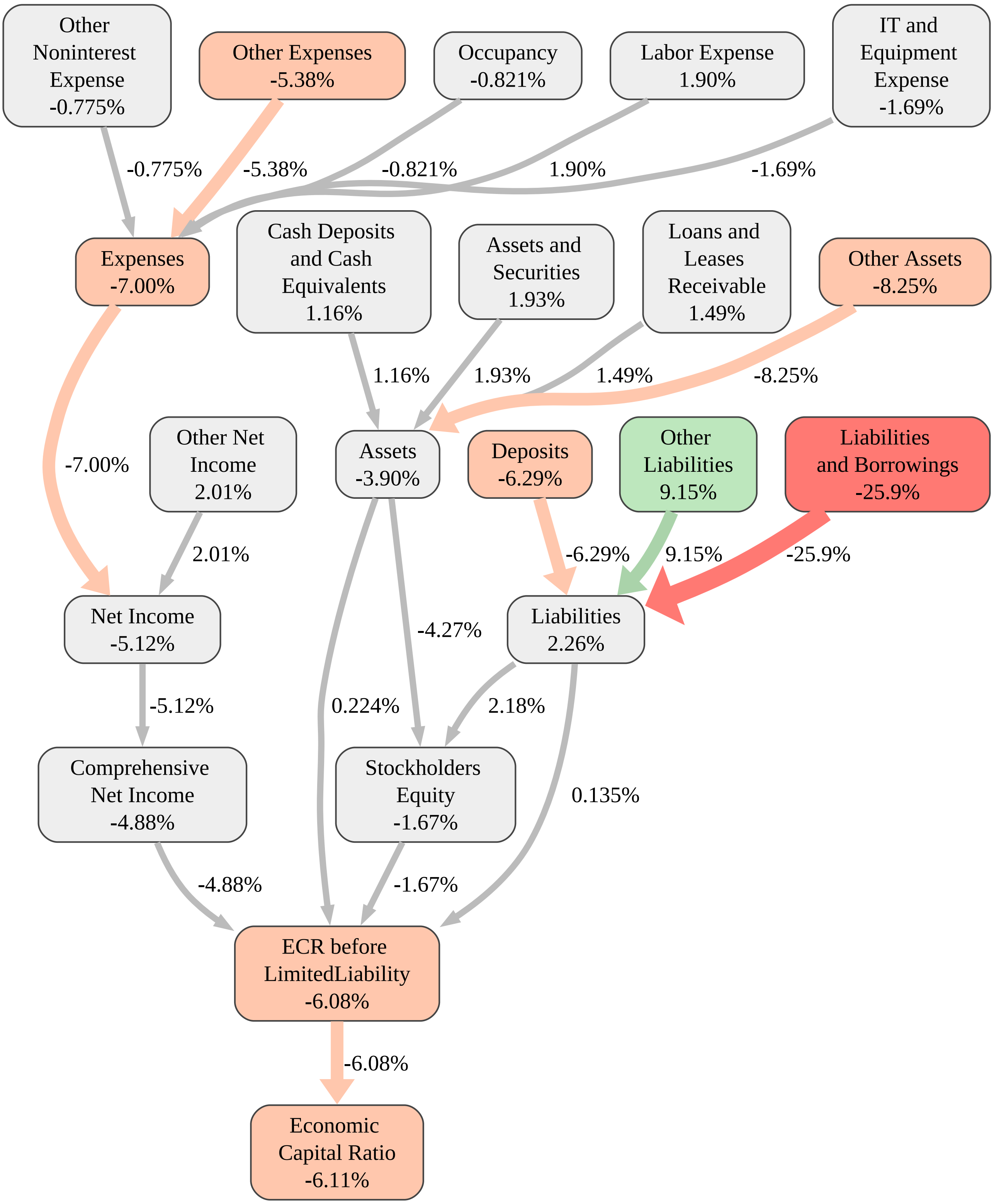
RealRate

STATE BANKS 2020

Chemung Financial CORP
Rank 137 of 143



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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 9.1% points.The greatest weakness of Chemung Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.1%, being 6.1% points below the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	284,090
Cash Deposits and Cash Equivalents	121,904
Deposits	1,572,138
Fees	2,422
Goodwill	21,824
IT and Equipment Expense	9,883
Labor Expense	0
Liabilities and Borrowings	1,103,900
Loans and Leases Receivable	1,285,741
Long-term Debt	0
Occupancy	5,969
Other Assets	51,851
Other Compr. Net Income	5,612
Other Expenses	34,658
Other Liabilities	-1,070,838
Other Net Income	54,915
Other Noninterest Expense	6,198
Other Revenues	1,757
Property, Plant and Equipment	22,417

Output Variable	Value in 1000 USD
Liabilities	1,605,200
Assets	1,787,827
Expenses	59,130
Revenues	1,757
Stockholders Equity	182,627
Net Income	-2,458
Comprehensive Net Income	3,154
BaseVar	1,916,880
ECR before LimitedLiability	9.0%
Economic Capital Ratio	9.1%