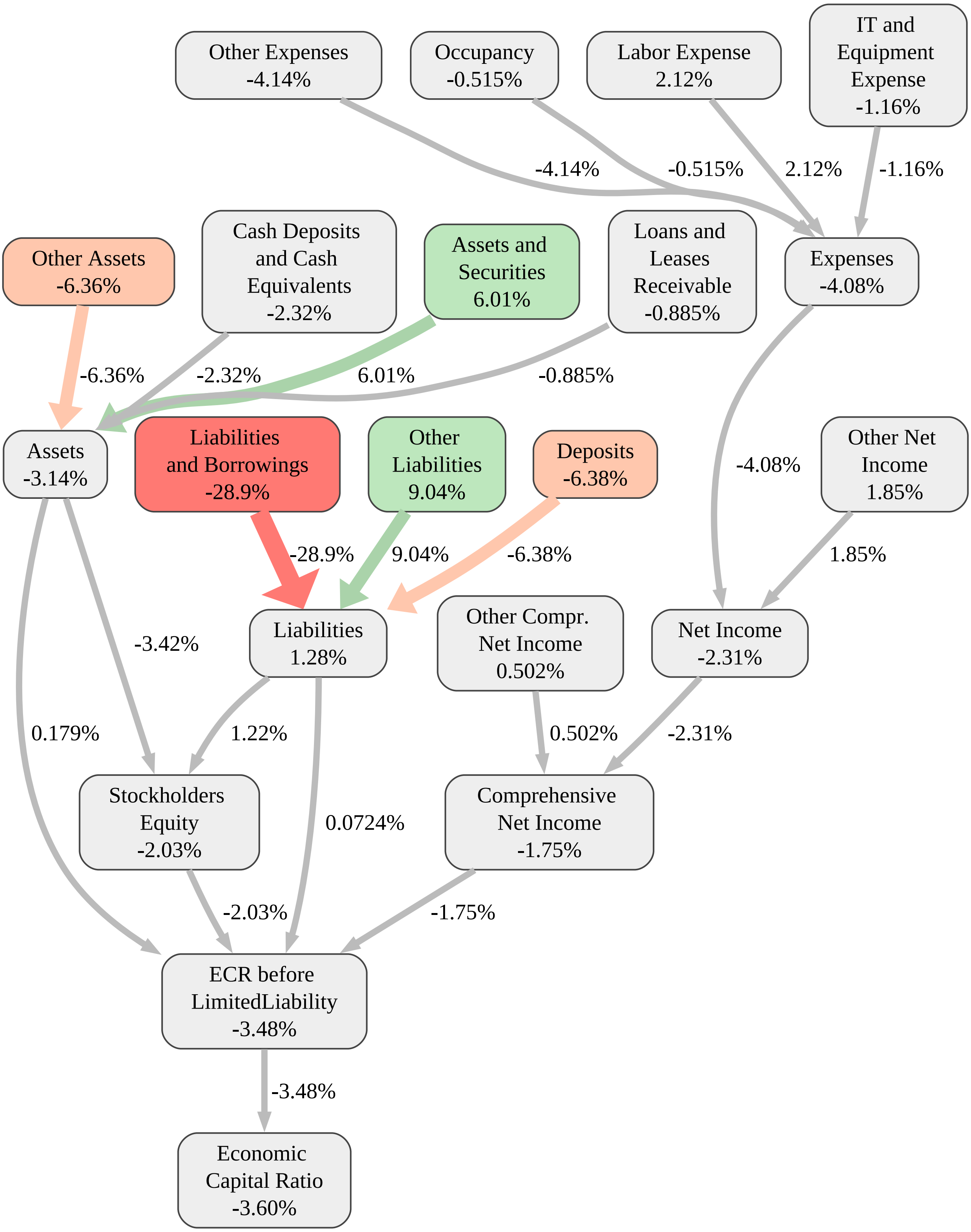
STATE BANKS 2021

Chemung Financial CORP
Rank 124 of 144



RealRate

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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 9.0% points.The greatest weakness of Chemung Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.0%, being 3.6% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	554,611
Cash Deposits and Cash Equivalents	108,538
Deposits	2,037,774
Fees	2,712
Goodwill	21,824
IT and Equipment Expense	9,654
Labor Expense	0
Liabilities and Borrowings	1,417,351
Loans and Leases Receivable	1,515,539
Long-term Debt	0
Occupancy	5,885
Other Assets	58,820
Other Compr. Net Income	8,200
Other Expenses	35,783
Other Liabilities	-1,375,373
Other Net Income	60,420
Other Noninterest Expense	6,508
Other Revenues	2,690
Property, Plant and Equipment	20,119

Output Variable	Value in 1000 USD
Liabilities	2,079,752
Assets	2,279,451
Expenses	60,542
Revenues	2,690
Stockholders Equity	199,699
Net Income	2,568
Comprehensive Net Income	10,768
BaseVar	2,418,913
ECR before LimitedLiability	8.8%
Economic Capital Ratio	9.0%