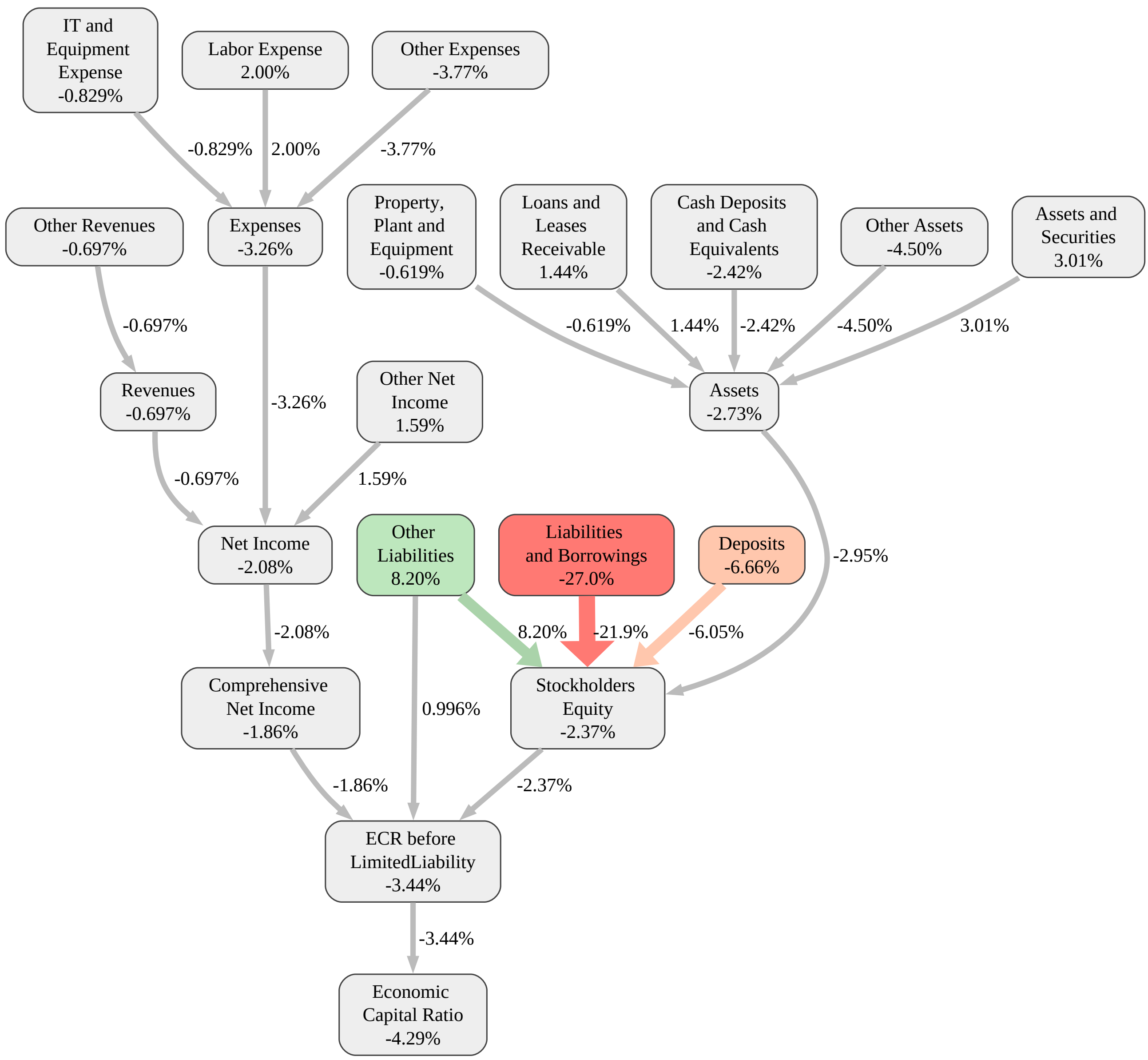
STATE BANKS 2024

Chemung Financial CORP
Rank 121 of 134



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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 8.2% 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 8.2%, being 4.3% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	583,993
Cash Deposits and Cash Equivalents	36,847
Deposits	2,429,427
Fees	4,421
Goodwill	21,824
IT and Equipment Expense	11,568
Labor Expense	0
Liabilities and Borrowings	1,776,261
Loans and Leases Receivable	1,950,147
Long-term Debt	0
Occupancy	5,637
Other Assets	117,718
Other Compr. Net Income	9,244
Other Expenses	41,975
Other Liabilities	-1,690,400
Other Net Income	71,440
Other Noninterest Expense	7,143
Other Revenues	5,319
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	2,515,288
Assets	2,710,529
Expenses	70,744
Revenues	5,319
Stockholders Equity	195,241
Net Income	6,015
Comprehensive Net Income	15,259
BaseVar	2,897,404
ECR before LimitedLiability	7.9%
Economic Capital Ratio	8.2%