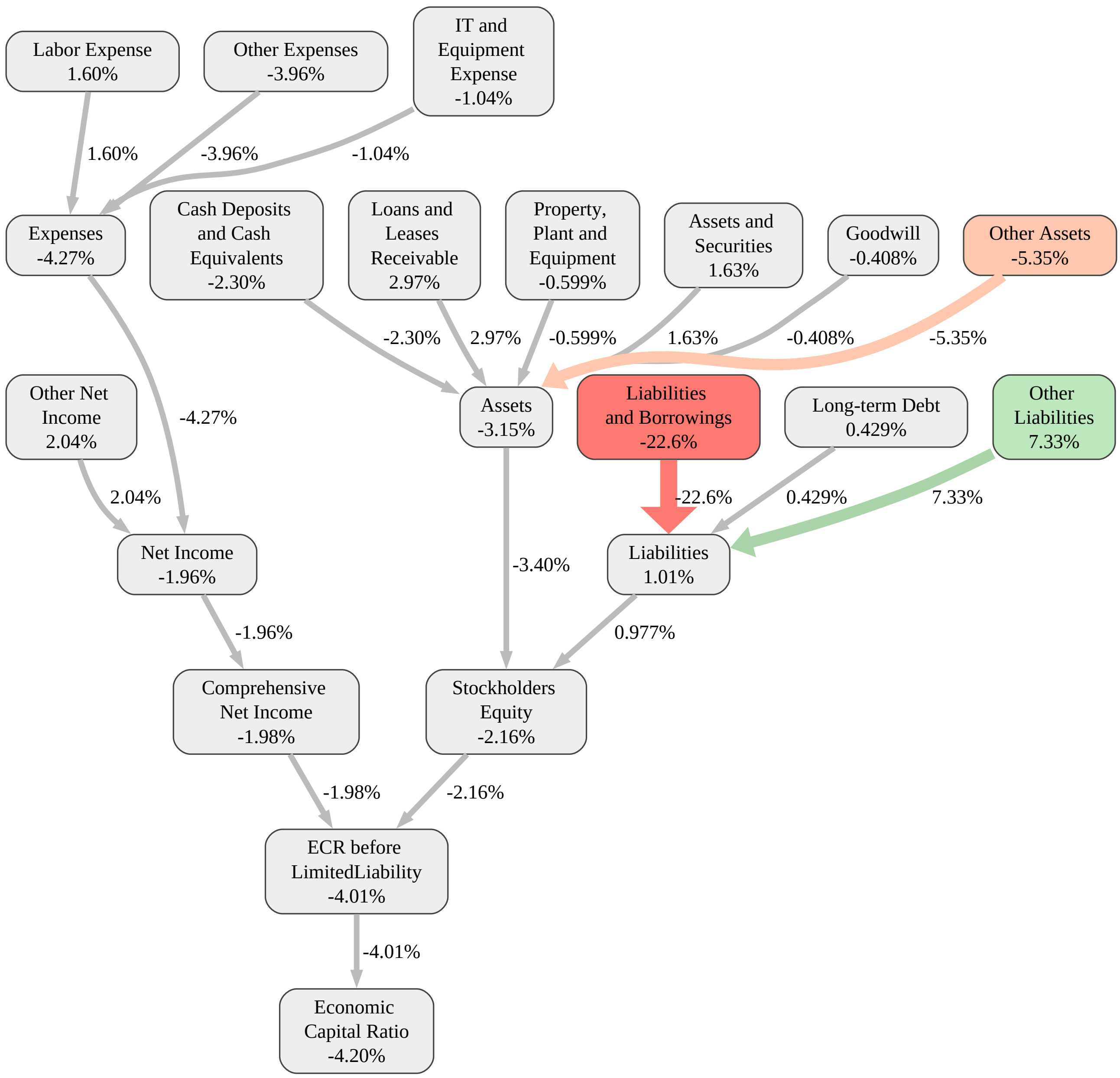
STATE BANKS 2025

Chemung Financial CORP
Rank 88 of 96



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 7.3% points.The greatest weakness of Chemung Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 4.2% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	531,442
Cash Deposits and Cash Equivalents	47,035
Deposits	2,396,883
Fees	4,473
Goodwill	21,824
IT and Equipment Expense	11,752
Labor Expense	0
Liabilities and Borrowings	1,771,121
Loans and Leases Receivable	2,050,031
Long-term Debt	0
Occupancy	5,832
Other Assets	125,815
Other Compr. Net Income	948
Other Expenses	44,566
Other Liabilities	-1,607,166
Other Net Income	74,480
Other Noninterest Expense	7,041
Other Revenues	2,814
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	2,560,838
Assets	2,776,147
Expenses	73,664
Revenues	2,814
Stockholders Equity	215,309
Net Income	3,630
Comprehensive Net Income	4,578
BaseVar	2,944,202
ECR before LimitedLiability	6.8%
Economic Capital Ratio	7.4%