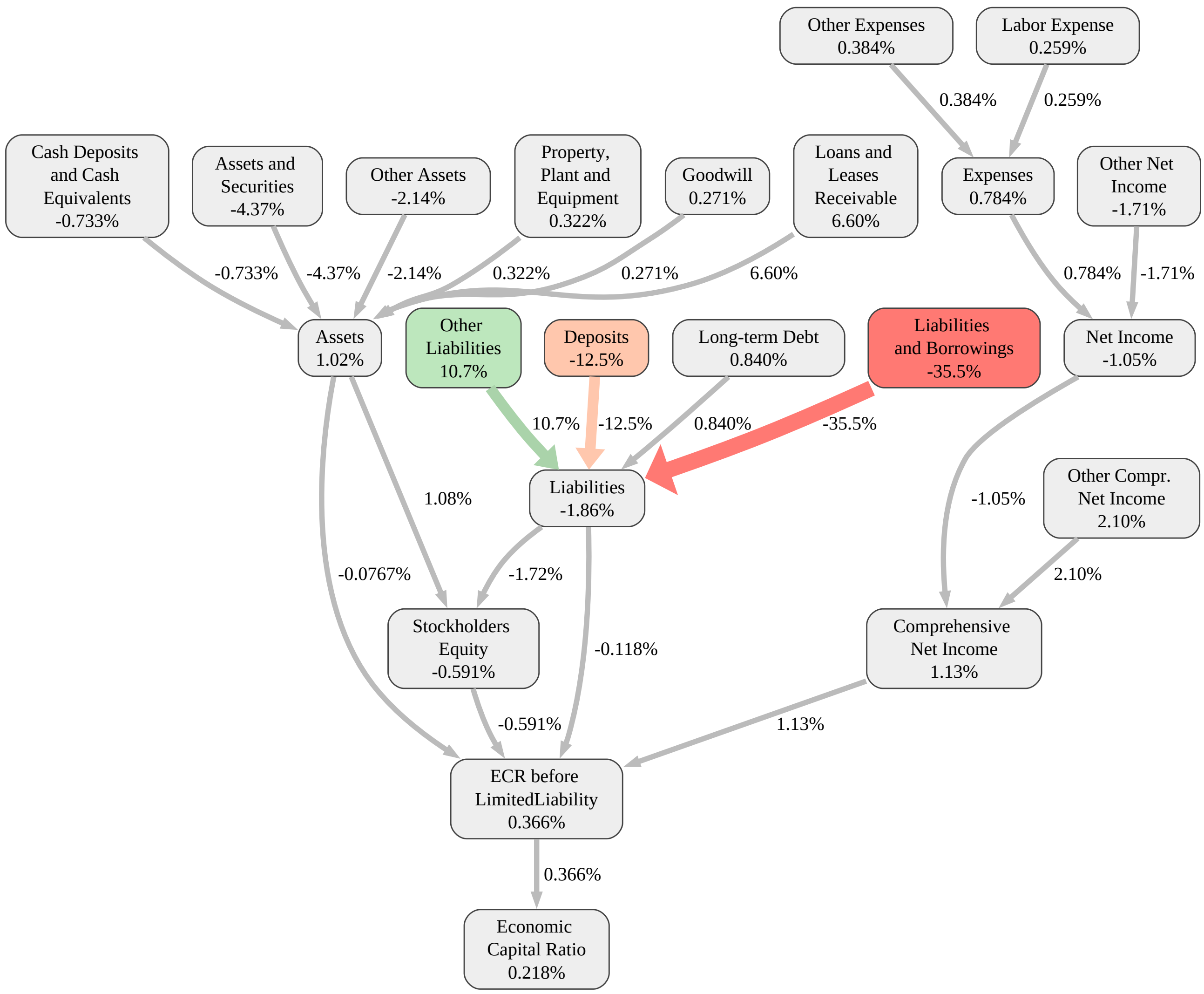
STATE BANKS 2014

Chemung Financial CORP
Rank 42 of 87



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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 11% points.The greatest weakness of Chemung Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 0.22% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	366
Cash Deposits and Cash Equivalents	51,609
Deposits	1,263,370
Fees	0
Goodwill	21,824
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	912,148
Loans and Leases Receivable	983,090
Long-term Debt	0
Occupancy	0
Other Assets	389,214
Other Compr. Net Income	2,962
Other Expenses	3,822
Other Liabilities	-837,952
Other Net Income	12,553
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	30,039

Output Variable	Value in 1000 USD
Liabilities	1,337,565
Assets	1,476,143
Expenses	3,822
Revenues	0
Stockholders Equity	138,578
Net Income	8,731
Comprehensive Net Income	11,693
BaseVar	1,441,952
ECR before LimitedLiability	11%
Economic Capital Ratio	11%