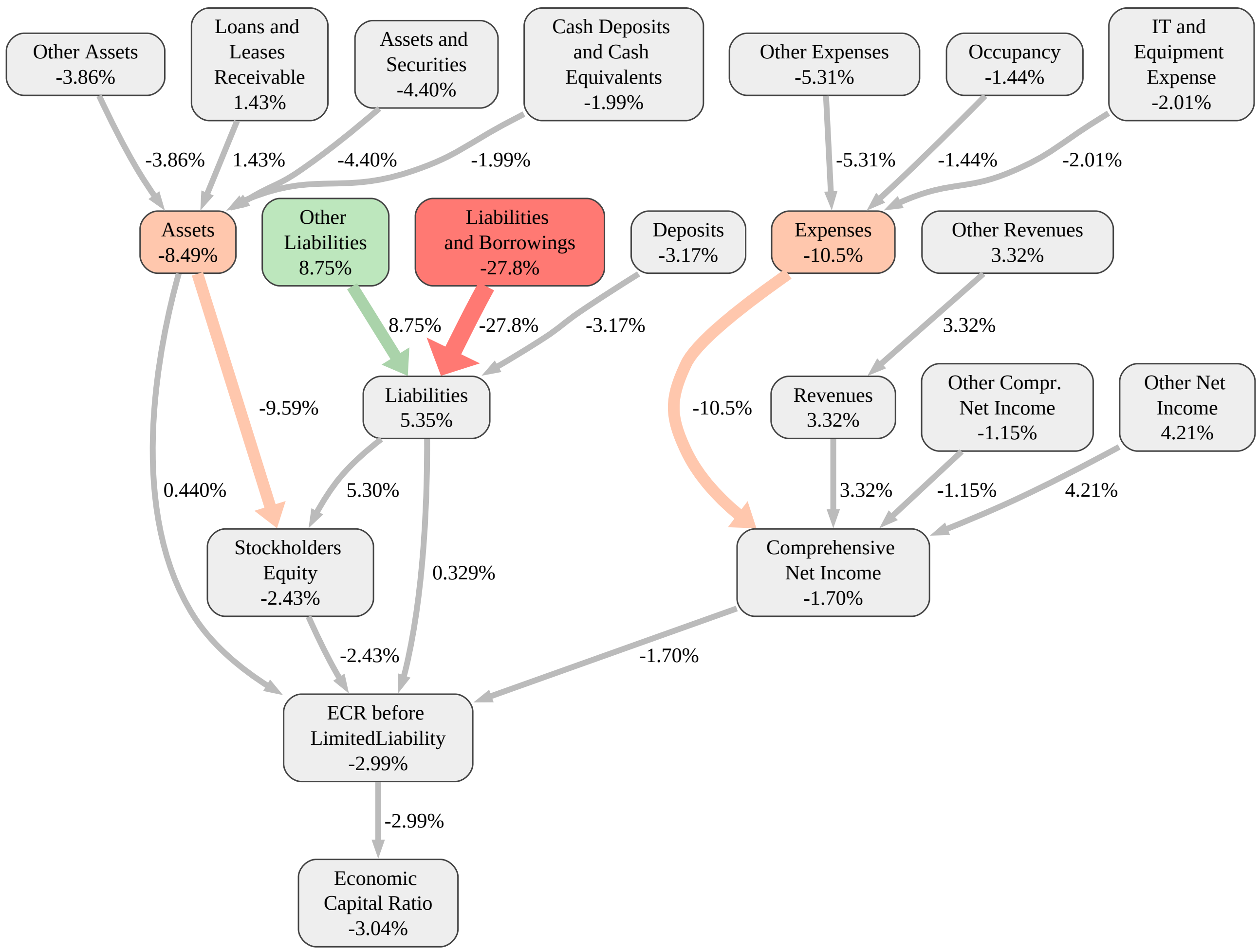
STATE BANKS 2016

Chemung Financial CORP
Rank 95 of 101



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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 8.7% points.The greatest weakness of Chemung Financial CORP is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 3.0% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	701
Cash Deposits and Cash Equivalents	26,185
Deposits	1,400,295
Fees	2,368
Goodwill	21,824
IT and Equipment Expense	9,565
Labor Expense	0
Liabilities and Borrowings	998,059
Loans and Leases Receivable	1,154,373
Long-term Debt	0
Occupancy	7,006
Other Assets	387,484
Other Compr. Net Income	-6,815
Other Expenses	30,671
Other Liabilities	-915,632
Other Net Income	49,071
Other Noninterest Expense	5,817
Other Revenues	20,447
Property, Plant and Equipment	29,397

Output Variable	Value in 1000 USD
Liabilities	1,482,722
Assets	1,619,964
Expenses	55,427
Revenues	20,447
Stockholders Equity	137,242
Net Income	14,091
Comprehensive Net Income	7,276
BaseVar	1,790,487
ECR before LimitedLiability	8.5%
Economic Capital Ratio	8.7%