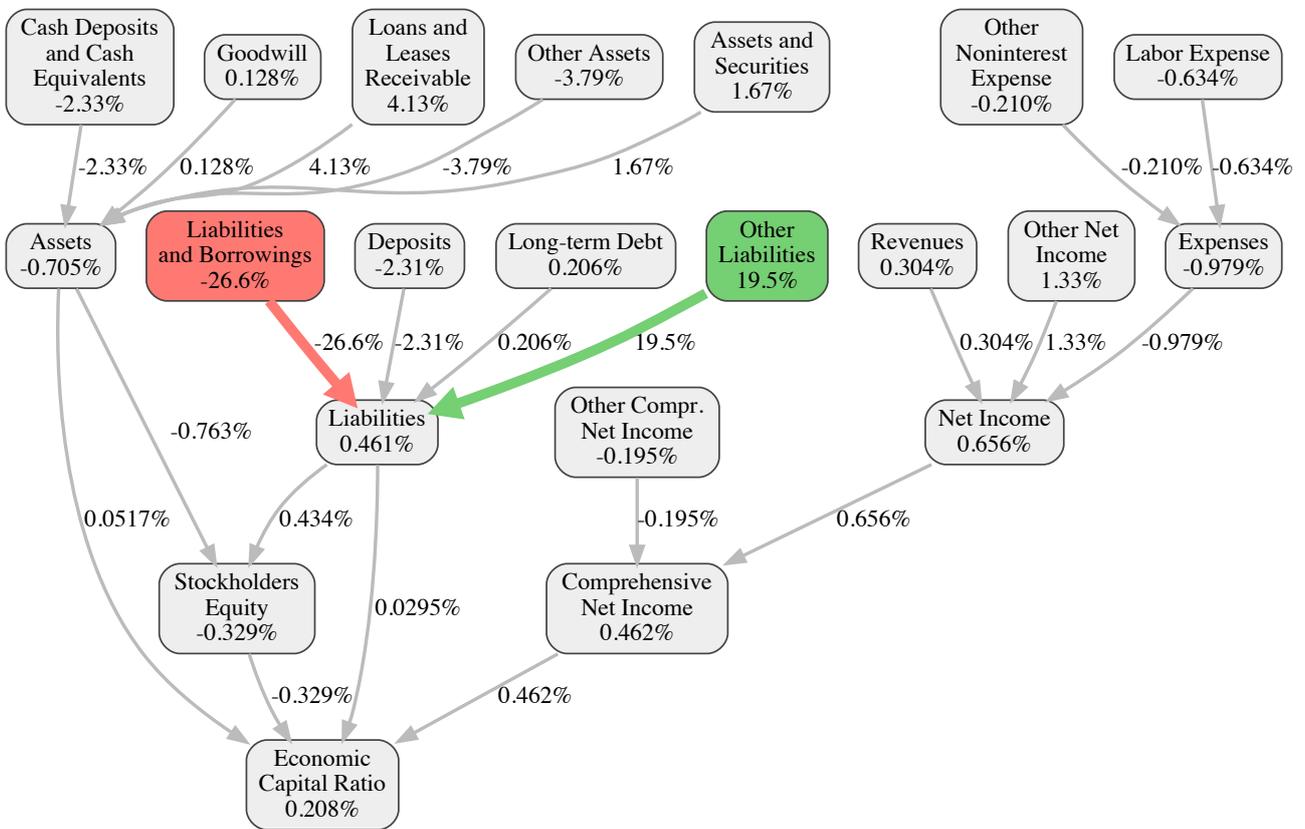




STATE BANKS 2021

CITIZENS FINANCIAL SERVICES INC
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RealRate

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The relative strengths and weaknesses of CITIZENS FINANCIAL SERVICES INC 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 CITIZENS FINANCIAL SERVICES INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 19% points. The greatest weakness of CITIZENS FINANCIAL SERVICES INC 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 6.8%, being 0.21% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	316,524
Cash Deposits and Cash Equivalents	68,707
Deposits	1,588,858
Fees	1,993
Goodwill	31,376
IT and Equipment Expense	757
Labor Expense	24,190
Liabilities and Borrowings	1,303,798
Loans and Leases Receivable	1,404,106
Long-term Debt	0
Occupancy	2,557
Other Assets	54,013
Other Compr. Net Income	0
Other Expenses	10,132
Other Liabilities	-1,195,241
Other Net Income	62,223
Other Noninterest Expense	6,481
Property, Plant and Equipment	16,948
Revenues	9,329

Output Variable	Value in 1000 USD
Liabilities	1,697,415
Assets	1,891,674
Expenses	46,110
Stockholders Equity	194,259
Net Income	25,442
Comprehensive Net Income	25,442
Economic Capital Ratio	6.8%

