



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 33% points. The greatest weakness of Citizens Financial Services INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 47% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.1%, being 0.98% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	9,042
Cash Deposits and Cash Equivalents	30,432
Deposits	733,993
Fees	0
Goodwill	10,256
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	656,100
Loans and Leases Receivable	481,022
Long-term Debt	0
Occupancy	0
Other Assets	336,113
Other Compr. Net Income	0
Other Expenses	3,610
Other Liabilities	-592,994
Other Net Income	16,442
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,702

Output Variable	Value in 1000 USD
Liabilities	797,099
Assets	878,567
Expenses	3,610
Revenues	0
Stockholders Equity	81,468
Net Income	12,832
Comprehensive Net Income	12,832
Economic Capital Ratio	9.1%