



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 35% points. The greatest weakness of Citizens Financial Services INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 50% points.

The company's Economic Capital Ratio, given in the ranking table, is 10.0%, being 0.29% points above the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	8,935
Cash Deposits and Cash Equivalents	26,333
Deposits	737,096
Fees	0
Goodwill	10,256
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	656,189
Loans and Leases Receivable	495,679
Long-term Debt	0
Occupancy	0
Other Assets	329,703
Other Compr. Net Income	-318
Other Expenses	4,331
Other Liabilities	-600,333
Other Net Income	18,546
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,521

Output Variable	Value in 1000 USD
Liabilities	792,952
Assets	882,427
Expenses	4,331
Revenues	0
Stockholders Equity	89,475
Net Income	14,215
Comprehensive Net Income	13,897
Economic Capital Ratio	10.0%