



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 34% 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 9.8%, being 0.61% points above the market average of 9.2%.

Input Variable	Value in 1000 USD
Assets and Securities	11,510
Cash Deposits and Cash Equivalents	10,083
Deposits	748,316
Fees	0
Goodwill	10,256
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	669,466
Loans and Leases Receivable	533,514
Long-term Debt	0
Occupancy	0
Other Assets	338,466
Other Compr. Net Income	0
Other Expenses	3,752
Other Liabilities	-594,904
Other Net Income	17,127
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,105

Output Variable	Value in 1000 USD
Liabilities	822,878
Assets	914,934
Expenses	3,752
Revenues	0
Stockholders Equity	92,056
Net Income	13,375
Comprehensive Net Income	13,375
Economic Capital Ratio	9.8%