



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 37% points. The greatest weakness of Citizens Financial Services INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 51% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.45% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	7,166
Cash Deposits and Cash Equivalents	11,423
Deposits	773,933
Fees	0
Goodwill	10,256
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	686,439
Loans and Leases Receivable	547,787
Long-term Debt	0
Occupancy	0
Other Assets	336,059
Other Compr. Net Income	0
Other Expenses	3,559
Other Liabilities	-635,852
Other Net Income	16,944
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	12,357

Output Variable	Value in 1000 USD
Liabilities	824,520
Assets	925,048
Expenses	3,559
Revenues	0
Stockholders Equity	100,528
Net Income	13,385
Comprehensive Net Income	13,385
Economic Capital Ratio	10%