



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 36% points. The greatest weakness of Citizens Financial Services INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 48% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 0.17% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	12,104
Cash Deposits and Cash Equivalents	24,384
Deposits	988,031
Fees	0
Goodwill	21,089
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	849,899
Loans and Leases Receivable	688,528
Long-term Debt	0
Occupancy	0
Other Assets	399,616
Other Compr. Net Income	0
Other Expenses	2,721
Other Liabilities	-794,706
Other Net Income	14,347
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	17,263

Output Variable	Value in 1000 USD
Liabilities	1,043,224
Assets	1,162,984
Expenses	2,721
Revenues	0
Stockholders Equity	119,760
Net Income	11,626
Comprehensive Net Income	11,626
Economic Capital Ratio	9.5%