



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 32% points. The greatest weakness of Citizens Financial Services INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 43% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.4%, being 0.17% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	13,454
Cash Deposits and Cash Equivalents	17,754
Deposits	1,005,503
Fees	0
Goodwill	21,089
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	871,943
Loans and Leases Receivable	792,552
Long-term Debt	0
Occupancy	0
Other Assets	361,139
Other Compr. Net Income	0
Other Expenses	3,034
Other Liabilities	-777,696
Other Net Income	15,672
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	17,030

Output Variable	Value in 1000 USD
Liabilities	1,099,750
Assets	1,223,018
Expenses	3,034
Revenues	0
Stockholders Equity	123,268
Net Income	12,638
Comprehensive Net Income	12,638
Economic Capital Ratio	9.4%