



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 29% points. The greatest weakness of Citizens Financial Services INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 40% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.8%, being 1.0% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	14,679
Cash Deposits and Cash Equivalents	18,517
Deposits	1,104,943
Fees	0
Goodwill	23,296
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	945,474
Loans and Leases Receivable	990,774
Long-term Debt	0
Occupancy	0
Other Assets	298,097
Other Compr. Net Income	0
Other Expenses	6,031
Other Liabilities	-817,542
Other Net Income	19,056
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	16,523

Output Variable	Value in 1000 USD
Liabilities	1,232,875
Assets	1,361,886
Expenses	6,031
Revenues	0
Stockholders Equity	129,011
Net Income	13,025
Comprehensive Net Income	13,025
Economic Capital Ratio	8.8%