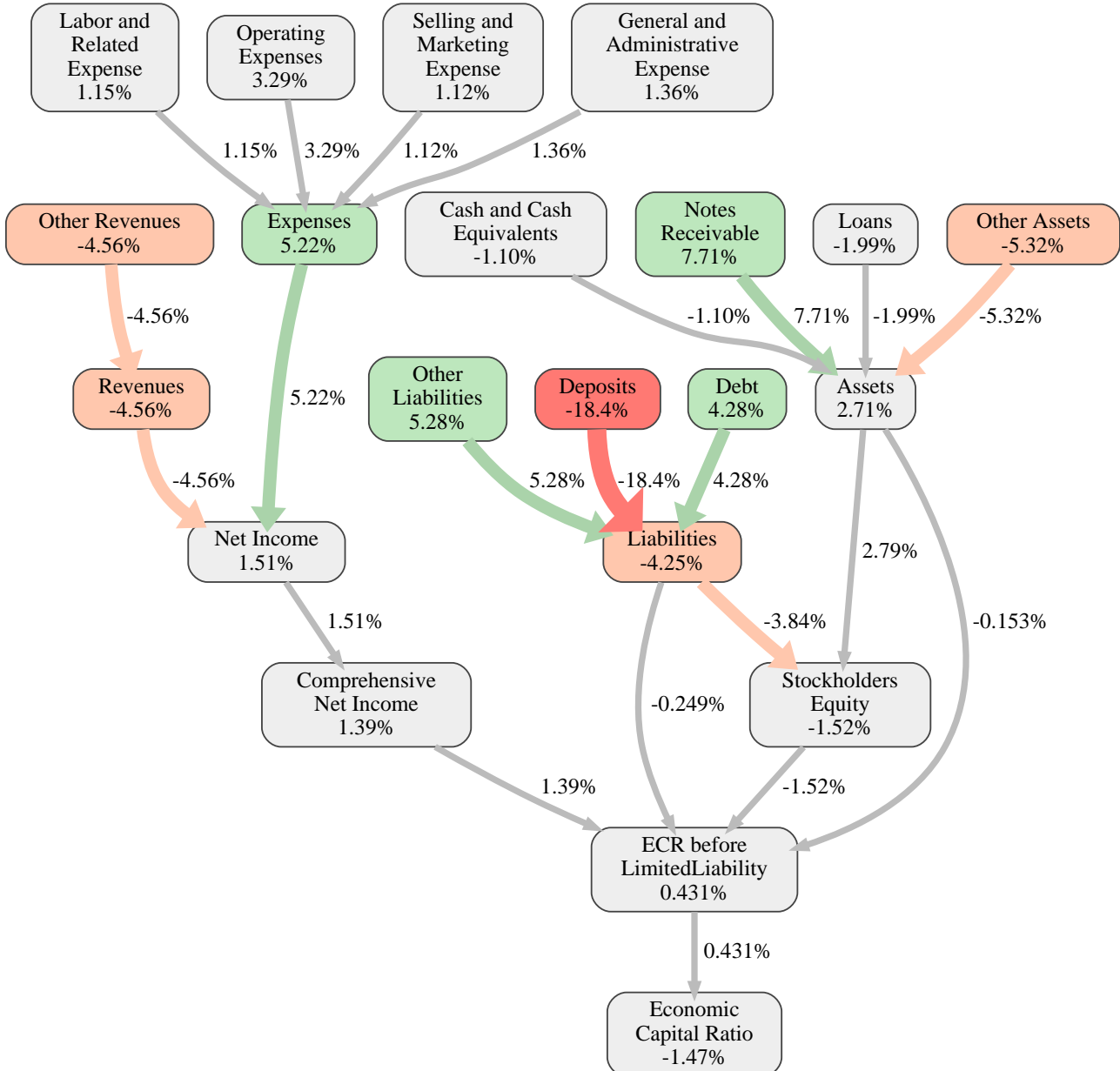




SAVINGS & CREDIT 2024

Citizens Community Bancorp Inc
Rank 50 of 76





RealRate

SAVINGS & CREDIT 2024

Citizens Community Bancorp Inc Rank 50 of 76



The relative strengths and weaknesses of Citizens Community Bancorp 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 Community Bancorp Inc compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 7.7% points. The greatest weakness of Citizens Community Bancorp Inc is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.5% points below the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	37,138
Debt	0
Deposits	1,519,092
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	1,437,884
Occupancy	0
Operating Expenses	0
Other Assets	376,369
Other Compr. Net Income	328
Other Expenses	5,873
Other Liabilities	158,965
Other Net Income	18,932
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,851,391
Liabilities	1,678,057
Expenses	5,873
Revenues	0
Stockholders Equity	173,334
Net Income	13,059
Comprehensive Net Income	13,387
BaseVar	1,777,290
ECR before LimitedLiability	5.7%
Economic Capital Ratio	14%