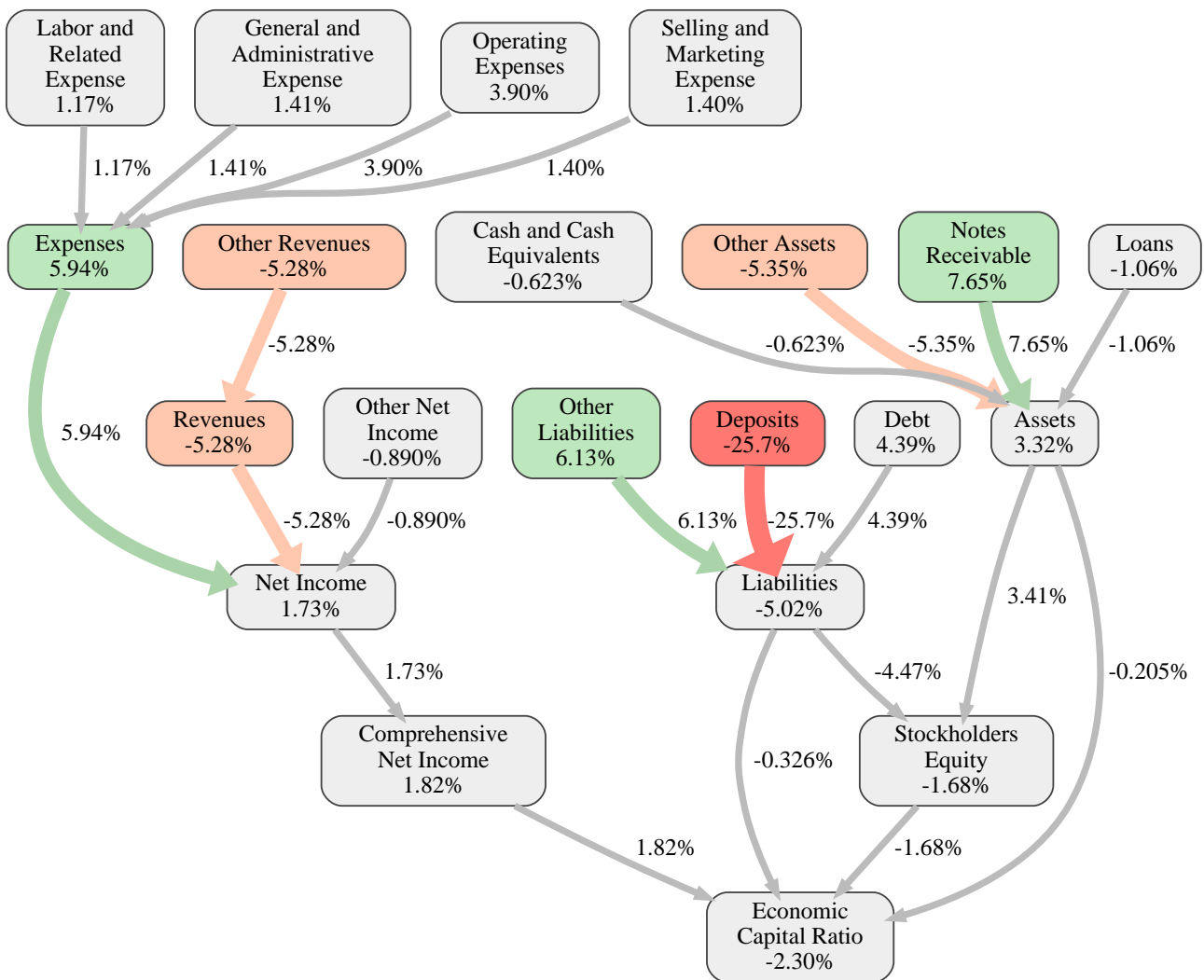




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SAVINGS & CREDIT 2025

Citizens Community Bancorp Inc
Rank 34 of 64





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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 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.3% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	50,172
Debt	0
Deposits	1,488,148
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	1,348,432
Occupancy	0
Operating Expenses	0
Other Assets	349,915
Other Compr. Net Income	908
Other Expenses	3,699
Other Liabilities	81,287
Other Net Income	17,450
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,748,519
Liabilities	1,569,435
Expenses	3,699
Revenues	0
Stockholders Equity	179,084
Net Income	13,751
Comprehensive Net Income	14,659
BaseVar	1,670,006
ECR before LimitedLiability	6.3%
Economic Capital Ratio	14%