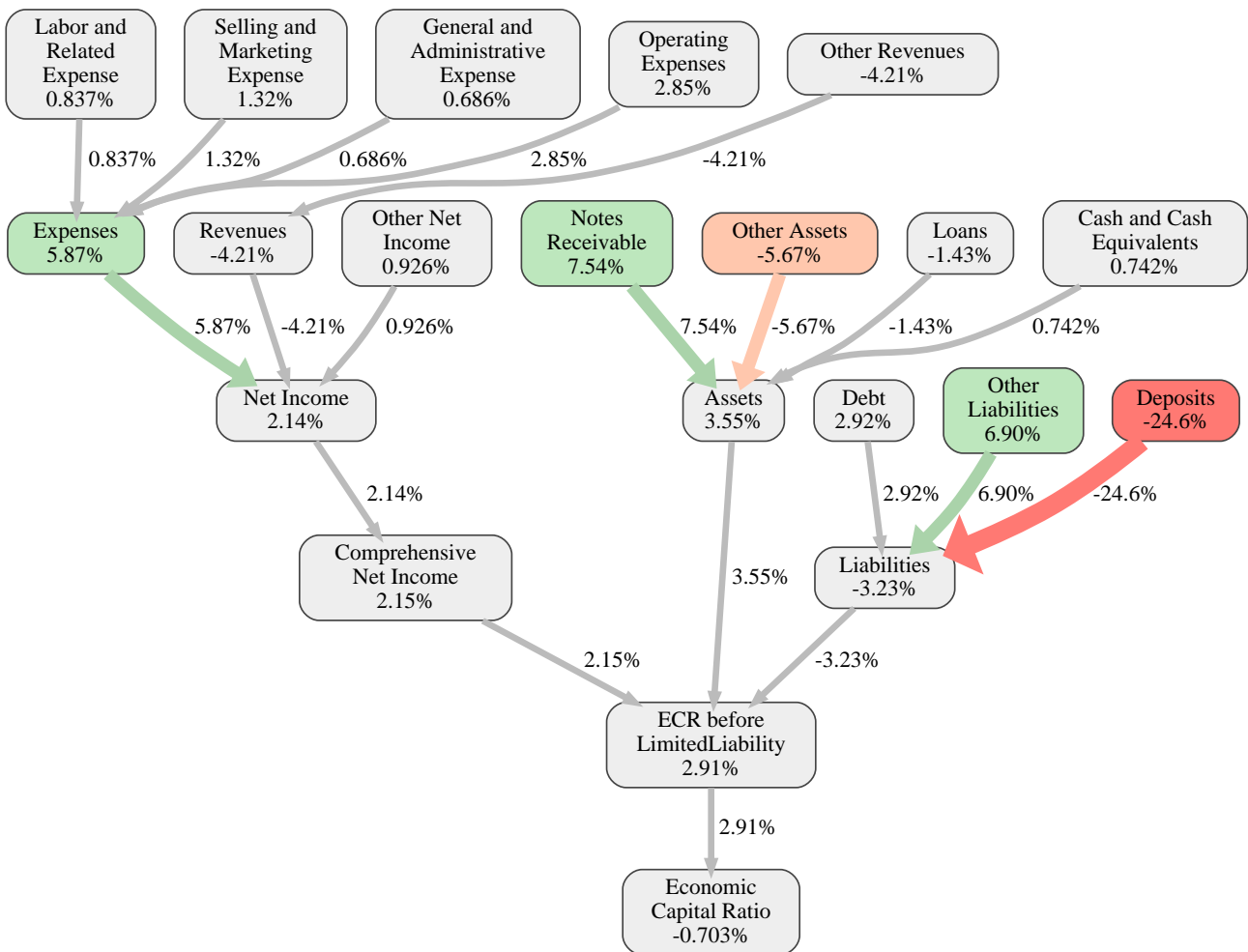




SAVINGS & CREDIT 2026

Citizens Community Bancorp Inc
Rank 26 of 46





RealRate

SAVINGS & CREDIT 2026

Citizens Community Bancorp Inc Rank 26 of 46



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 7.5% points. The greatest weakness of Citizens Community Bancorp Inc is the variable Deposits, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 0.70% points below the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	118,853
Debt	0
Deposits	1,524,099
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	1,317,924
Occupancy	0
Operating Expenses	0
Other Assets	344,978
Other Compr. Net Income	3,953
Other Expenses	3,021
Other Liabilities	69,717
Other Net Income	17,441
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,781,755
Liabilities	1,593,816
Expenses	3,021
Revenues	0
Stockholders Equity	187,939
Net Income	14,420
Comprehensive Net Income	18,373
BaseVar	1,699,993
ECR before LimitedLiability	6.7%
Economic Capital Ratio	14%