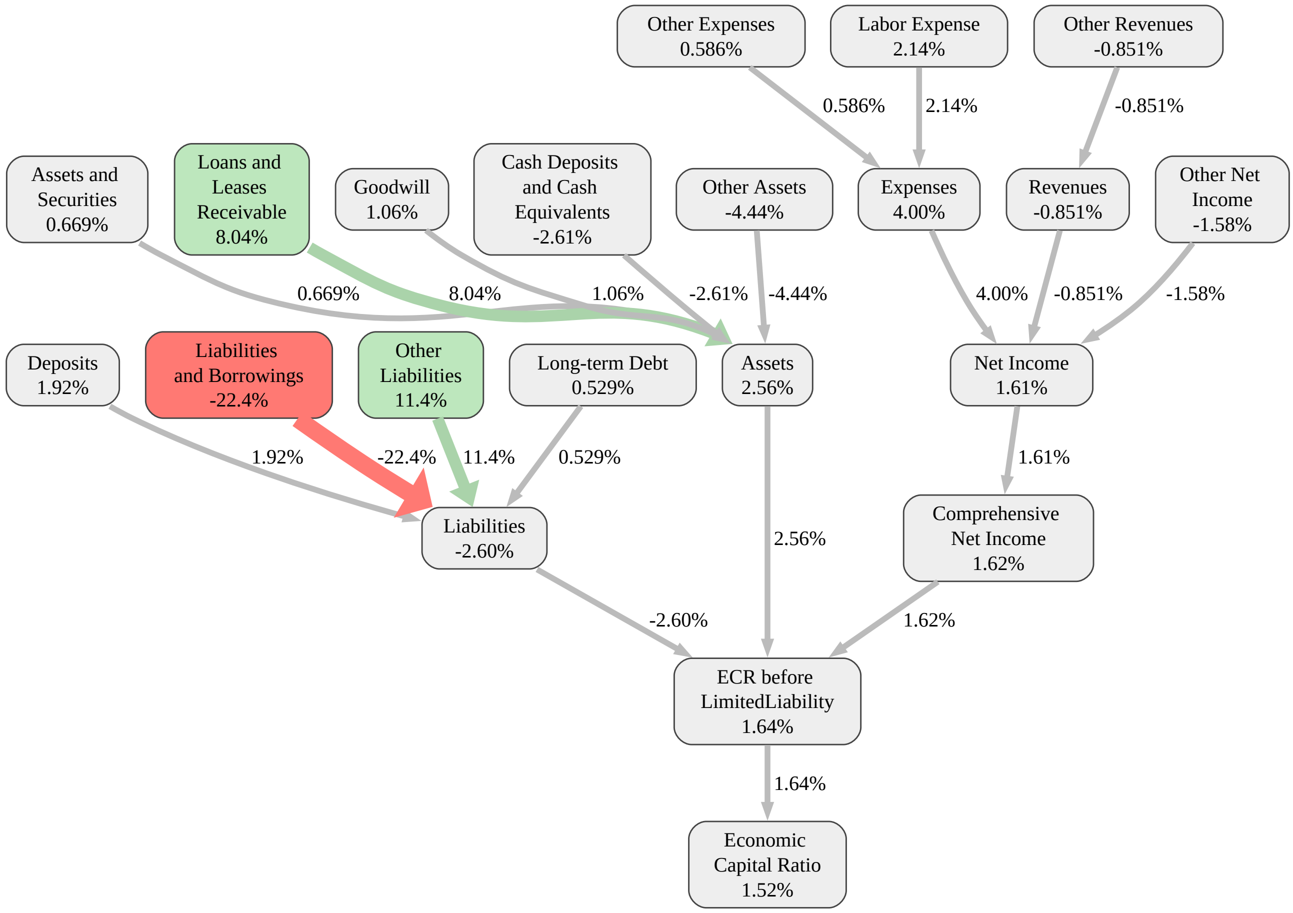
STATE BANKS 2026

Citizens Financial Services INC
Rank 29 of 87



STATE BANKS 2026

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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 11% points.The greatest weakness of Citizens Financial Services INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 1.5% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	499,701
Cash Deposits and Cash Equivalents	34,291
Deposits	2,376,979
Fees	0
Goodwill	85,758
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,893,178
Loans and Leases Receivable	2,337,209
Long-term Debt	0
Occupancy	0
Other Assets	86,607
Other Compr. Net Income	11,144
Other Expenses	8,666
Other Liabilities	-1,543,644
Other Net Income	45,238
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	20,998

Output Variable	Value in 1000 USD
Liabilities	2,726,513
Assets	3,064,564
Expenses	8,666
Revenues	0
Stockholders Equity	338,051
Net Income	36,572
Comprehensive Net Income	47,716
BaseVar	3,013,601
ECR before LimitedLiability	15%
Economic Capital Ratio	15%