



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 21% points. The greatest weakness of Citizens Financial Services INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.3%, being 0.60% points above the market average of 7.7%.

| Input Variable | Value in 1000 USD | Output Variable | Value in 1000 USD |
|------------------------------------|-------------------|--------------------------|-------------------|
| Assets and Securities | 467,516 | Liabilities | 2,133,246 |
| Cash Deposits and Cash Equivalents | 26,211 | Assets | 2,333,393 |
| Deposits | 1,844,208 | Expenses | 6,435 |
| Fees | 0 | Revenues | 0 |
| Goodwill | 31,376 | Stockholders Equity | 200,147 |
| IT and Equipment Expense | 0 | Net Income | 29,060 |
| Labor Expense | 0 | Comprehensive Net Income | 29,060 |
| Liabilities and Borrowings | 1,468,750 | Economic Capital Ratio | 8.3% |
| Loans and Leases Receivable | 1,707,172 | | |
| Long-term Debt | 0 | | |
| Occupancy | 0 | | |
| Other Assets | 83,499 | | |
| Other Compr. Net Income | 0 | | |
| Other Expenses | 6,435 | | |
| Other Liabilities | -1,179,712 | | |
| Other Net Income | 35,495 | | |
| Other Noninterest Expense | 0 | | |
| Other Revenues | 0 | | |
| Property, Plant and Equipment | 17,619 | | |