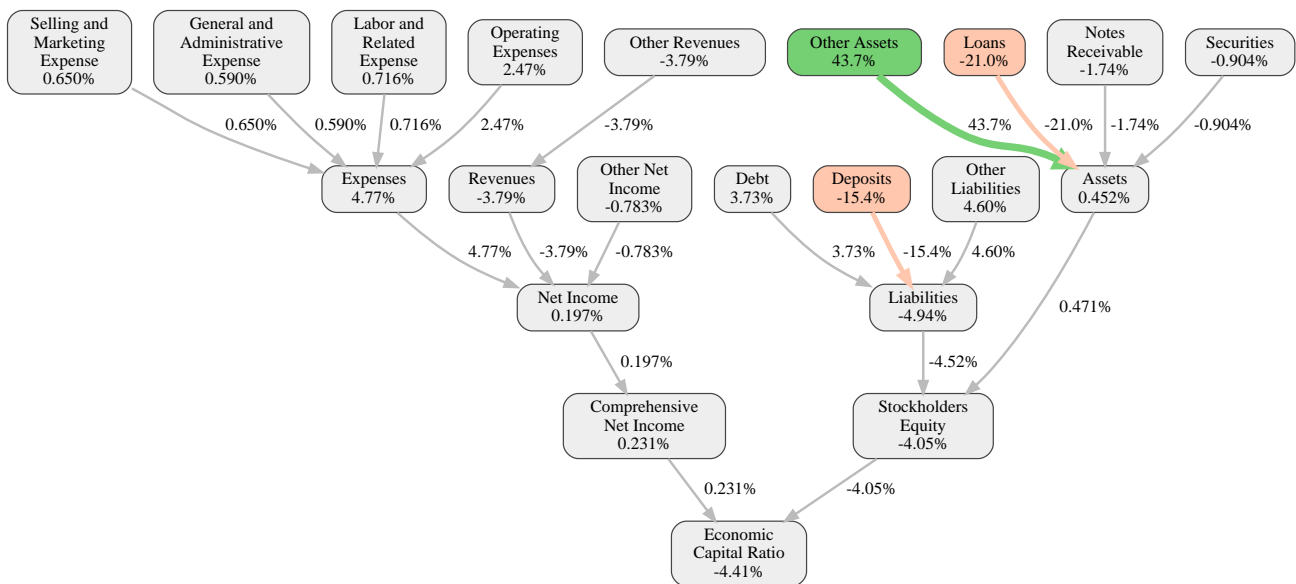




RealRate

SAVINGS & CREDIT 2018

Citizens Community Bancorp Inc.
Rank 95 of 108





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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 Other Assets, increasing the Economic Capital Ratio by 44% points. The greatest weakness of Citizens Community Bancorp Inc. is the variable Loans, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.3%, being 4.4% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	41,677
Debt	0
Deposits	742,504
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	898,987
Other Compr. Net Income	0
Other Expenses	1,323
Other Liabilities	124,677
Other Net Income	3,822
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	940,664
Liabilities	867,181
Expenses	1,323
Revenues	0
Stockholders Equity	73,483
Net Income	2,499
Comprehensive Net Income	2,499
Economic Capital Ratio	4.3%