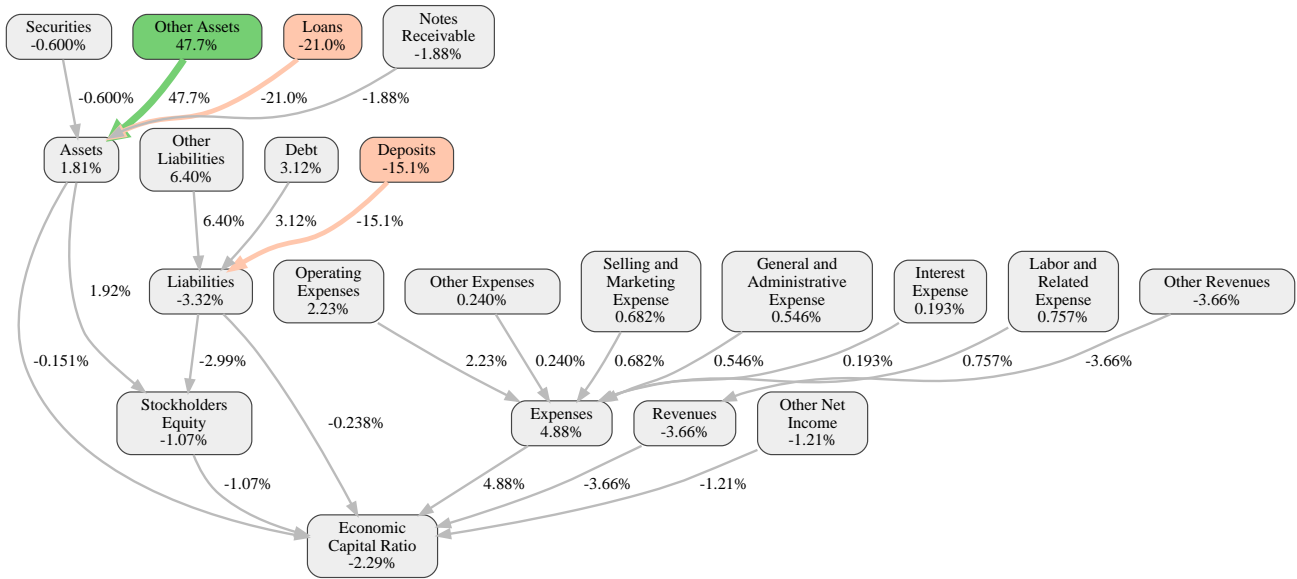




# SAVINGS & CREDIT 2019

Citizens Community Bancorp Inc.  
Rank 40 of 103





RealRate

# SAVINGS & CREDIT 2019

Citizens Community Bancorp Inc.  
Rank 40 of 103



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 48% 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 7.7%, being 2.3% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	34,494
Debt	0
Deposits	746,529
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	940,915
Other Compr. Net Income	-2,302
Other Expenses	2,326
Other Liabilities	93,033
Other Net Income	6,609
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	975,409
Liabilities	839,562
Expenses	2,326
Revenues	0
Stockholders Equity	135,847
Net Income	4,283
Comprehensive Net Income	1,981
Economic Capital Ratio	7.7%