



RealRate

SAVINGS & CREDIT 2020

Citizens Community Bancorp Inc.
Rank 74 of 96



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 56% points. The greatest weakness of Citizens Community Bancorp Inc. is the variable Loans, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.9%, being 3.5% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	55,840
Debt	0
Deposits	1,195,702
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	20,325
Loans	0
Notes Receivable	1,167,060
Occupancy	3,697
Operating Expenses	0
Other Assets	308,349
Other Compr. Net Income	-1,399
Other Expenses	16,207
Other Liabilities	184,994
Other Net Income	39,988
Other Revenues	14,975
Professional Fees	2,457
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,531,249
Liabilities	1,380,696
Expenses	42,686
Revenues	14,975
Stockholders Equity	150,553
Net Income	12,277
Comprehensive Net Income	10,878
Economic Capital Ratio	5.9%