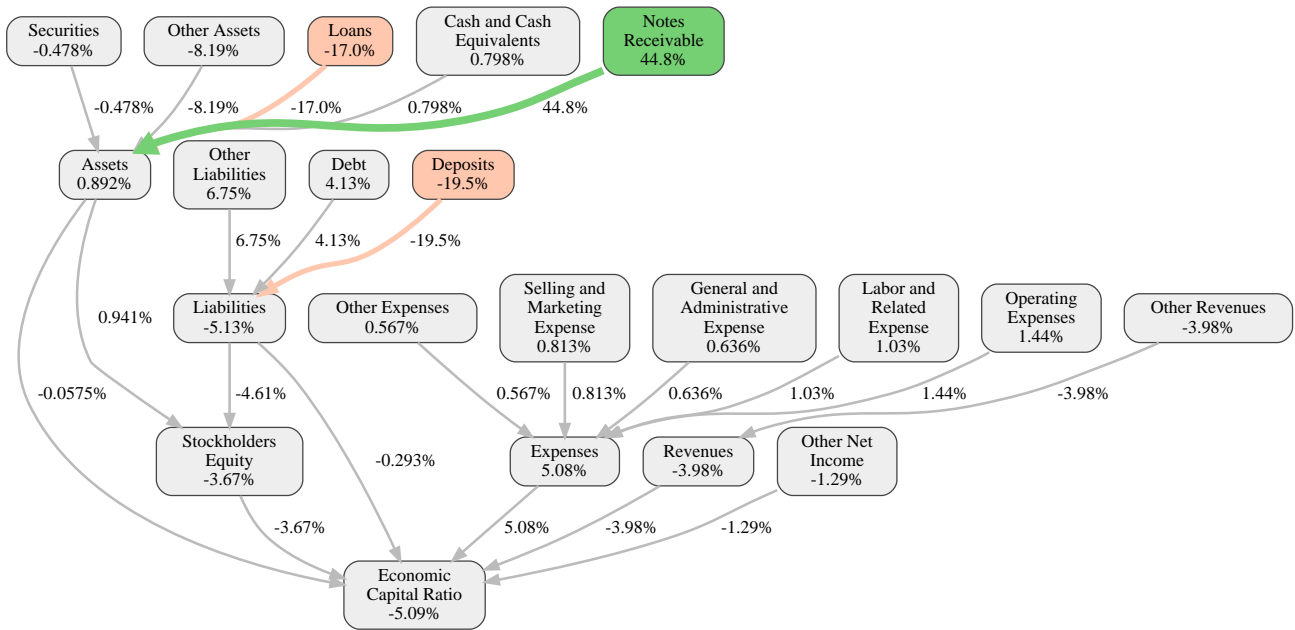




SAVINGS & CREDIT 2021

Citizens Community Bancorp Inc.
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RealRate

SAVINGS & CREDIT 2021

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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 Notes Receivable, increasing the Economic Capital Ratio by 45% points. The greatest weakness of Citizens Community Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.1%, being 5.1% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	119,440
Debt	0
Deposits	1,295,256
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	1,220,538
Occupancy	0
Operating Expenses	0
Other Assets	309,117
Other Compr. Net Income	1,961
Other Expenses	4,555
Other Liabilities	193,275
Other Net Income	17,280
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,649,095
Liabilities	1,488,531
Expenses	4,555
Revenues	0
Stockholders Equity	160,564
Net Income	12,725
Comprehensive Net Income	14,686
Economic Capital Ratio	6.1%