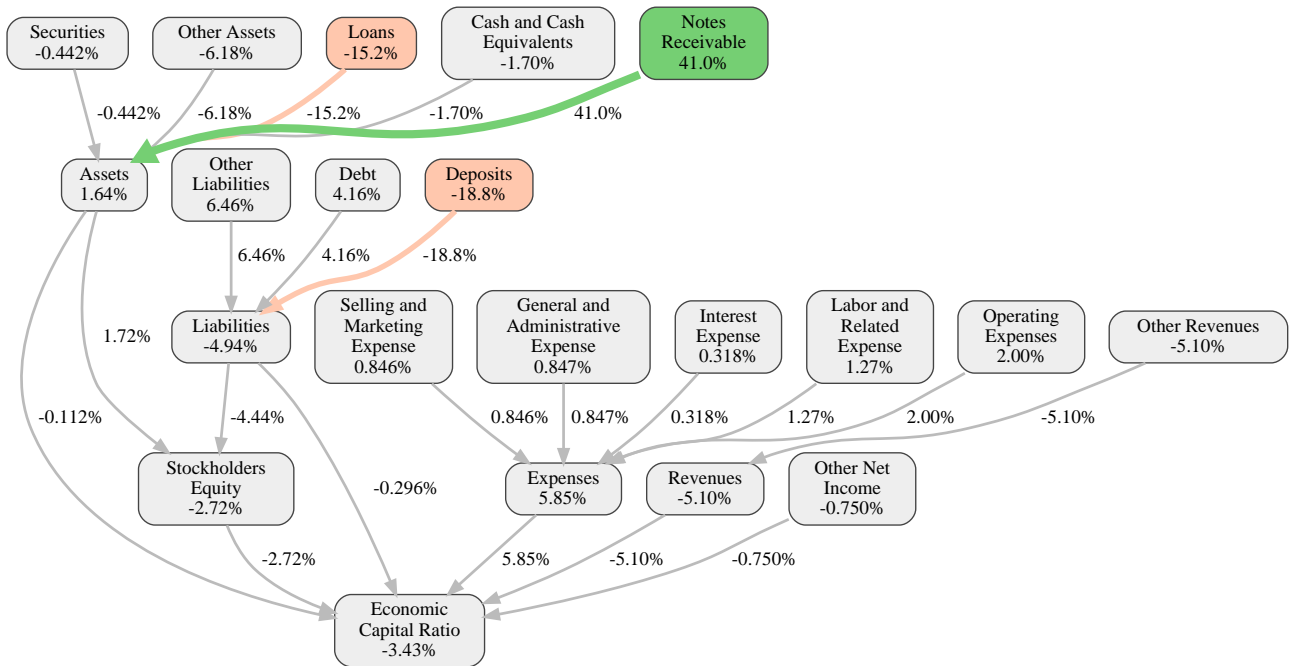




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Citizens Community Bancorp Inc.
Rank 71 of 104





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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 41% 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 6.4%, being 3.4% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	47,691
Debt	0
Deposits	1,387,535
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	1,294,050
Occupancy	0
Operating Expenses	0
Other Assets	397,887
Other Compr. Net Income	-1,329
Other Expenses	7,693
Other Liabilities	181,227
Other Net Income	28,959
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,739,628
Liabilities	1,568,762
Expenses	7,693
Revenues	0
Stockholders Equity	170,866
Net Income	21,266
Comprehensive Net Income	19,937
Economic Capital Ratio	6.4%