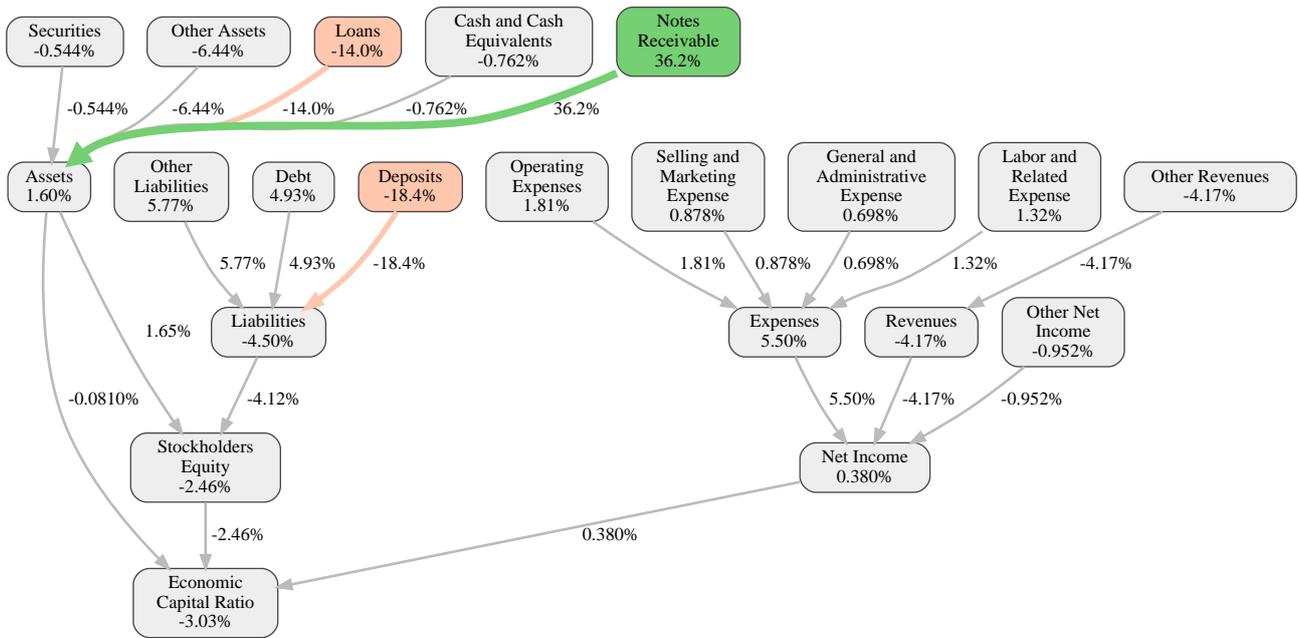




# SAVINGS & CREDIT 2023

Citizens Community Bancorp Inc.  
Rank 65 of 96





RealRate

# SAVINGS & CREDIT 2023

Citizens Community Bancorp Inc.  
Rank 65 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 36% points. The greatest weakness of Citizens Community Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.8%, being 3.0% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	35,363
Debt	0
Deposits	1,424,720
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	1,393,845
Occupancy	0
Operating Expenses	0
Other Assets	387,178
Other Compr. Net Income	-17,817
Other Expenses	5,820
Other Liabilities	224,578
Other Net Income	23,581
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,816,386
Liabilities	1,649,298
Expenses	5,820
Revenues	0
Stockholders Equity	167,088
Net Income	17,761
Comprehensive Net Income	-56
Economic Capital Ratio	4.8%