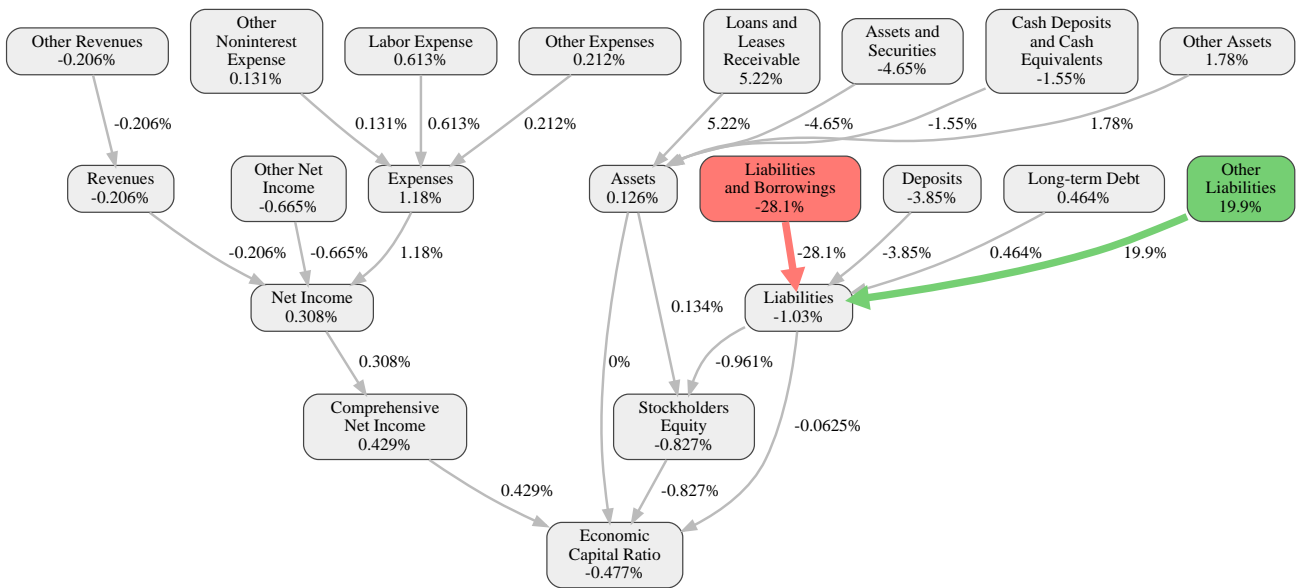




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CITIZENS FINANCIAL SERVICES INC
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RealRate

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The relative strengths and weaknesses of CITIZENS FINANCIAL SERVICES 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 FINANCIAL SERVICES INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 20% points. The greatest weakness of CITIZENS FINANCIAL SERVICES INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.4%, being 0.48% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	14,132
Cash Deposits and Cash Equivalents	16,797
Deposits	1,185,156
Fees	0
Goodwill	23,296
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,019,242
Loans and Leases Receivable	1,070,126
Long-term Debt	0
Occupancy	0
Other Assets	290,088
Other Compr. Net Income	0
Other Expenses	3,403
Other Liabilities	-912,915
Other Net Income	21,437
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	16,273

Output Variable	Value in 1000 USD
Liabilities	1,291,483
Assets	1,430,712
Expenses	3,403
Revenues	0
Stockholders Equity	139,229
Net Income	18,034
Comprehensive Net Income	18,034
Economic Capital Ratio	6.4%