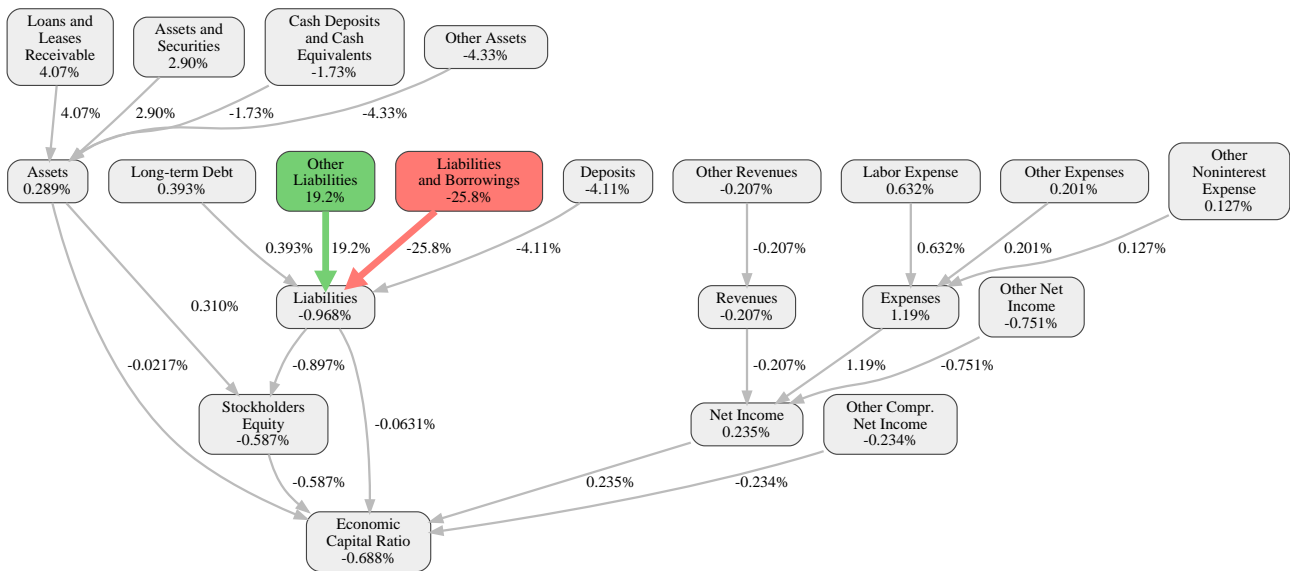




STATE BANKS 2020

CITIZENS FINANCIAL SERVICES INC

Rank 112 of 190





STATE BANKS 2020

CITIZENS FINANCIAL SERVICES INC Rank 112 of 190



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 19% points. The greatest weakness of CITIZENS FINANCIAL SERVICES INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 0.69% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	257,766
Cash Deposits and Cash Equivalents	18,520
Deposits	1,211,118
Fees	0
Goodwill	23,296
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,021,567
Loans and Leases Receivable	1,102,539
Long-term Debt	0
Occupancy	0
Other Assets	48,285
Other Compr. Net Income	0
Other Expenses	3,820
Other Liabilities	-921,120
Other Net Income	23,310
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	15,933

Output Variable	Value in 1000 USD
Liabilities	1,311,565
Assets	1,466,339
Expenses	3,820
Revenues	0
Stockholders Equity	154,774
Net Income	19,490
Comprehensive Net Income	19,490
Economic Capital Ratio	7.0%