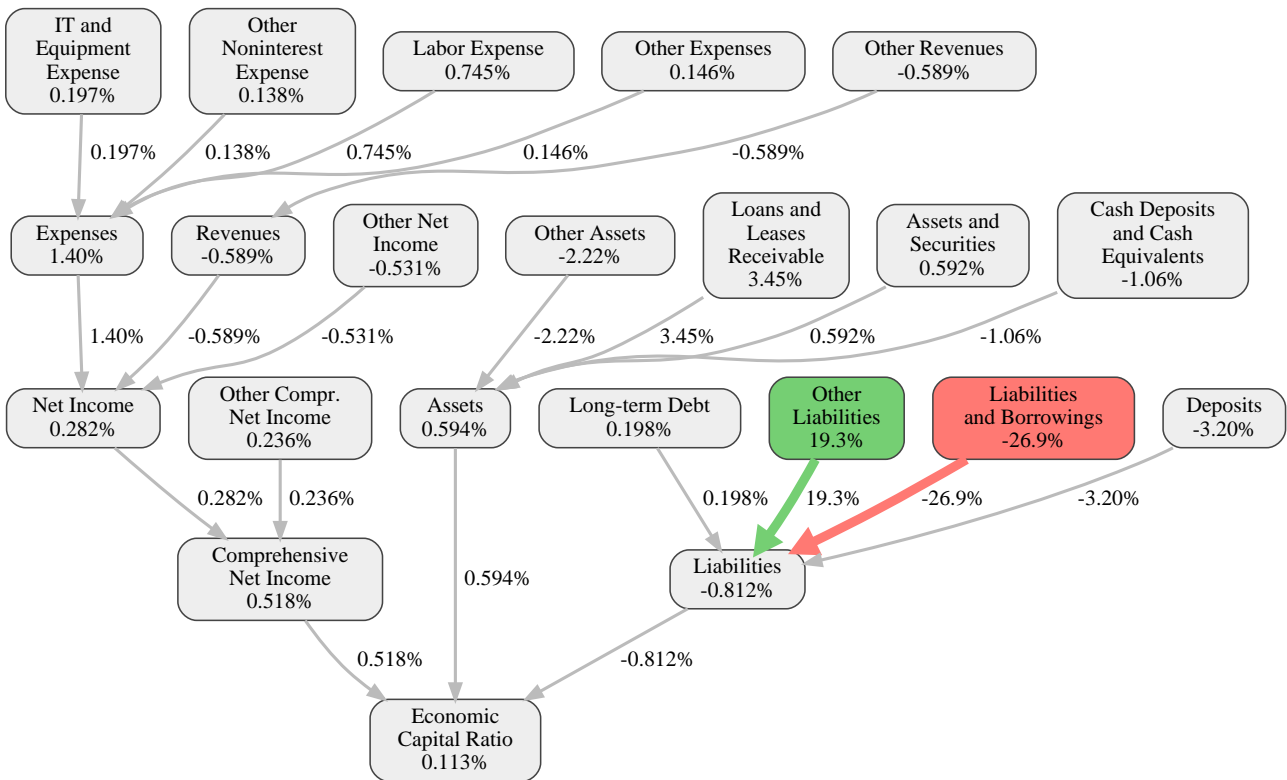




# STATE BANKS 2022

CITIZENS FINANCIAL SERVICES INC  
Rank 64 of 174





# STATE BANKS 2022

## CITIZENS FINANCIAL SERVICES INC Rank 64 of 174



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 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.6%, being 0.11% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	437,464
Cash Deposits and Cash Equivalents	172,833
Deposits	1,836,151
Fees	0
Goodwill	31,376
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,498,610
Loans and Leases Receivable	1,428,783
Long-term Debt	0
Occupancy	0
Other Assets	56,391
Other Compr. Net Income	0
Other Expenses	6,199
Other Liabilities	-1,403,390
Other Net Income	35,317
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	17,016

Output Variable	Value in 1000 USD
Liabilities	1,931,371
Assets	2,143,863
Expenses	6,199
Revenues	0
Stockholders Equity	212,492
Net Income	29,118
Comprehensive Net Income	29,118
Economic Capital Ratio	6.6%