





# STATE BANKS 2023



## CITIZENS FINANCIAL SERVICES INC Rank 38 of 165



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 14% points. The greatest weakness of CITIZENS FINANCIAL SERVICES INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.8%, being 1.2% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	467,516
Cash Deposits and Cash Equivalents	26,211
Deposits	1,844,208
Fees	0
Goodwill	31,376
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,468,750
Loans and Leases Receivable	1,707,172
Long-term Debt	0
Occupancy	0
Other Assets	83,499
Other Compr. Net Income	0
Other Expenses	6,435
Other Liabilities	-1,179,712
Other Net Income	35,495
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	17,619

Output Variable	Value in 1000 USD
Liabilities	2,133,246
Assets	2,333,393
Expenses	6,435
Revenues	0
Stockholders Equity	200,147
Net Income	29,060
Comprehensive Net Income	29,060
Economic Capital Ratio	5.8%