



The relative strengths and weaknesses of CITIZENS & NORTHERN CORP 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 & NORTHERN CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of CITIZENS & NORTHERN CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.3%, being 0.72% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	550,409
Cash Deposits and Cash Equivalents	104,948
Deposits	1,925,060
Fees	2,243
Goodwill	52,505
IT and Equipment Expense	5,903
Labor Expense	37,603
Liabilities and Borrowings	23,628
Loans and Leases Receivable	1,551,312
Long-term Debt	0
Occupancy	4,984
Other Assets	47,791
Other Compr. Net Income	-6,769
Other Expenses	10,517
Other Liabilities	77,555
Other Net Income	79,590
Other Noninterest Expense	8,355
Property, Plant and Equipment	20,683
Revenues	4,153

Output Variable	Value in 1000 USD
Liabilities	2,026,243
Assets	2,327,648
Expenses	69,605
Stockholders Equity	301,405
Net Income	14,138
Comprehensive Net Income	7,369
Economic Capital Ratio	7.3%