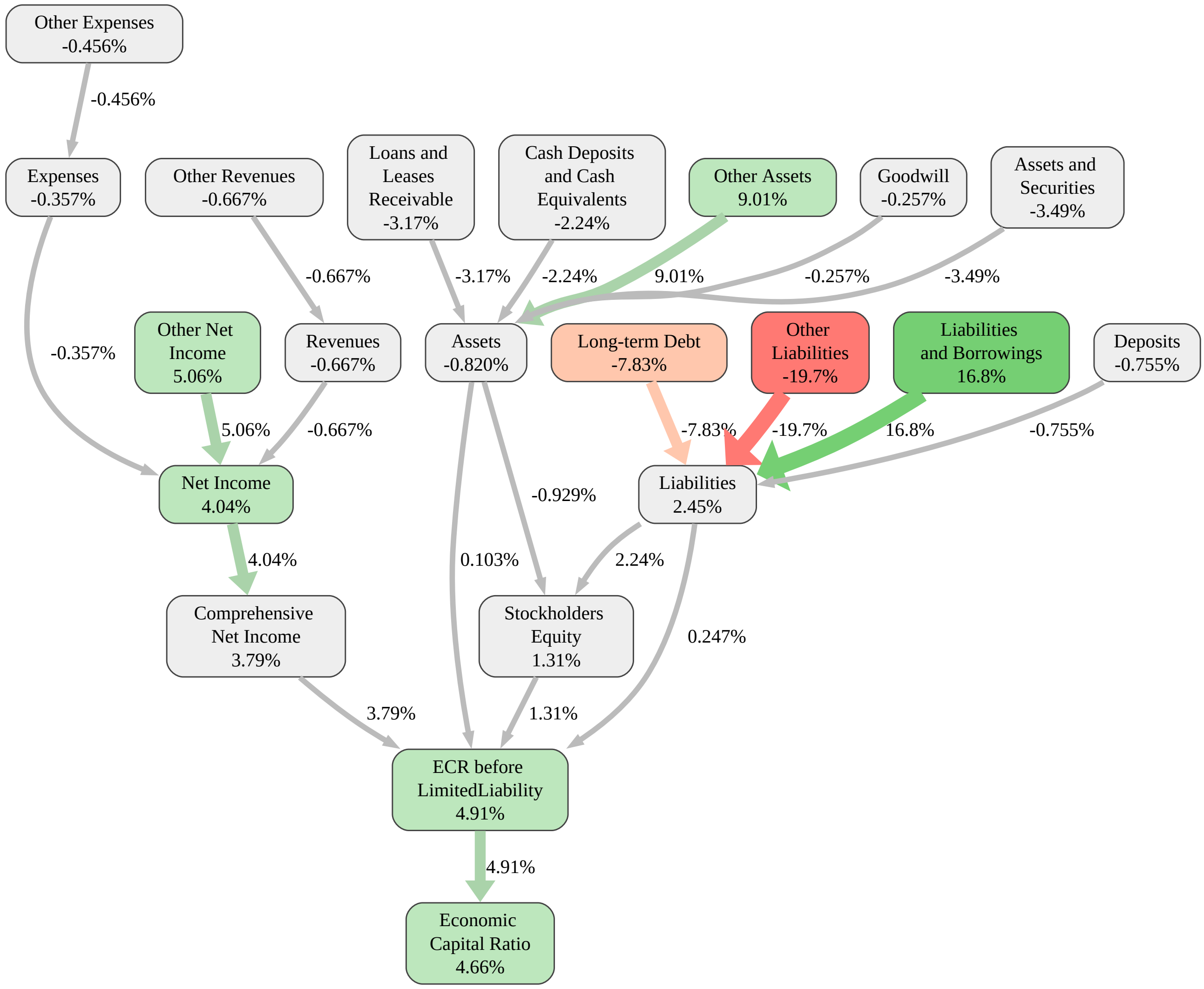
STATE BANKS 2012

Citizens Northern CORP
Rank 5 of 78



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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 17% points.The greatest weakness of Citizens Northern CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 4.7% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	15,650
Cash Deposits and Cash Equivalents	42,957
Deposits	1,018,206
Fees	0
Goodwill	11,942
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	700,610
Long-term Debt	125,363
Occupancy	0
Other Assets	533,548
Other Compr. Net Income	0
Other Expenses	8,714
Other Liabilities	12,781
Other Net Income	32,082
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	19,028

Output Variable	Value in 1000 USD
Liabilities	1,156,350
Assets	1,323,735
Expenses	8,714
Revenues	0
Stockholders Equity	167,385
Net Income	23,368
Comprehensive Net Income	23,368
BaseVar	1,314,087
ECR before LimitedLiability	17%
Economic Capital Ratio	17%