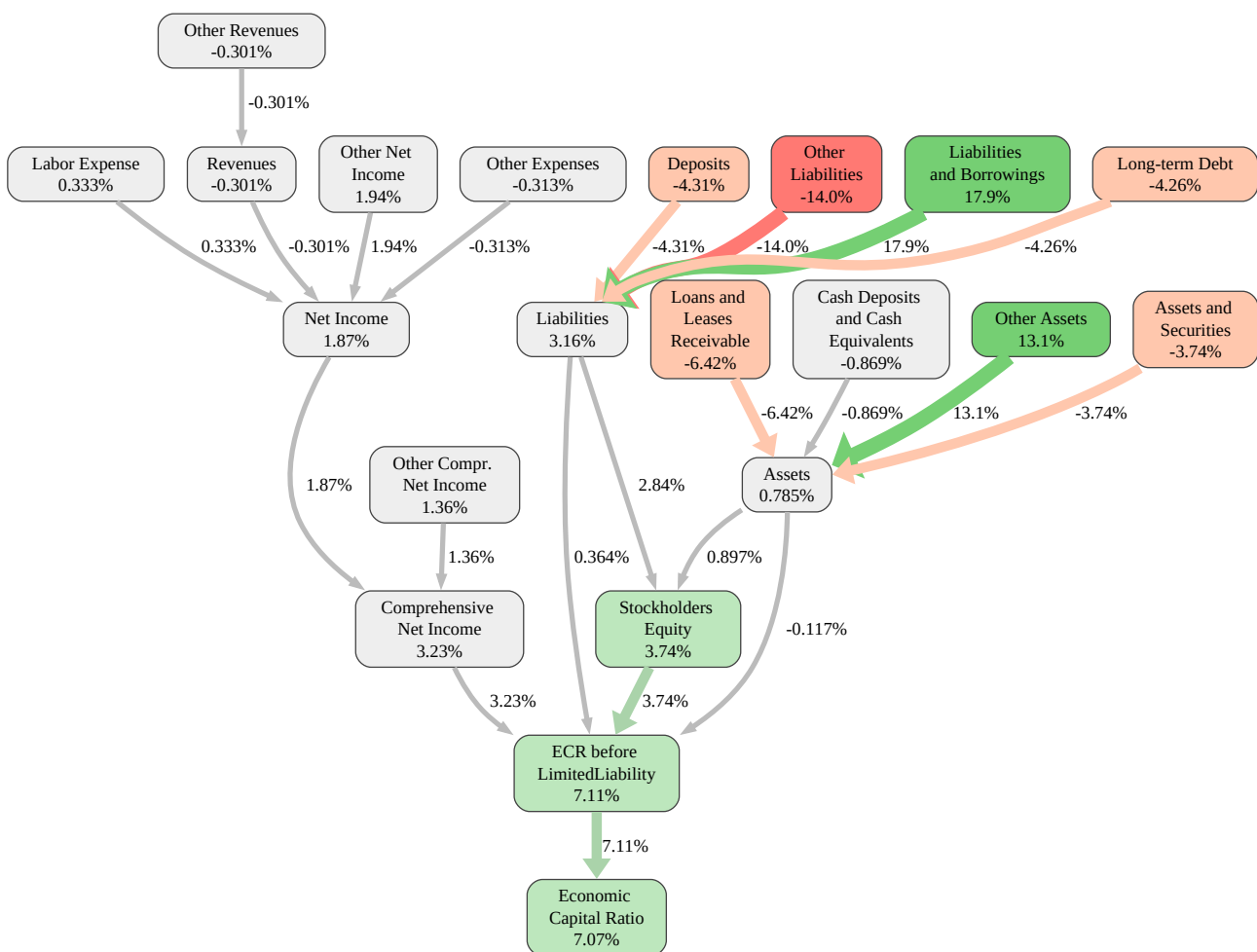




The relative strengths and weaknesses of Citizens Northern CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Citizens Northern CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 18% points. The greatest weakness of Citizens Northern CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 20%, being 7.1% points above the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	8,766	Liabilities	1,053,601
Cash Deposits and Cash Equivalents	36,047	Assets	1,241,963
Deposits	967,989	Expenses	5,692
Fees	0	Revenues	0
Goodwill	11,942	Stockholders Equity	188,362
IT and Equipment Expense	0	Net Income	17,086
Labor Expense	0	Comprehensive Net Income	23,439
Liabilities and Borrowings	7,015	BaseVar	1,210,986
Loans and Leases Receivable	623,209	ECR before Limited Liability	20%
Long-term Debt	73,060	Economic Capital Ratio	20%
Occupancy	0		
Other Assets	545,743		
Other Compr. Net Income	6,353		
Other Expenses	5,692		
Other Liabilities	5,537		
Other Net Income	22,778		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	16,256		