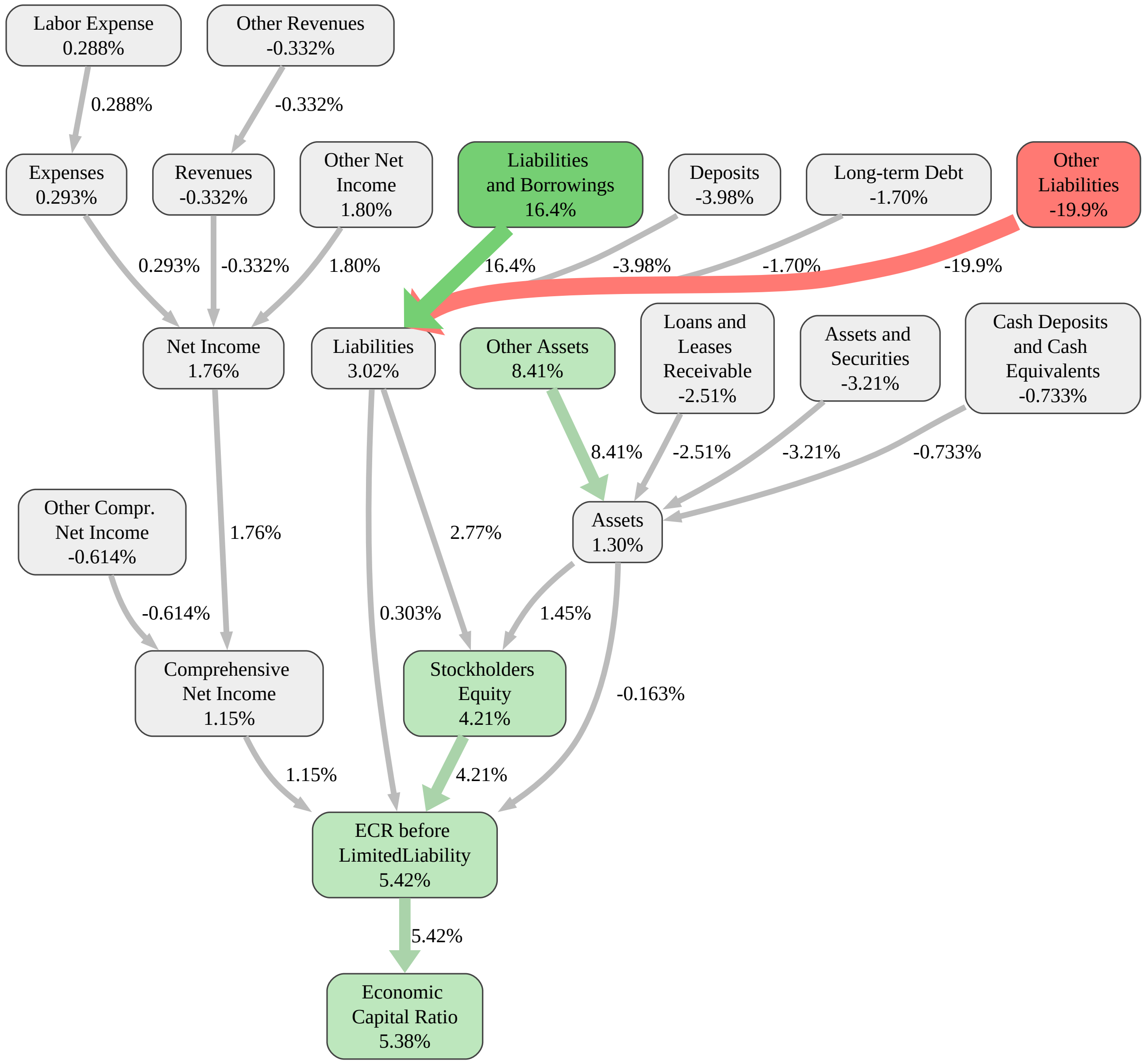
STATE BANKS 2016

Citizens Northern CORP
Rank 2 of 101



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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 16% 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 5.4% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	13,510
Cash Deposits and Cash Equivalents	36,061
Deposits	935,615
Fees	0
Goodwill	11,942
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	8,052
Loans and Leases Receivable	696,991
Long-term Debt	38,767
Occupancy	0
Other Assets	449,507
Other Compr. Net Income	-2,832
Other Expenses	5,337
Other Liabilities	53,496
Other Net Income	21,808
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	15,406

Output Variable	Value in 1000 USD
Liabilities	1,035,930
Assets	1,223,417
Expenses	5,337
Revenues	0
Stockholders Equity	187,487
Net Income	16,471
Comprehensive Net Income	13,639
BaseVar	1,184,082
ECR before LimitedLiability	17%
Economic Capital Ratio	17%