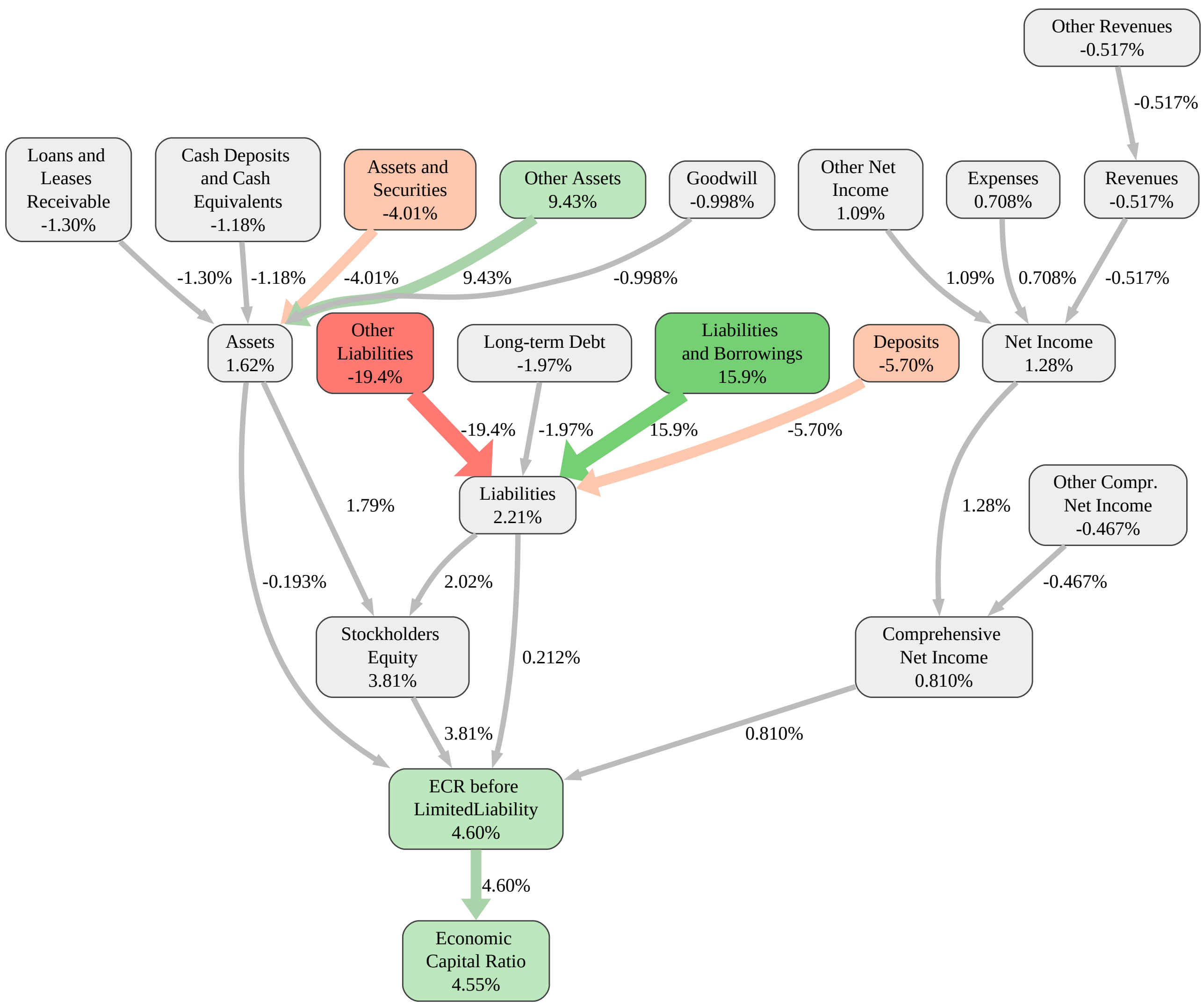
STATE BANKS 2017

Citizens Northern CORP
Rank 6 of 108



TOP RATED 2017 RealRate

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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 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 4.6% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	13,282
Cash Deposits and Cash Equivalents	32,109
Deposits	983,843
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	7,812
Loans and Leases Receivable	743,362
Long-term Debt	38,454
Occupancy	0
Other Assets	438,142
Other Compr. Net Income	-3,426
Other Expenses	5,347
Other Liabilities	26,175
Other Net Income	21,109
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	15,397

Output Variable	Value in 1000 USD
Liabilities	1,056,284
Assets	1,242,292
Expenses	5,347
Revenues	0
Stockholders Equity	186,008
Net Income	15,762
Comprehensive Net Income	12,336
BaseVar	1,203,524
ECR before LimitedLiability	16%
Economic Capital Ratio	16%