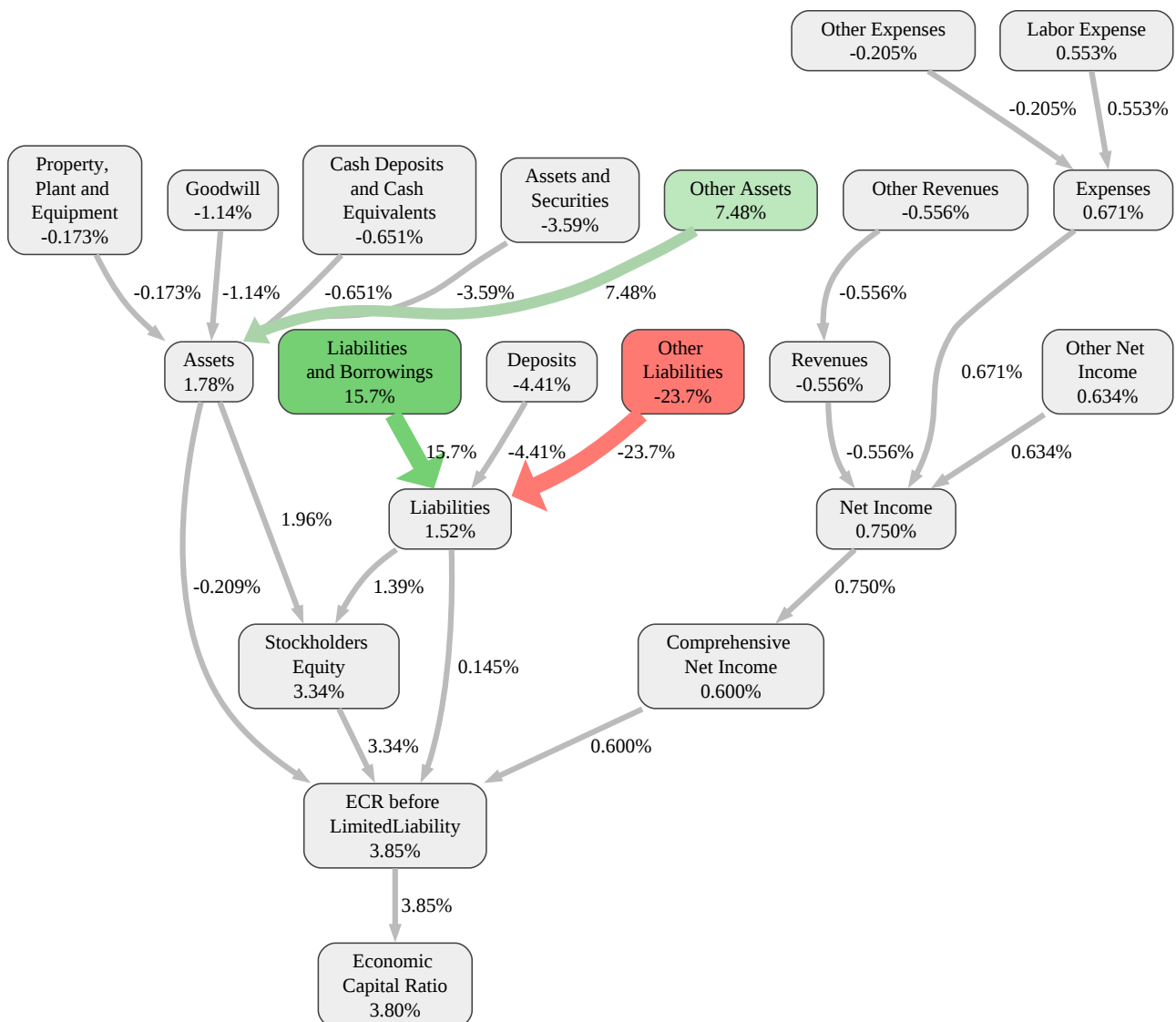




The relative strengths and weaknesses of Citizens Northern CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 3.8% points above the market average of 12%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	15,781	Liabilities	1,088,516
Cash Deposits and Cash Equivalents	40,244	Assets	1,276,959
Deposits	1,008,449	Expenses	7,156
Fees	0	Revenues	0
Goodwill	0	Stockholders Equity	188,443
IT and Equipment Expense	0	Net Income	13,434
Labor Expense	0	Comprehensive Net Income	12,825
Liabilities and Borrowings	9,112	BaseVar	1,234,202
Loans and Leases Receivable	806,857	ECR before Limited Liability	16%
Long-term Debt	9,189	Economic Capital Ratio	16%
Occupancy	0		
Other Assets	398,645		
Other Compr. Net Income	-609		
Other Expenses	7,156		
Other Liabilities	61,766		
Other Net Income	20,590		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	15,432		