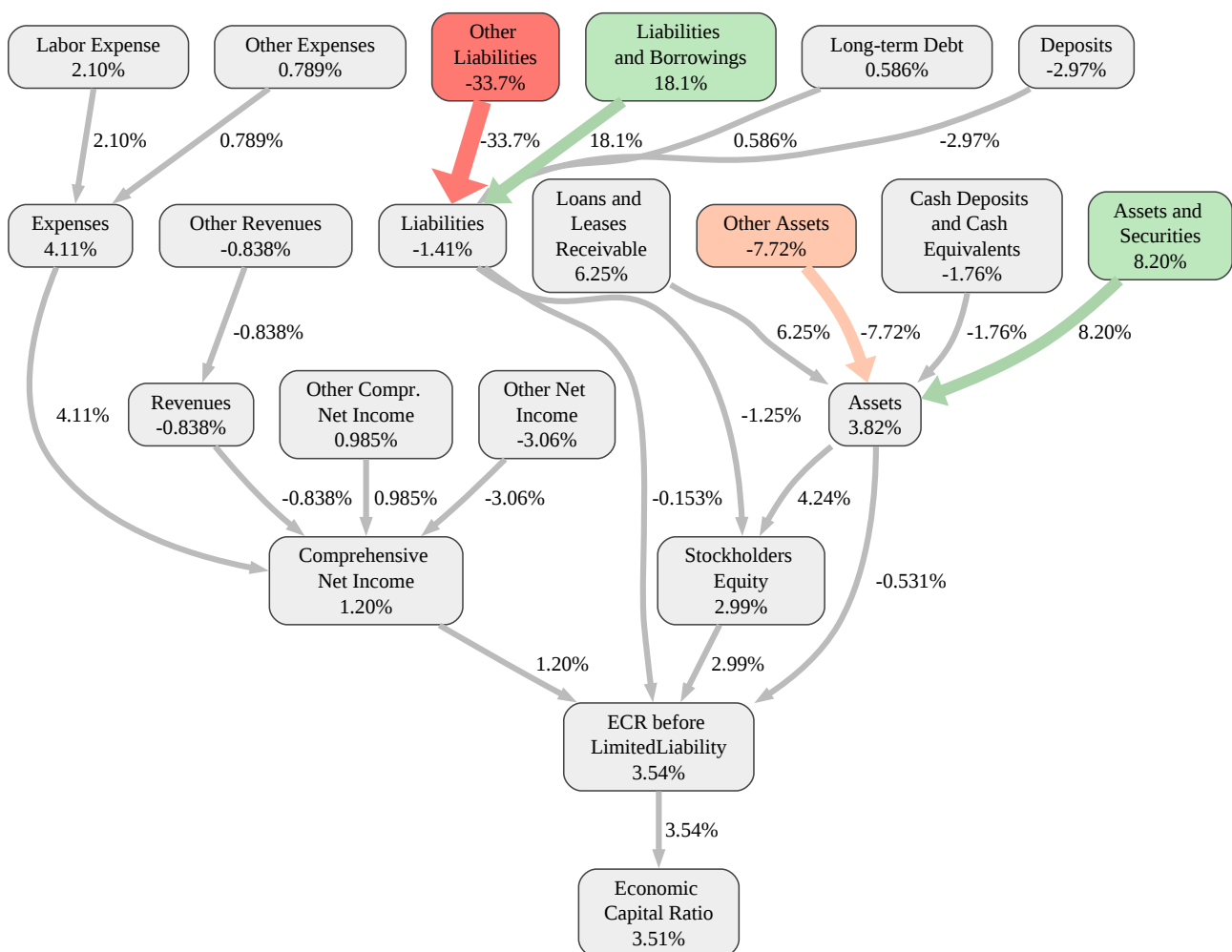




The relative strengths and weaknesses of Citizens Northern CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 3.5% points above the market average of 15%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	368,860	Liabilities	1,409,693
Cash Deposits and Cash Equivalents	35,202	Assets	1,654,145
Deposits	1,252,660	Expenses	3,905
Fees	0	Revenues	0
Goodwill	28,388	Stockholders Equity	244,452
IT and Equipment Expense	0	Net Income	19,504
Labor Expense	0	Comprehensive Net Income	27,365
Liabilities and Borrowings	12,186	BaseVar	1,595,762
Loans and Leases Receivable	1,172,386	ECR before Limited Liability	19%
Long-term Debt	0	Economic Capital Ratio	19%
Occupancy	0		
Other Assets	32,139		
Other Compr. Net Income	7,861		
Other Expenses	3,905		
Other Liabilities	144,847		
Other Net Income	23,409		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	17,170		