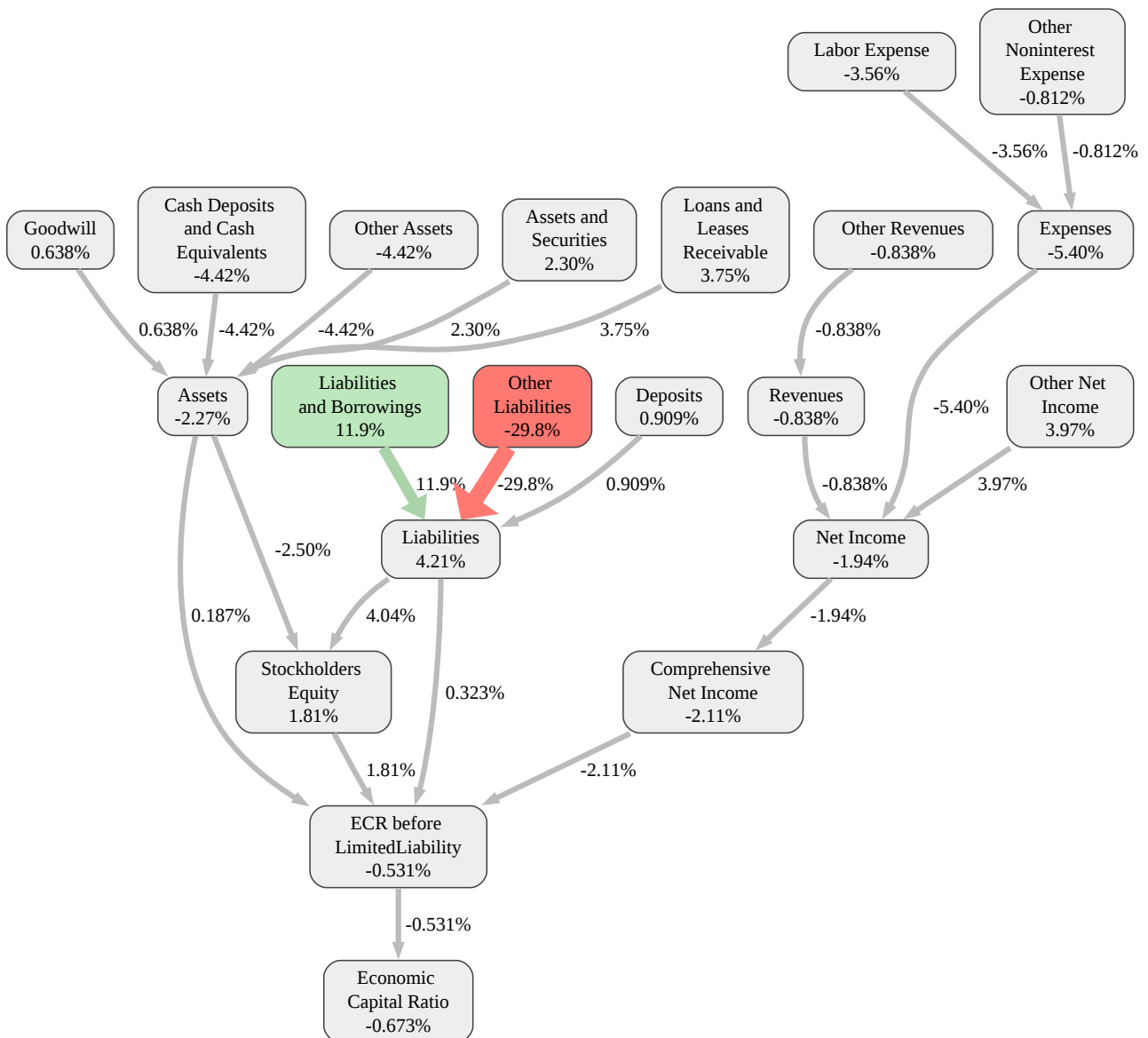




The relative strengths and weaknesses of Citizens Northern CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Citizens Northern CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Citizens Northern CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.67% points below the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	550,409	Liabilities	2,026,243
Cash Deposits and Cash Equivalents	104,948	Assets	2,327,648
Deposits	1,925,060	Expenses	69,605
Fees	2,243	Revenues	4,153
Goodwill	52,505	Stockholders Equity	301,405
IT and Equipment Expense	5,903	Net Income	14,138
Labor Expense	37,603	Comprehensive Net Income	7,369
Liabilities and Borrowings	23,628	BaseVar	2,467,558
Loans and Leases Receivable	1,551,312	ECR before Limited Liability	12%
Long-term Debt	0	Economic Capital Ratio	12%
Occupancy	4,984		
Other Assets	47,791		
Other Compr. Net Income	-6,769		
Other Expenses	10,517		
Other Liabilities	77,555		
Other Net Income	79,590		
Other Noninterest Expense	8,355		
Other Revenues	4,153		
Property, Plant and Equipment	20,683		