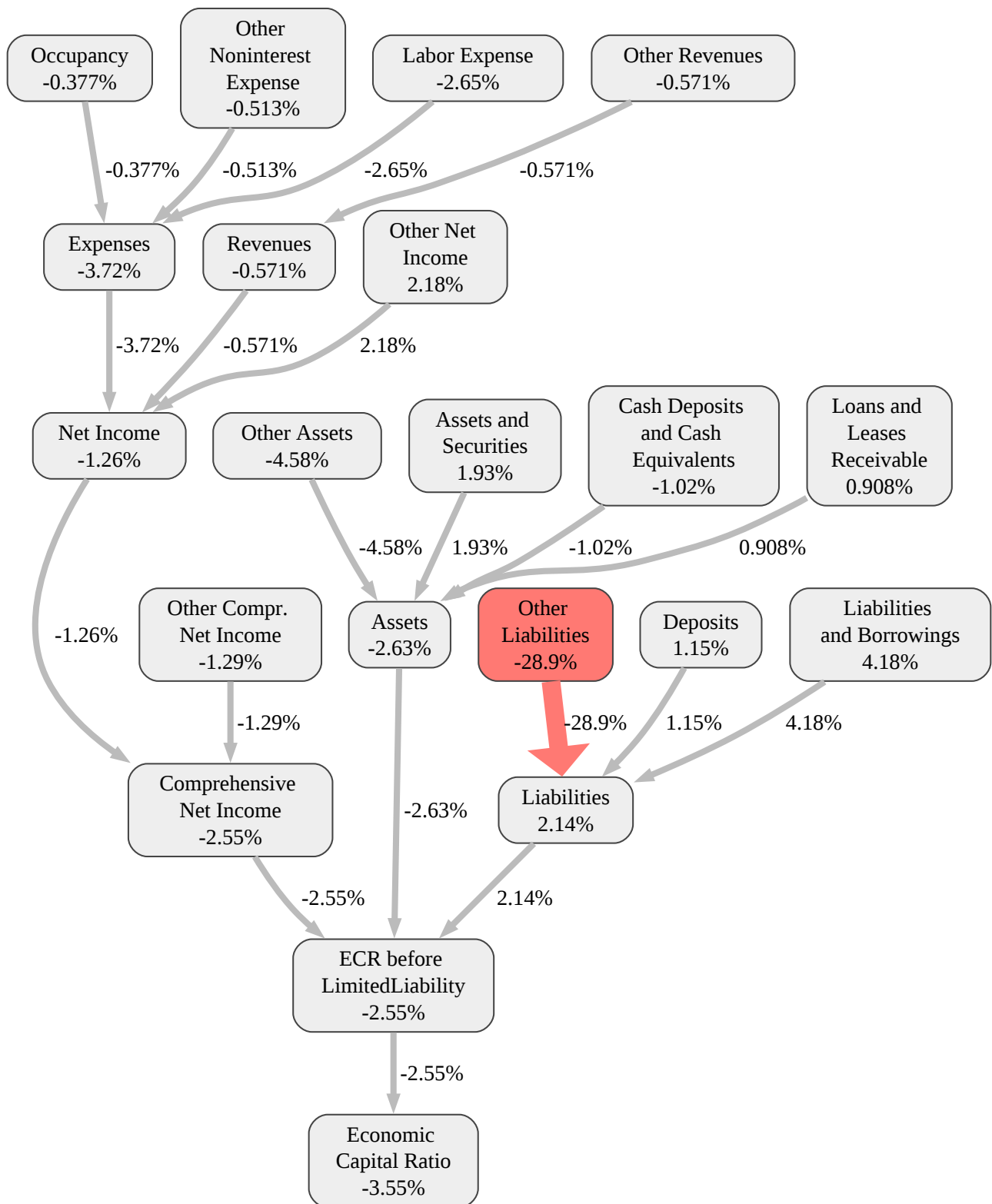




The relative strengths and weaknesses of Citizens Northern CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Citizens Northern CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 4.2% points. The greatest weakness of Citizens Northern CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.2%, being 3.6% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	537,852
Cash Deposits and Cash Equivalents	55,048
Deposits	1,997,593
Fees	2,005
Goodwill	52,505
IT and Equipment Expense	6,806
Labor Expense	41,833
Liabilities and Borrowings	25,608
Loans and Leases Receivable	1,723,425
Long-term Debt	0
Occupancy	5,533
Other Assets	63,903
Other Compr. Net Income	-54,904
Other Expenses	9,289
Other Liabilities	181,781
Other Net Income	85,935
Other Noninterest Expense	8,221
Other Revenues	4,243
Property, Plant and Equipment	21,574

Output Variable	Value in 1000 USD
Liabilities	2,204,982
Assets	2,454,307
Expenses	73,687
Revenues	4,243
Stockholders Equity	249,325
Net Income	16,491
Comprehensive Net Income	-38,413
BaseVar	2,726,710
ECR before Limited Liability	2.3%
Economic Capital Ratio	4.2%