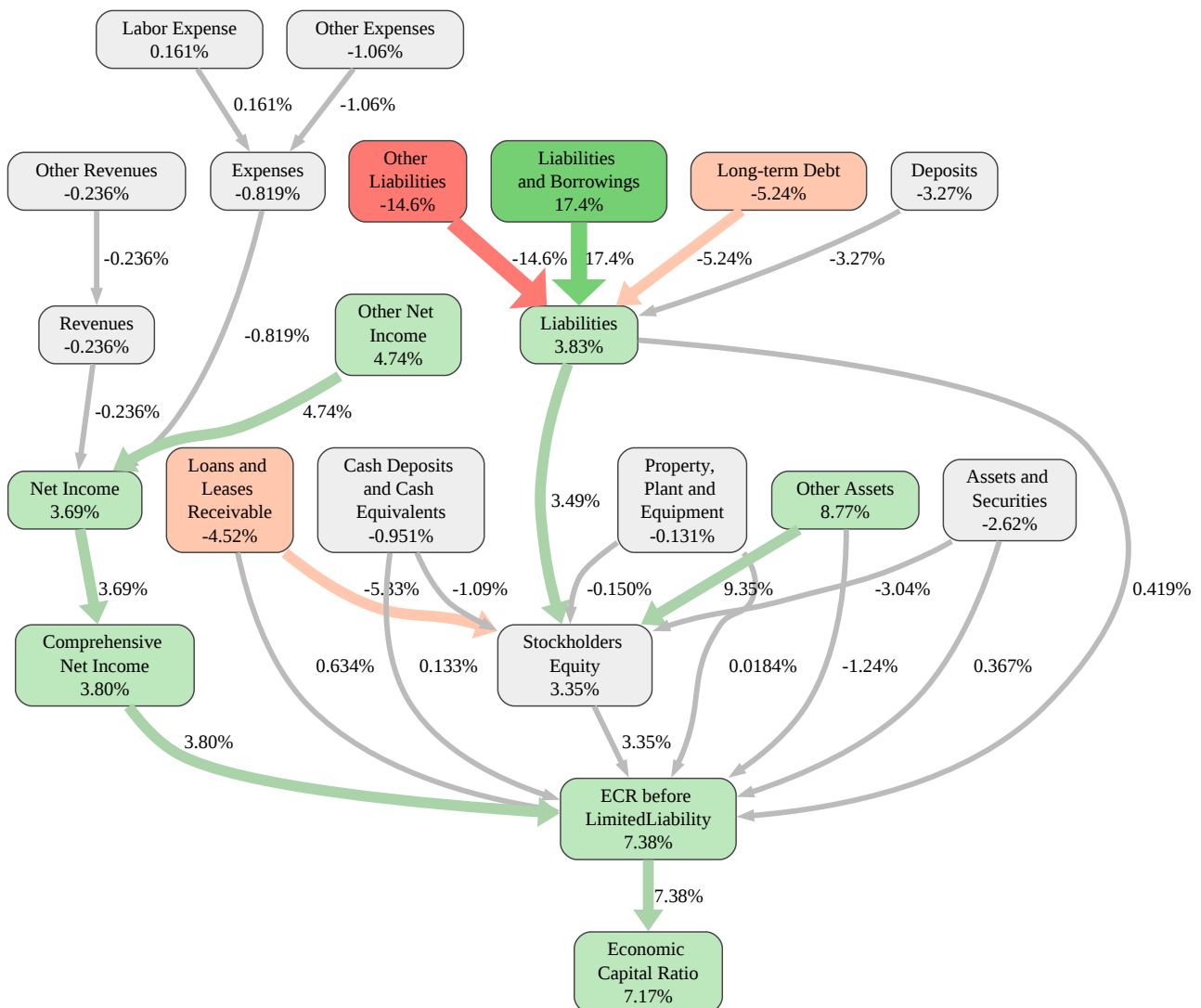




The relative strengths and weaknesses of Citizens Northern CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Citizens Northern CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 17% points. The greatest weakness of Citizens Northern CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 7.2% points above the market average of 12%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	15,880	Liabilities	1,104,121
Cash Deposits and Cash Equivalents	59,836	Assets	1,286,907
Deposits	1,006,106	Expenses	8,426
Fees	0	Revenues	0
Goodwill	11,942	Stockholders Equity	182,786
IT and Equipment Expense	0	Net Income	22,705
Labor Expense	0	Comprehensive Net Income	23,548
Liabilities and Borrowings	8,636	BaseVar	1,268,840
Loans and Leases Receivable	677,053	ECR before Limited Liability	19%
Long-term Debt	83,812	Economic Capital Ratio	19%
Occupancy	0		
Other Assets	503,489		
Other Compr. Net Income	843		
Other Expenses	8,426		
Other Liabilities	5,567		
Other Net Income	31,131		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	18,707		