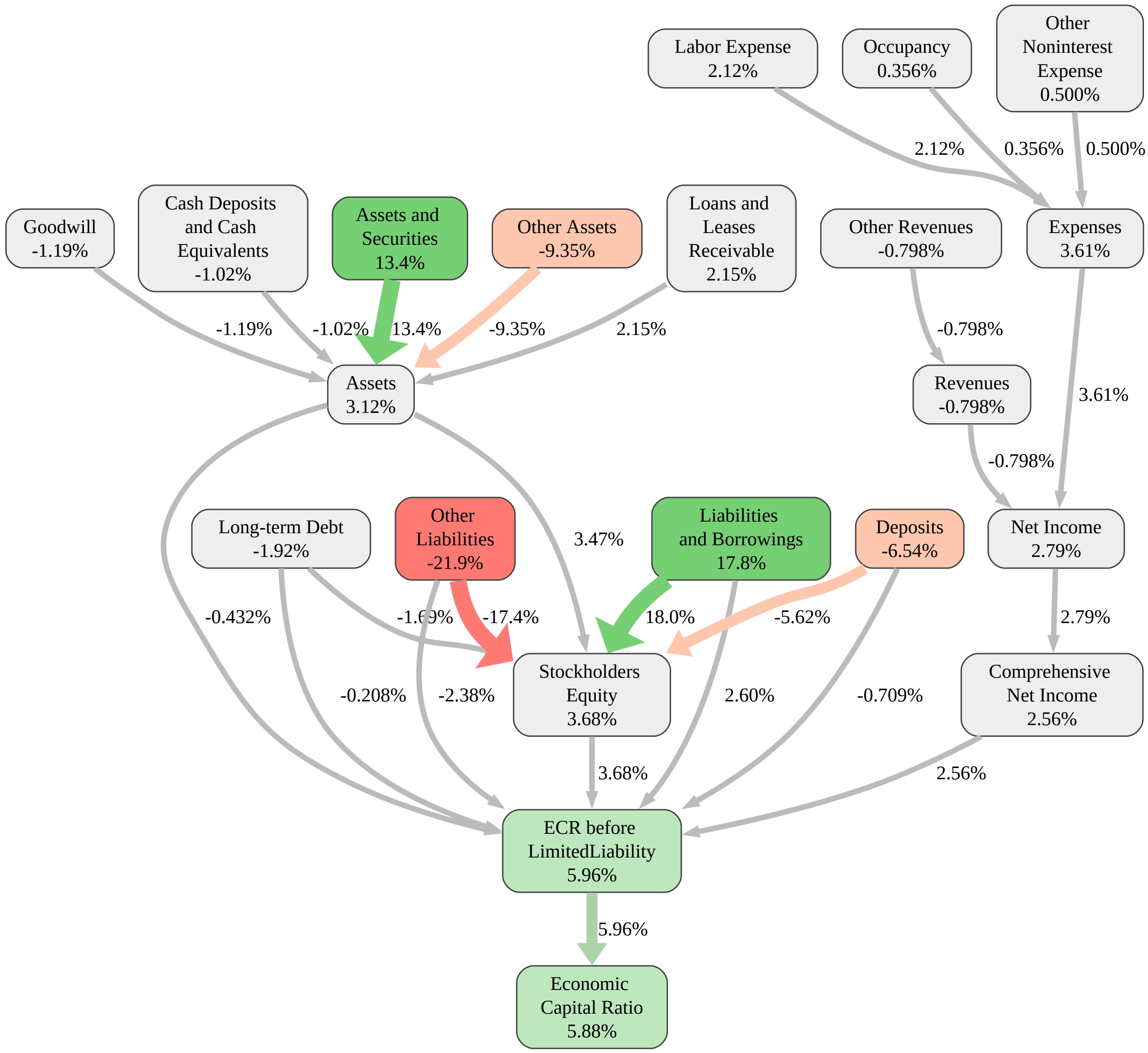
STATE BANKS 2019

Citizens Northern CORP
Rank 5 of 127



STATE BANKS 2019

Citizens Northern CORP
Rank 5 of 127

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 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 5.9% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	378,630
Cash Deposits and Cash Equivalents	37,487
Deposits	1,033,772
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	10,985
Loans and Leases Receivable	818,254
Long-term Debt	35,915
Occupancy	0
Other Assets	41,930
Other Compr. Net Income	-2,386
Other Expenses	4,250
Other Liabilities	12,853
Other Net Income	26,263
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	14,592

Output Variable	Value in 1000 USD
Liabilities	1,093,525
Assets	1,290,893
Expenses	4,250
Revenues	0
Stockholders Equity	197,368
Net Income	22,013
Comprehensive Net Income	19,627
BaseVar	1,251,921
ECR before LimitedLiability	19%
Economic Capital Ratio	19%