



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 16% points. The greatest weakness of CITIZENS & NORTHERN CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.8%, being 2.1% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	368,860
Cash Deposits and Cash Equivalents	35,202
Deposits	1,252,660
Fees	0
Goodwill	28,388
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	12,186
Loans and Leases Receivable	1,172,386
Long-term Debt	0
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

Output Variable	Value in 1000 USD
Liabilities	1,409,693
Assets	1,654,145
Expenses	3,905
Revenues	0
Stockholders Equity	244,452
Net Income	19,504
Comprehensive Net Income	27,365
Economic Capital Ratio	9.8%