



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 15% points. The greatest weakness of CITIZENS & NORTHERN CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.8%, being 1.2% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	382,163
Cash Deposits and Cash Equivalents	101,857
Deposits	1,820,469
Fees	1,692
Goodwill	52,505
IT and Equipment Expense	5,904
Labor Expense	0
Liabilities and Borrowings	27,692
Loans and Leases Receivable	1,632,824
Long-term Debt	0
Occupancy	3,010
Other Assets	48,225
Other Compr. Net Income	8,104
Other Expenses	50,909
Other Liabilities	91,183
Other Net Income	70,751
Other Noninterest Expense	7,428
Other Revenues	3,525
Property, Plant and Equipment	21,526

Output Variable	Value in 1000 USD
Liabilities	1,939,344
Assets	2,239,100
Expenses	68,943
Revenues	3,525
Stockholders Equity	299,756
Net Income	5,333
Comprehensive Net Income	13,437
Economic Capital Ratio	7.8%