



The relative strengths and weaknesses of CITIZENS INC. 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 INC. compared to the market average is the variable Debt Securities, Available-for-sale, increasing the Economic Capital Ratio by 27% points. The greatest weakness of CITIZENS INC. 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 11%, being 3.0% points above the market average of 8.0%.

Input Variable	Value in 1000 USD
Benefits	162,359
Debt Securities, Available-for-sale	1,470,617
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	0
Mortgage Loans on Real Estate, Net	0
Net Investment Income	61,495
Other Assets	383,894
Other Compr. Net Income	-10,763
Other Expenses	51,400
Other Liabilities	1,533,940
Other Net Income	0
Other Revenues	189,051
Premiums Earned, Net	0
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	1,533,940
Assets	1,854,511
Expenses	213,759
Revenues	250,546
Stockholders Equity	320,571
Net Income	36,787
Comprehensive Net Income	26,024
Economic Capital Ratio	11%