



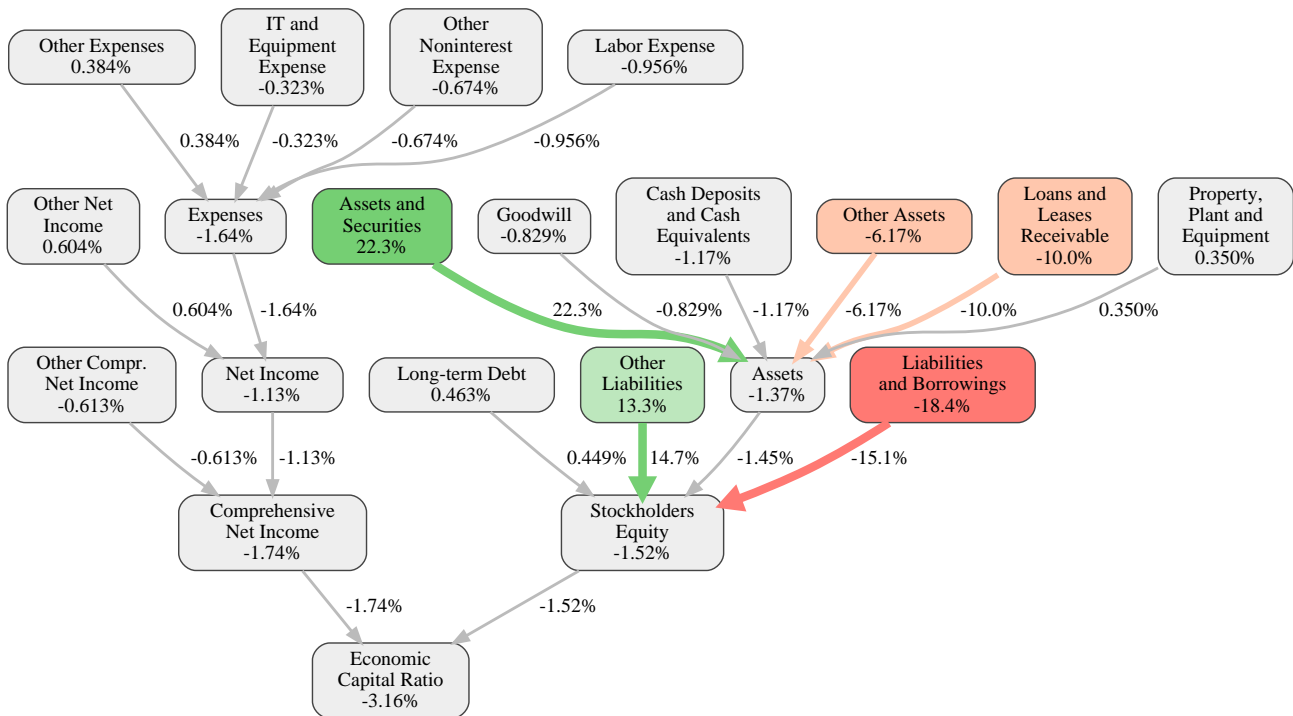
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CITIZENS HOLDING CO MS Rank 169 of 172



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The relative strengths and weaknesses of CITIZENS HOLDING CO MS 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 HOLDING CO MS compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 22% points. The greatest weakness of CITIZENS HOLDING CO MS is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 3.8%, being 3.2% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	452,712
Cash Deposits and Cash Equivalents	20,672
Deposits	756,222
Fees	0
Goodwill	0
IT and Equipment Expense	3,713
Labor Expense	14,530
Liabilities and Borrowings	587,245
Loans and Leases Receivable	425,905
Long-term Debt	0
Occupancy	2,017
Other Assets	39,623
Other Compr. Net Income	-6,749
Other Expenses	828
Other Liabilities	-468,703
Other Net Income	26,577
Other Noninterest Expense	7,405
Other Revenues	1,148
Property, Plant and Equipment	19,717

Output Variable	Value in 1000 USD
Liabilities	874,764
Assets	958,630
Expenses	28,493
Revenues	1,148
Stockholders Equity	83,866
Net Income	-768
Comprehensive Net Income	-7,517
Economic Capital Ratio	3.8%