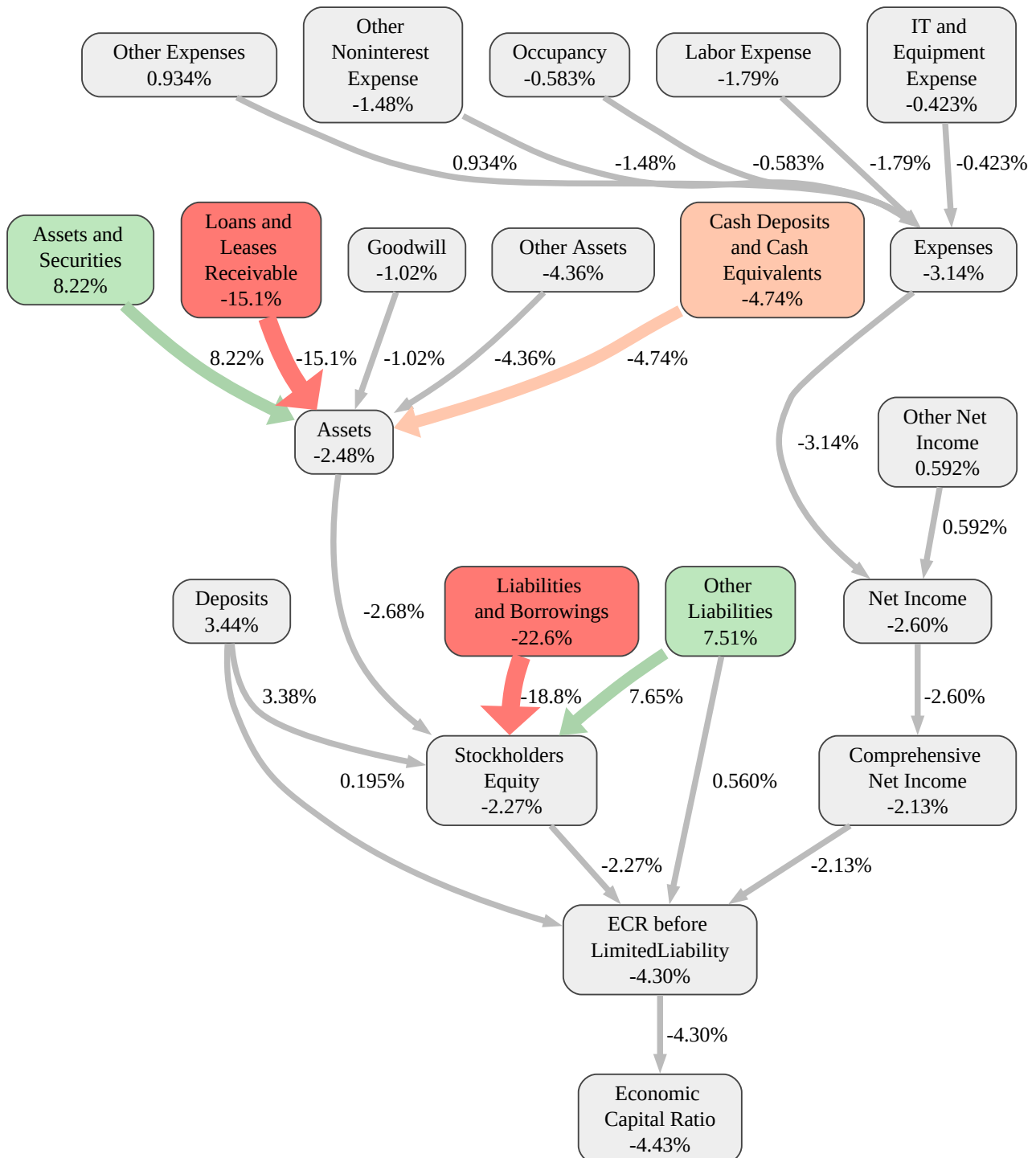




The relative strengths and weaknesses of Citizens Holding CO MS are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 8.2% points. The greatest weakness of Citizens Holding CO MS is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 4.4% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	685,155
Cash Deposits and Cash Equivalents	16,840
Deposits	1,095,189
Fees	0
Goodwill	0
IT and Equipment Expense	3,204
Labor Expense	17,476
Liabilities and Borrowings	823,652
Loans and Leases Receivable	647,521
Long-term Debt	0
Occupancy	4,156
Other Assets	75,546
Other Compr. Net Income	4,927
Other Expenses	1,752
Other Liabilities	-587,697
Other Net Income	32,478
Other Noninterest Expense	8,590
Other Revenues	2,673
Property, Plant and Equipment	25,630

Output Variable	Value in 1000 USD
Liabilities	1,331,144
Assets	1,450,692
Expenses	35,178
Revenues	2,673
Stockholders Equity	119,548
Net Income	-27
Comprehensive Net Income	4,900
BaseVar	1,527,508
ECR before Limited Liability	7.9%
Economic Capital Ratio	8.2%