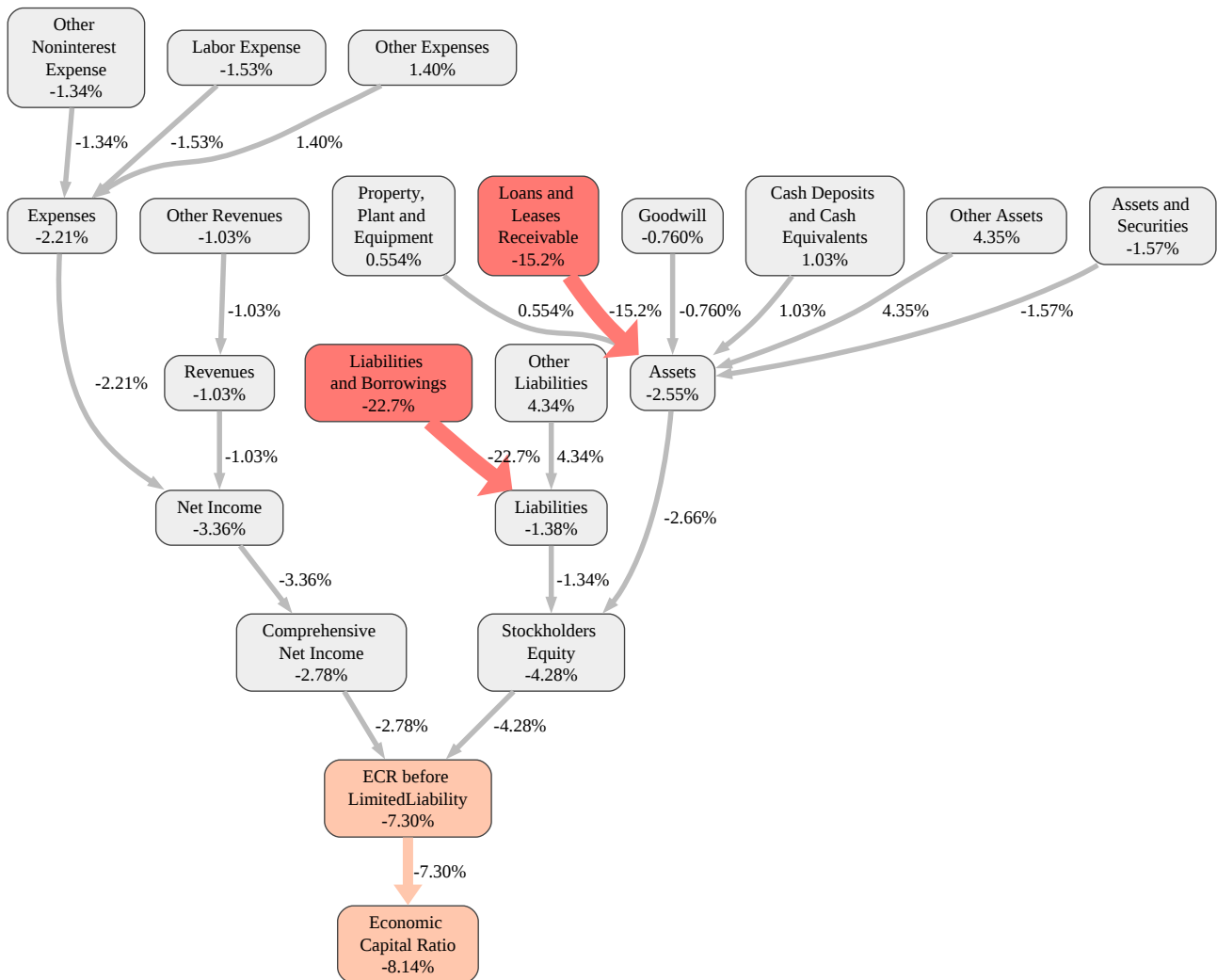




The relative strengths and weaknesses of Citizens Holding CO MS are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Citizens Holding CO MS compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 4.3% 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 4.3%, being 8.1% points below the market average of 12%.

| Input Variable                     | Value in 1000 USD | Output Variable             | Value in 1000 USD |
|------------------------------------|-------------------|-----------------------------|-------------------|
| Assets and Securities              | 186,767           | Liabilities                 | 1,361,824         |
| Cash Deposits and Cash Equivalents | 94,476            | Assets                      | 1,404,597         |
| Deposits                           | 1,170,077         | Expenses                    | 36,103            |
| Fees                               | 0                 | Revenues                    | 0                 |
| Goodwill                           | 0                 | Stockholders Equity         | 42,773            |
| IT and Equipment Expense           | 4,692             | Net Income                  | -6,383            |
| Labor Expense                      | 18,583            | Comprehensive Net Income    | 398               |
| Liabilities and Borrowings         | 910,038           | BaseVar                     | 1,514,987         |
| Loans and Leases Receivable        | 634,394           | ECR before LimitedLiability | 2.5%              |
| Long-term Debt                     | 0                 | Economic Capital Ratio      | 4.3%              |
| Occupancy                          | 3,143             |                             |                   |
| Other Assets                       | 461,887           |                             |                   |
| Other Compr. Net Income            | 6,781             |                             |                   |
| Other Expenses                     | -74               |                             |                   |
| Other Liabilities                  | -718,291          |                             |                   |
| Other Net Income                   | 29,720            |                             |                   |
| Other Noninterest Expense          | 9,759             |                             |                   |
| Other Revenues                     | 0                 |                             |                   |
| Property, Plant and Equipment      | 27,073            |                             |                   |