



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 Other Revenues, increasing the Economic Capital Ratio by 26% points. The greatest weakness of CITIZENS INC. is the variable Other Liabilities, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 2.3% points above the market average of 14%.

Input Variable	Value in 1000 USD
Benefits	156,655
Debt Securities, Available-for-sale	1,489,383
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	0
Mortgage Loans on Real Estate, Net	0
Net Investment Income	60,197
Other Assets	354,037
Other Compr. Net Income	51,138
Other Expenses	93,189
Other Liabilities	1,542,475
Other Net Income	0
Other Revenues	178,659
Premiums Earned, Net	0
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Liabilities	1,542,475
Assets	1,843,420
Expenses	249,844
Revenues	238,856
Stockholders Equity	300,945
Net Income	-10,988
Comprehensive Net Income	40,150
Economic Capital Ratio	16%