



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 Total revenues, increasing the Economic Capital Ratio by 29% points. The greatest weakness of CITIZENS INC. is the variable Liability for Future Policy Benefit, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 20%, being 11% points above the market average of 8.7%.

Input Variable	Value in 1000 USD
Benefits	154,579
Debt Securities, Available-for-sale	1,377,959
Insurance Commissions and Fees	0
Liability for Future Policy Benefit	1,394,732
Mortgage Loans on Real Estate, Net	0
Net Investment Income	59,531
Other Assets	366,977
Other Comprehensive Net Income	71,751
Other Expenses	97,336
Other Net Income	0
Other Total liabilities	90,368
Other Total revenues	191,014
Premiums Earned, Net	0
Separate Account, Assets	0
Separate Account, Liability	0

Output Variable	Value in 1000 USD
Expenses	251,915
Total revenues	250,545
Total liabilities	1,485,100
Total Assets	1,744,936
Stockholders Equity	259,836
Net Income	-1,370
Comprehensive Net Income	70,381
Asset Turnover	14%
Profit Margin	28%
Return on Assets	4.0%
Economic Capital Ratio	20%