



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 27% points. The greatest weakness of CITIZENS INC. is the variable Other Total liabilities, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 8.4% points above the market average of 6.6%.

| 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 Comprehensive Net Income | 51,138 |
| Other Expenses | 93,189 |
| Other Net Income | 0 |
| Other Total liabilities | 1,542,475 |
| Other Total revenues | 178,659 |
| Premiums Earned, Net | 0 |
| Separate Account, Assets | 0 |
| Separate Account, Liability | 0 |

| Output Variable | Value in 1000 USD |
|--------------------------|-------------------|
| Expenses | 249,844 |
| Total revenues | 238,856 |
| Total liabilities | 1,542,475 |
| Total Assets | 1,843,420 |
| Stockholders Equity | 300,945 |
| Net Income | -10,988 |
| Comprehensive Net Income | 40,150 |
| Asset Turnover | 13% |
| Profit Margin | 17% |
| Return on Assets | 2.2% |
| Economic Capital Ratio | 15% |