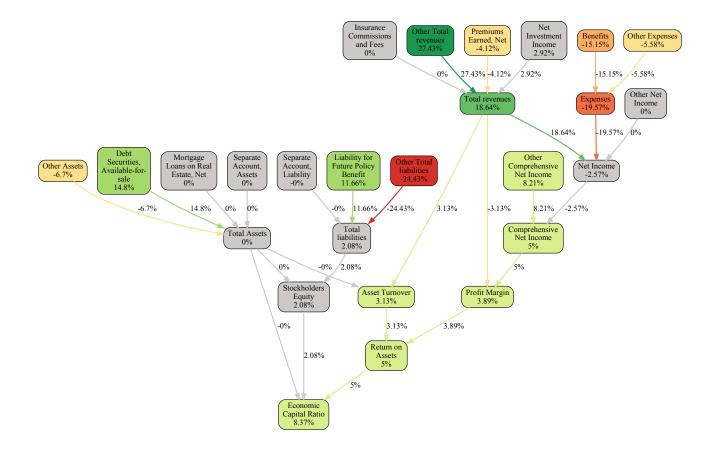


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CITIZENS INC. Rank 4 of 23

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%