



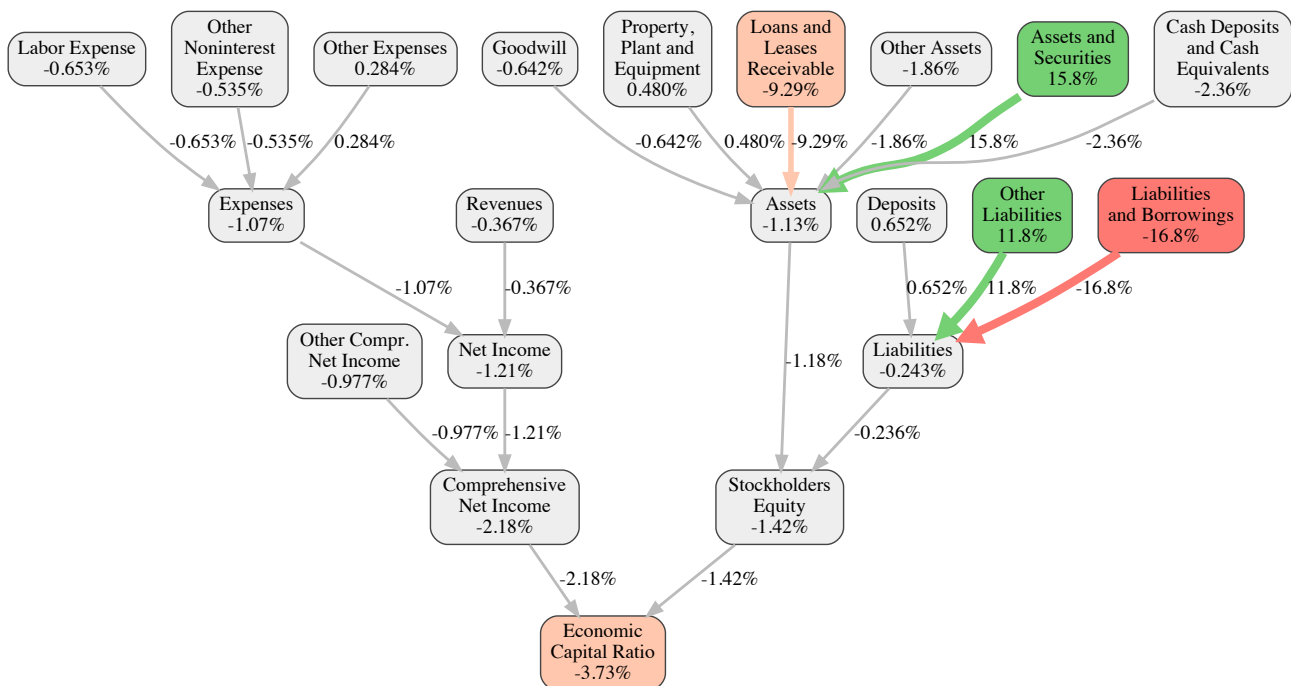
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# STATE BANKS 2022

CITIZENS HOLDING CO MS  
Rank 175 of 175



The Citizens Bank...



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• Financial Strength Rankings using Artificial Intelligence • [www.realrate.ai](http://www.realrate.ai)

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 Assets and Securities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of CITIZENS HOLDING CO MS is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.8%, being 3.7% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	635,923
Cash Deposits and Cash Equivalents	79,236
Deposits	1,111,892
Fees	0
Goodwill	0
IT and Equipment Expense	3,942
Labor Expense	18,460
Liabilities and Borrowings	812,071
Loans and Leases Receivable	567,334
Long-term Debt	0
Occupancy	3,193
Other Assets	52,155
Other Compr. Net Income	-15,933
Other Expenses	2,345
Other Liabilities	-668,554
Other Net Income	33,463
Other Noninterest Expense	8,839
Property, Plant and Equipment	26,661
Revenues	3,030

Output Variable	Value in 1000 USD
Liabilities	1,255,409
Assets	1,361,309
Expenses	36,779
Stockholders Equity	105,900
Net Income	-286
Comprehensive Net Income	-16,219
Economic Capital Ratio	2.8%