



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 Other Assets, increasing the Economic Capital Ratio by 19% points. The greatest weakness of Citizens Holding Co Ms is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.4%, being 7.0% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	186,767
Cash Deposits and Cash Equivalents	94,476
Deposits	1,170,077
Fees	0
Goodwill	0
IT and Equipment Expense	4,692
Labor Expense	18,583
Liabilities and Borrowings	910,038
Loans and Leases Receivable	634,394
Long-term Debt	0
Occupancy	3,143
Other Assets	461,887
Other Compr. Net Income	6,781
Other Expenses	-74
Other Liabilities	-718,291
Other Net Income	29,720
Other Noninterest Expense	9,759
Other Revenues	0
Property, Plant and Equipment	27,073

Output Variable	Value in 1000 USD
Liabilities	1,361,824
Assets	1,404,597
Expenses	36,103
Revenues	0
Stockholders Equity	42,773
Net Income	-6,383
Comprehensive Net Income	398
Economic Capital Ratio	2.4%