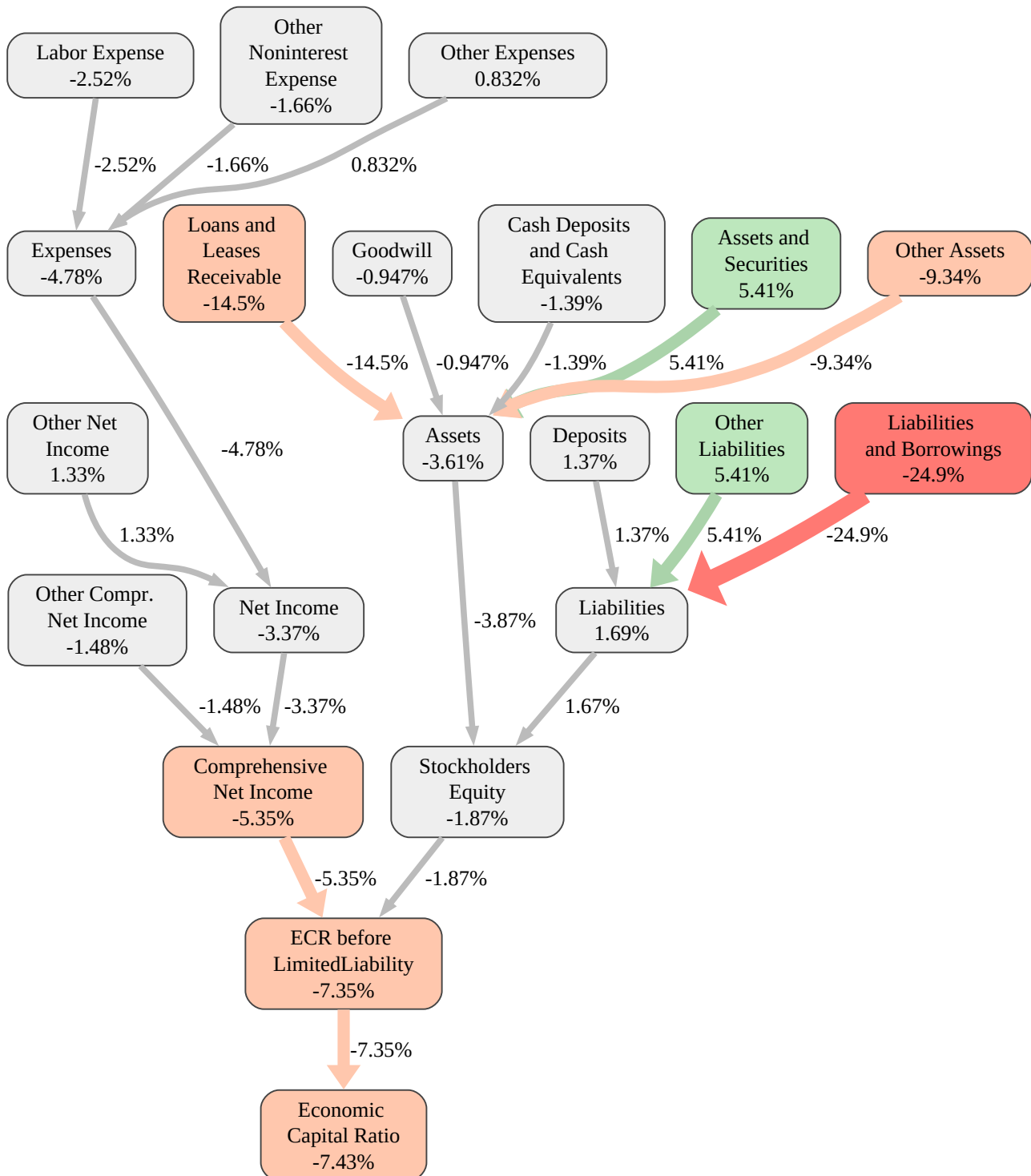




The relative strengths and weaknesses of Citizens Holding CO MS are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 5.4% points. The greatest weakness of Citizens Holding CO MS is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.4%, being 7.4% points below the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	452,712	Liabilities	874,764
Cash Deposits and Cash Equivalents	20,672	Assets	958,630
Deposits	756,222	Expenses	28,493
Fees	0	Revenues	1,148
Goodwill	0	Stockholders Equity	83,866
IT and Equipment Expense	3,713	Net Income	-768
Labor Expense	14,530	Comprehensive Net Income	-7,517
Liabilities and Borrowings	587,245	BaseVar	1,030,981
Loans and Leases Receivable	425,905	ECR before LimitedLiability	4.1%
Long-term Debt	0	Economic Capital Ratio	5.4%
Occupancy	2,017		
Other Assets	39,623		
Other Compr. Net Income	-6,749		
Other Expenses	828		
Other Liabilities	-468,703		
Other Net Income	26,577		
Other Noninterest Expense	7,405		
Other Revenues	1,148		
Property, Plant and Equipment	19,717		