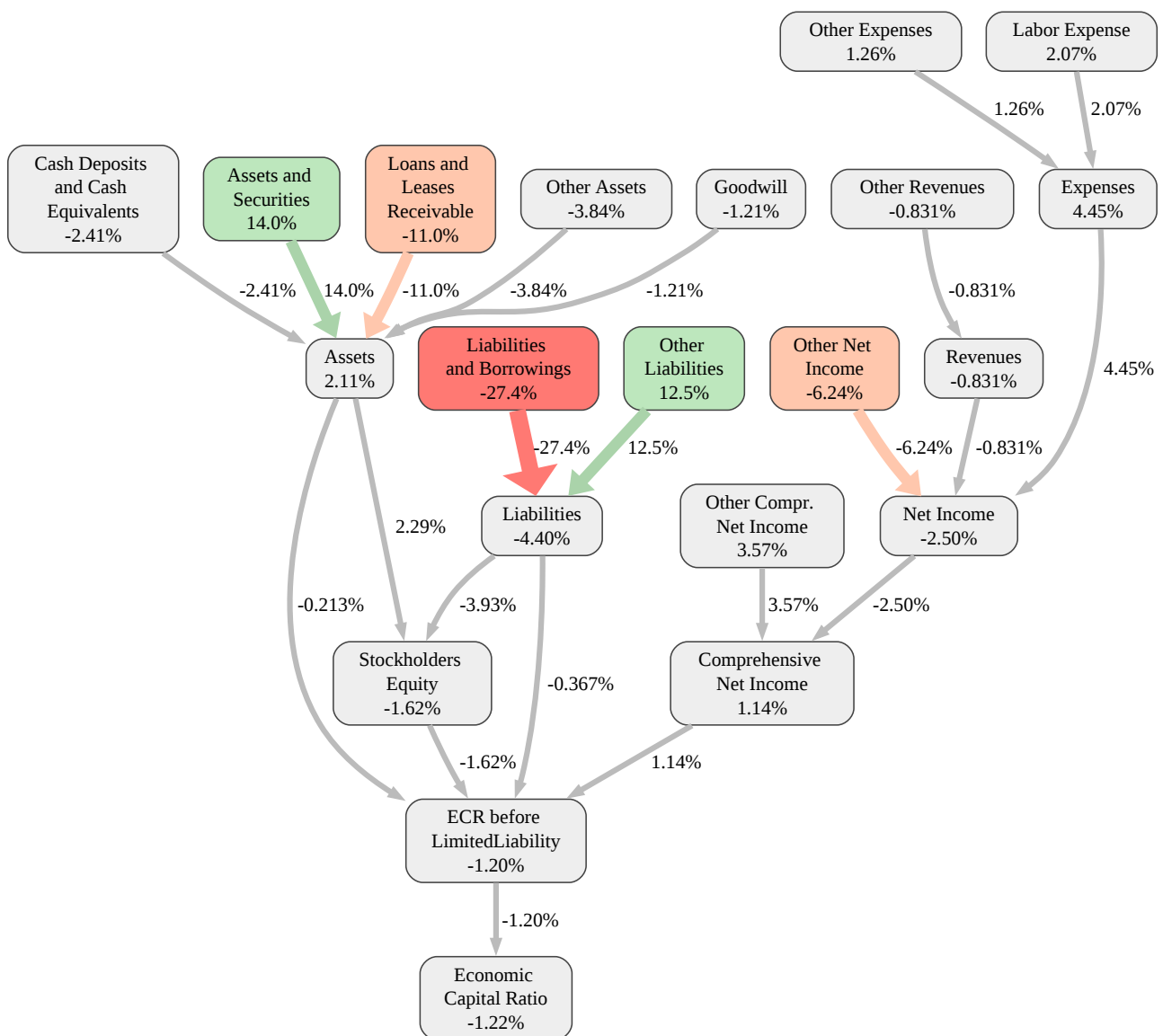




The relative strengths and weaknesses of Citizens Holding CO MS are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 14% points. The greatest weakness of Citizens Holding CO MS is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.2% points below the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	484,851
Cash Deposits and Cash Equivalents	15,937
Deposits	898,996
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	711,237
Loans and Leases Receivable	573,312
Long-term Debt	0
Occupancy	0
Other Assets	96,662
Other Compr. Net Income	14,186
Other Expenses	1,354
Other Liabilities	-527,599
Other Net Income	7,256
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	24,672

Output Variable	Value in 1000 USD
Liabilities	1,082,634
Assets	1,195,434
Expenses	1,354
Revenues	0
Stockholders Equity	112,800
Net Income	5,902
Comprehensive Net Income	20,088
BaseVar	1,180,409
ECR before Limited Liability	14%
Economic Capital Ratio	14%