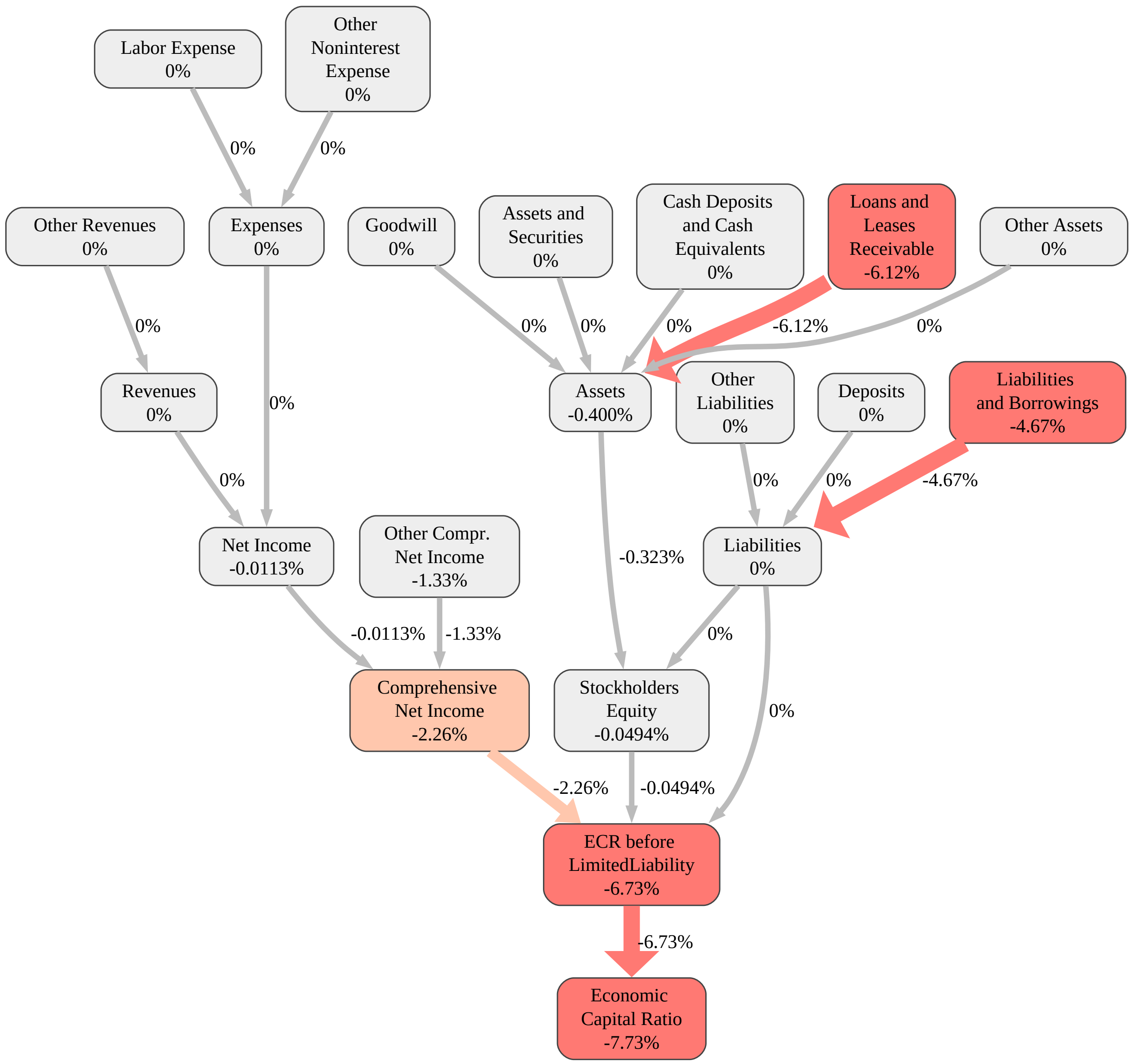
STATE BANKS 2023

Citizens Holding CO MS
Rank 157 of 157



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The Citizens Bank

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 0.00024% points.The greatest weakness of Citizens Holding CO MS is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 6.1% points.

The company's Economic Capital Ratio, given in the ranking table, is 0.00024%, being 7.7% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	206,004
Cash Deposits and Cash Equivalents	28,594
Deposits	1,126,402
Fees	0
Goodwill	0
IT and Equipment Expense	4,216
Labor Expense	17,649
Liabilities and Borrowings	829,692
Loans and Leases Receivable	580,327
Long-term Debt	0
Occupancy	3,195
Other Assets	481,373
Other Compr. Net Income	-71,275
Other Expenses	1,923
Other Liabilities	-671,116
Other Net Income	37,506
Other Noninterest Expense	9,067
Other Revenues	0
Property, Plant and Equipment	27,705

Output Variable	Value in 1000 USD
Liabilities	1,284,978
Assets	1,324,003
Expenses	36,050
Revenues	0
Stockholders Equity	39,025
Net Income	1,456
Comprehensive Net Income	-69,819
BaseVar	1,567,359
ECR before LimitedLiability	-17%
Economic Capital Ratio	0.00024%