



The relative strengths and weaknesses of CITIZENS INC. 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 INC. compared to the market average is the variable Other Total revenues, increasing the Economic Capital Ratio by 28% points. The greatest weakness of CITIZENS INC. is the variable Other Total liabilities, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 8.7% points above the market average of 6.2%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Benefits	162,359	Expenses	213,759
Debt Securities, Available-for-sale	1,470,617	Total revenues	250,546
Insurance Commissions and Fees	0	Total liabilities	1,533,940
Liability for Future Policy Benefit	0	Total Assets	1,854,511
Mortgage Loans on Real Estate, Net	0	Stockholders Equity	320,571
Net Investment Income	61,495	Net Income	36,787
Other Assets	383,894	Comprehensive Net Income	36,787
Other Comprehensive Net Income	0	Asset Turnover	14%
Other Expenses	51,400	Profit Margin	15%
Other Net Income	0	Return on Assets	2.0%
Other Total liabilities	1,533,940	Economic Capital Ratio	15%
Other Total revenues	189,051		
Premiums Earned, Net	0		
Separate Account, Assets	0		
Separate Account, Liability	0		