



The relative strengths and weaknesses of FIRST FINANCIAL BANKSHARES 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 FIRST FINANCIAL BANKSHARES INC compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 19% points. The greatest weakness of FIRST FINANCIAL BANKSHARES INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.1%, being 1.2% points above the market average of 6.9%.

| Input Variable                     | Value in<br>1000 USD |
|------------------------------------|----------------------|
| Assets and Securities              | 3,249,539            |
| Cash Deposits and Cash Equivalents | 248,647              |
| Deposits                           | 6,180,389            |
| Fees                               | 2,333                |
| Goodwill                           | 0                    |
| IT and Equipment Expense           | 13,841               |
| Labor Expense                      | 105,189              |
| Liabilities and Borrowings         | 4,079,519            |
| Loans and Leases Receivable        | 3,902,434            |
| Long-term Debt                     | 0                    |
| Occupancy                          | 11,173               |
| Other Assets                       | 197,813              |
| Other Compr. Net Income            | -29,680              |
| Other Expenses                     | 52,716               |
| Other Liabilities                  | -3,581,349           |
| Other Net Income                   | 303,858              |
| Other Noninterest Expense          | 32,969               |
| Property, Plant and Equipment      | 133,421              |
| Revenues                           | 0                    |

| Output Variable          | Value in<br>1000 USD |
|--------------------------|----------------------|
| Liabilities              | 6,678,559            |
| Assets                   | 7,731,854            |
| Expenses                 | 218,221              |
| Stockholders Equity      | 1,053,295            |
| Net Income               | 85,637               |
| Comprehensive Net Income | 55,957               |
| Economic Capital Ratio   | 8.1%                 |