



The relative strengths and weaknesses of Independent Bank Group 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 Independent Bank Group Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Independent Bank Group Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 3.3% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	737,063
Cash Deposits and Cash Equivalents	130,779
Deposits	7,737,794
Fees	7,862
Goodwill	721,797
IT and Equipment Expense	10,754
Labor Expense	111,697
Liabilities and Borrowings	5,642,434
Loans and Leases Receivable	7,839,695
Long-term Debt	0
Occupancy	24,786
Other Assets	252,765
Other Compr. Net Income	-39,323
Other Expenses	17,559
Other Liabilities	-5,136,696
Other Net Income	316,392
Other Noninterest Expense	25,961
Property, Plant and Equipment	167,866
Revenues	42,224

Output Variable	Value in 1000 USD
Liabilities	8,243,532
Assets	9,849,965
Expenses	198,619
Stockholders Equity	1,606,433
Net Income	159,997
Comprehensive Net Income	120,674
Economic Capital Ratio	10%