



The relative strengths and weaknesses of Allegiance Bancshares 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 Allegiance Bancshares Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of Allegiance Bancshares Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.9%, being 2.0% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	20,544
Cash Deposits and Cash Equivalents	268,947
Deposits	3,662,536
Fees	2,009
Goodwill	223,125
IT and Equipment Expense	5,120
Labor Expense	56,704
Liabilities and Borrowings	2,465,761
Loans and Leases Receivable	3,681,975
Long-term Debt	0
Occupancy	5,845
Other Assets	418,941
Other Compr. Net Income	-3,224
Other Expenses	18,775
Other Liabilities	-2,176,032
Other Net Income	126,512
Other Noninterest Expense	6,282
Property, Plant and Equipment	41,717
Revenues	3,908

Output Variable	Value in 1000 USD
Liabilities	3,952,265
Assets	4,655,249
Expenses	94,735
Stockholders Equity	702,984
Net Income	35,685
Comprehensive Net Income	32,461
Economic Capital Ratio	8.9%