



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 17% points. The greatest weakness of Independent Bank Group Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 2.4% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	1,194,328
Cash Deposits and Cash Equivalents	565,170
Deposits	11,941,336
Fees	9,001
Goodwill	994,021
IT and Equipment Expense	17,103
Labor Expense	162,683
Liabilities and Borrowings	8,999,425
Loans and Leases Receivable	11,562,814
Long-term Debt	0
Occupancy	37,654
Other Assets	399,000
Other Compr. Net Income	-25,913
Other Expenses	56,216
Other Liabilities	-8,322,327
Other Net Income	489,952
Other Noninterest Expense	39,207
Property, Plant and Equipment	242,874
Revenues	78,176

Output Variable	Value in 1000 USD
Liabilities	12,618,434
Assets	14,958,207
Expenses	321,864
Stockholders Equity	2,339,773
Net Income	246,264
Comprehensive Net Income	220,351
Economic Capital Ratio	10%