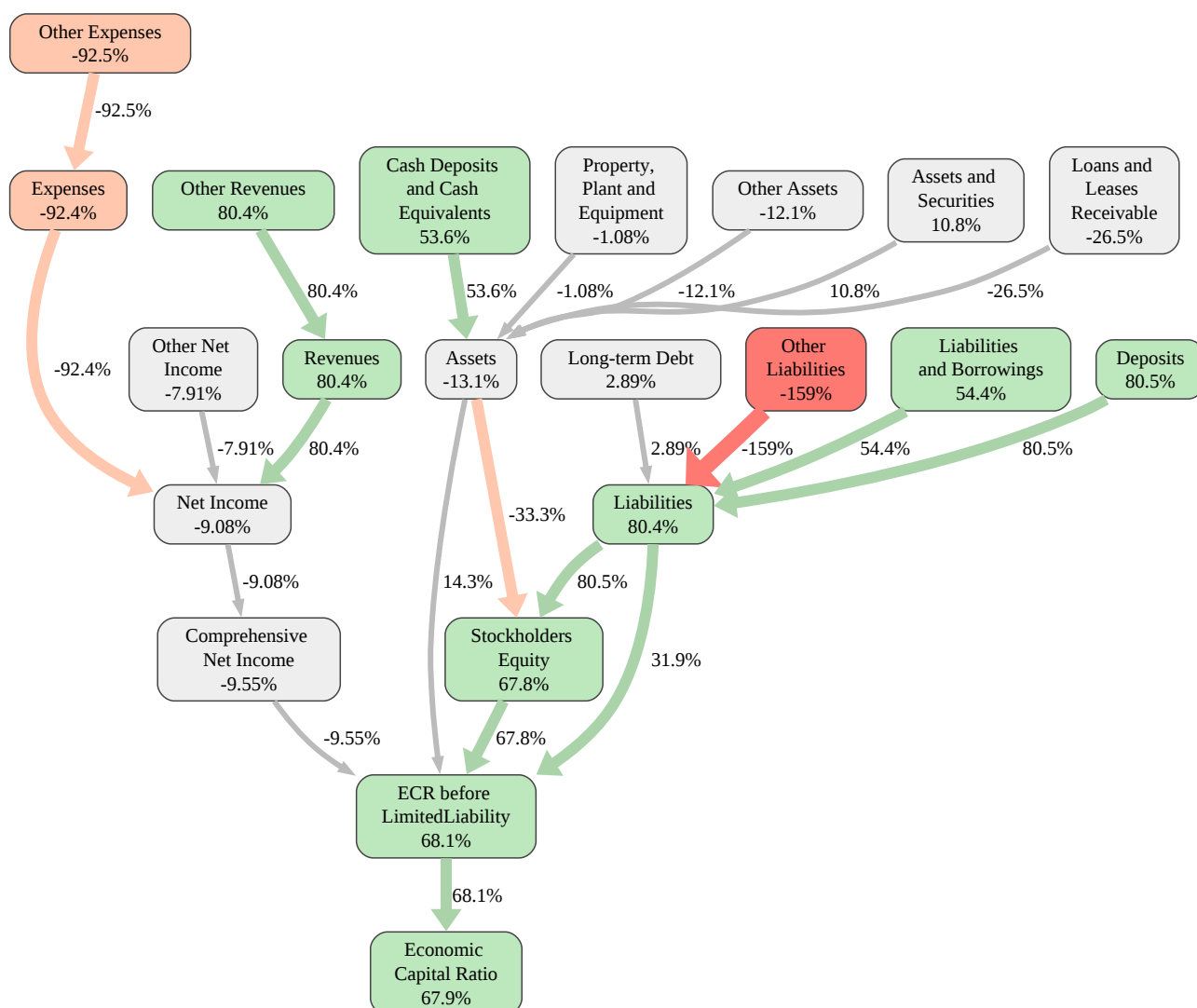




The relative strengths and weaknesses of Hilltop Holdings Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Hilltop Holdings Inc compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 80% points. The greatest weakness of Hilltop Holdings Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 159% points.

The company's Economic Capital Ratio, given in the ranking table, is 80%, being 68% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	224,748
Cash Deposits and Cash Equivalents	578,520
Deposits	0
Fees	0
Goodwill	23,988
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,130
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	96,041
Other Compr. Net Income	0
Other Expenses	158,719
Other Liabilities	267,912
Other Net Income	0
Other Noninterest Expense	0
Other Revenues	152,188
Property, Plant and Equipment	2,128

Output Variable	Value in 1000 USD
Liabilities	270,042
Assets	925,425
Expenses	158,719
Revenues	152,188
Stockholders Equity	655,383
Net Income	-6,531
Comprehensive Net Income	-6,531
BaseVar	1,162,030
ECR before Limited Liability	80%
Economic Capital Ratio	80%