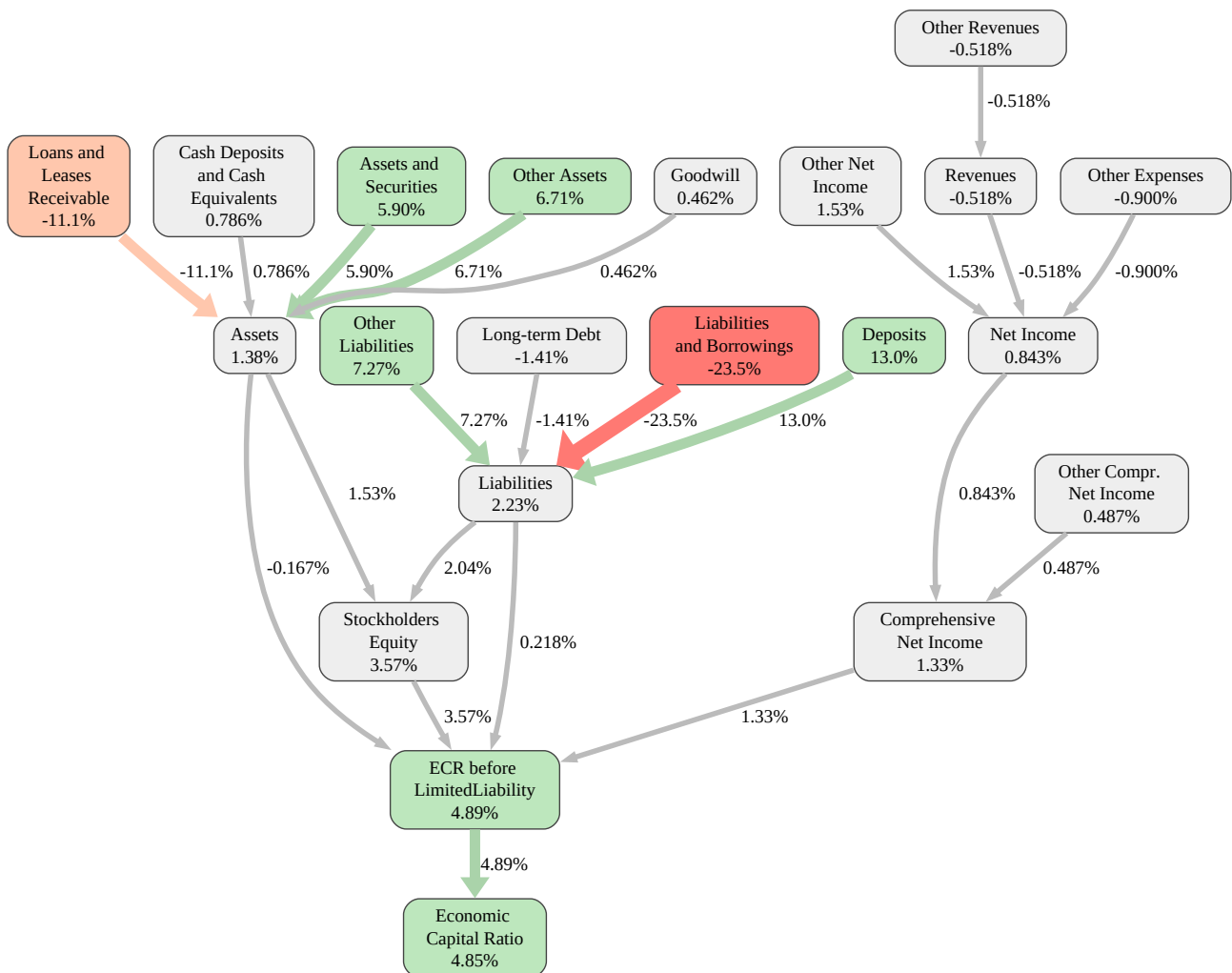




The relative strengths and weaknesses of Hilltop Holdings Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Hilltop Holdings Inc compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Hilltop Holdings Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 4.8% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,828,825
Cash Deposits and Cash Equivalents	669,357
Deposits	7,063,811
Fees	0
Goodwill	251,808
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,707,957
Loans and Leases Receivable	5,789,313
Long-term Debt	317,912
Occupancy	0
Other Assets	4,008,398
Other Compr. Net Income	-4,194
Other Expenses	83,461
Other Liabilities	-3,226,138
Other Net Income	231,405
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	190,361

Output Variable	Value in 1000 USD
Liabilities	10,863,542
Assets	12,738,062
Expenses	83,461
Revenues	0
Stockholders Equity	1,874,520
Net Income	147,944
Comprehensive Net Income	143,750
BaseVar	12,379,896
ECR before Limited Liability	17%
Economic Capital Ratio	17%