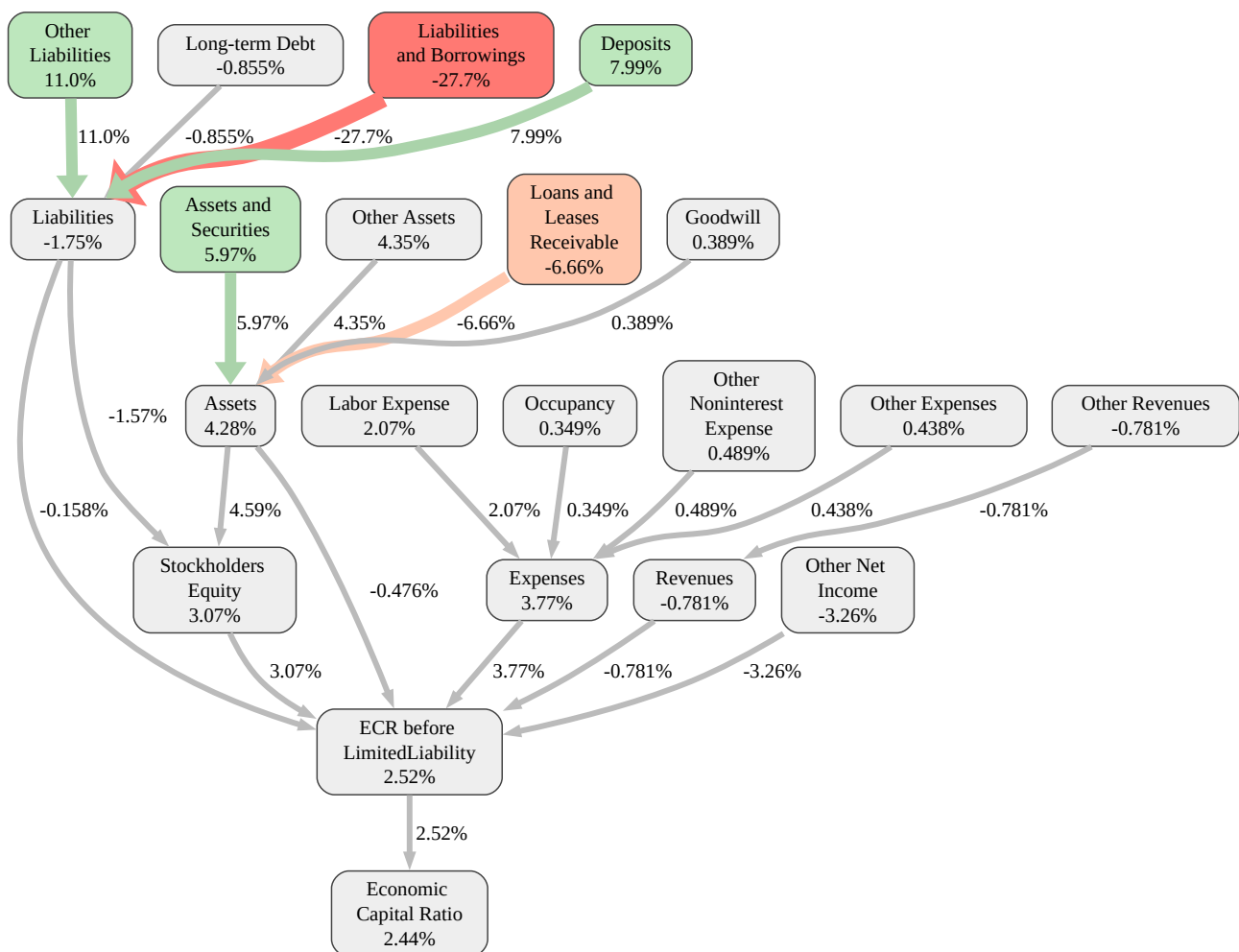




The relative strengths and weaknesses of Hilltop Holdings Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Hilltop Holdings Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Hilltop Holdings Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 2.4% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	2,572,177
Cash Deposits and Cash Equivalents	644,073
Deposits	8,536,156
Fees	0
Goodwill	291,435
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	7,705,571
Loans and Leases Receivable	6,870,972
Long-term Debt	228,872
Occupancy	0
Other Assets	3,067,542
Other Compr. Net Income	-9,918
Other Expenses	35,050
Other Liabilities	-4,760,920
Other Net Income	160,777
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	237,373

Output Variable	Value in 1000 USD
Liabilities	11,709,679
Assets	13,683,572
Expenses	35,050
Revenues	0
Stockholders Equity	1,973,893
Net Income	125,727
Comprehensive Net Income	115,809
BaseVar	13,070,053
ECR before Limited Liability	15%
Economic Capital Ratio	15%