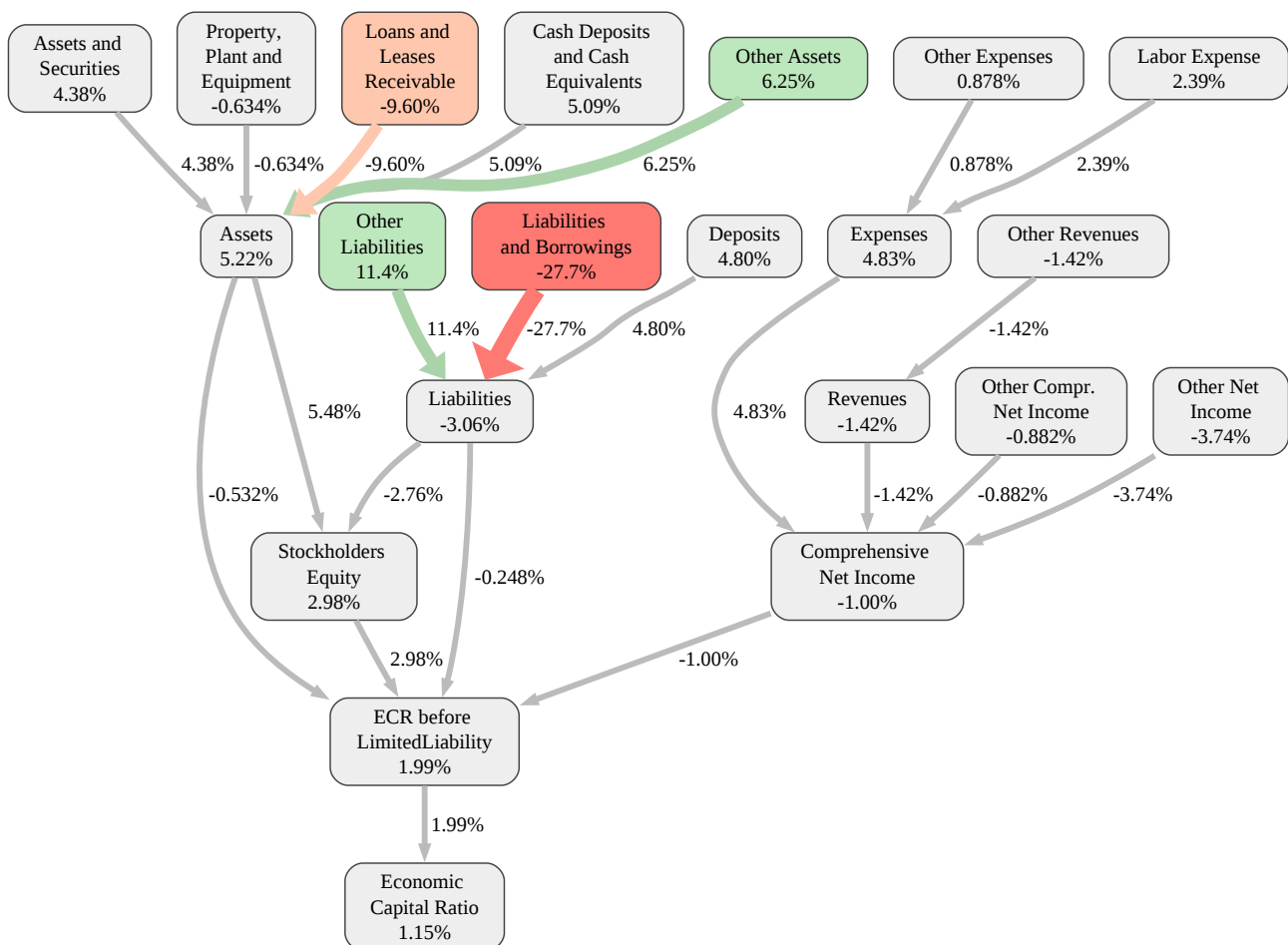




The relative strengths and weaknesses of Hilltop Holdings Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 14%, being 1.1% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	3,354,129
Cash Deposits and Cash Equivalents	1,858,700
Deposits	11,063,192
Fees	0
Goodwill	267,447
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	9,918,509
Loans and Leases Receivable	7,968,332
Long-term Debt	0
Occupancy	0
Other Assets	3,018,388
Other Compr. Net Income	3,693
Other Expenses	31,140
Other Liabilities	-6,665,034
Other Net Income	149,119
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	14,316,667
Assets	16,466,996
Expenses	31,140
Revenues	0
Stockholders Equity	2,150,329
Net Income	117,979
Comprehensive Net Income	121,672
BaseVar	15,725,704
ECR before LimitedLiability	14%
Economic Capital Ratio	14%