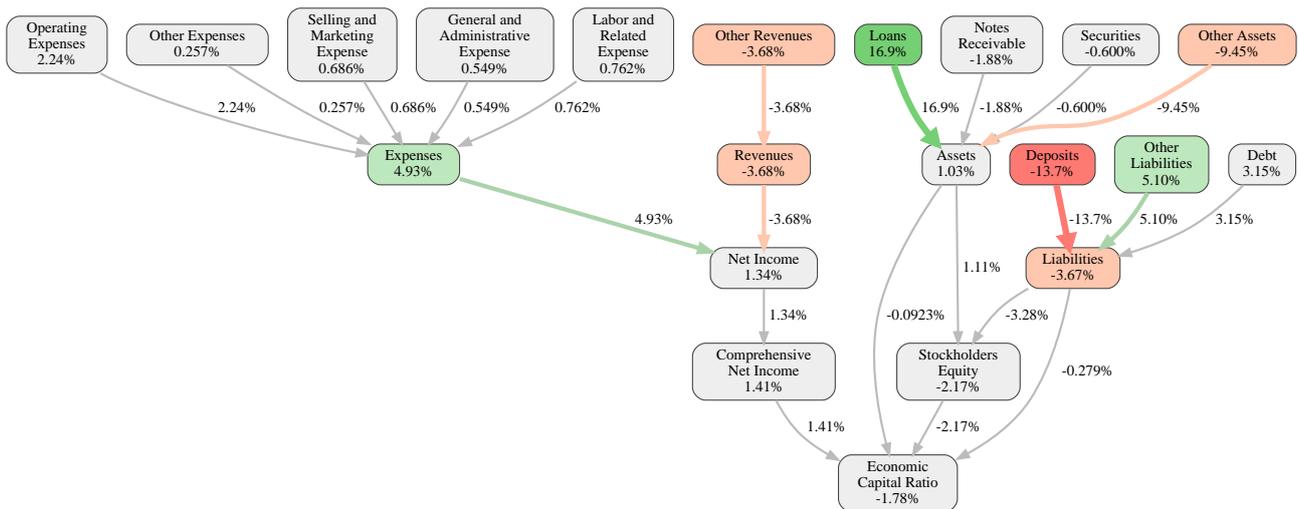




SAVINGS & CREDIT 2019

LegacyTexas Financial Group Inc.
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RealRate

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The relative strengths and weaknesses of LegacyTexas Financial 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 LegacyTexas Financial Group Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 17% points. The greatest weakness of LegacyTexas Financial Group Inc. is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 1.8% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	269,193
Debt	0
Deposits	6,841,715
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	7,694,096
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	1,087,853
Other Compr. Net Income	-3,229
Other Expenses	20,633
Other Liabilities	1,115,060
Other Net Income	174,822
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	9,051,142
Liabilities	7,956,775
Expenses	20,633
Revenues	0
Stockholders Equity	1,094,367
Net Income	154,189
Comprehensive Net Income	150,960
Economic Capital Ratio	8.2%