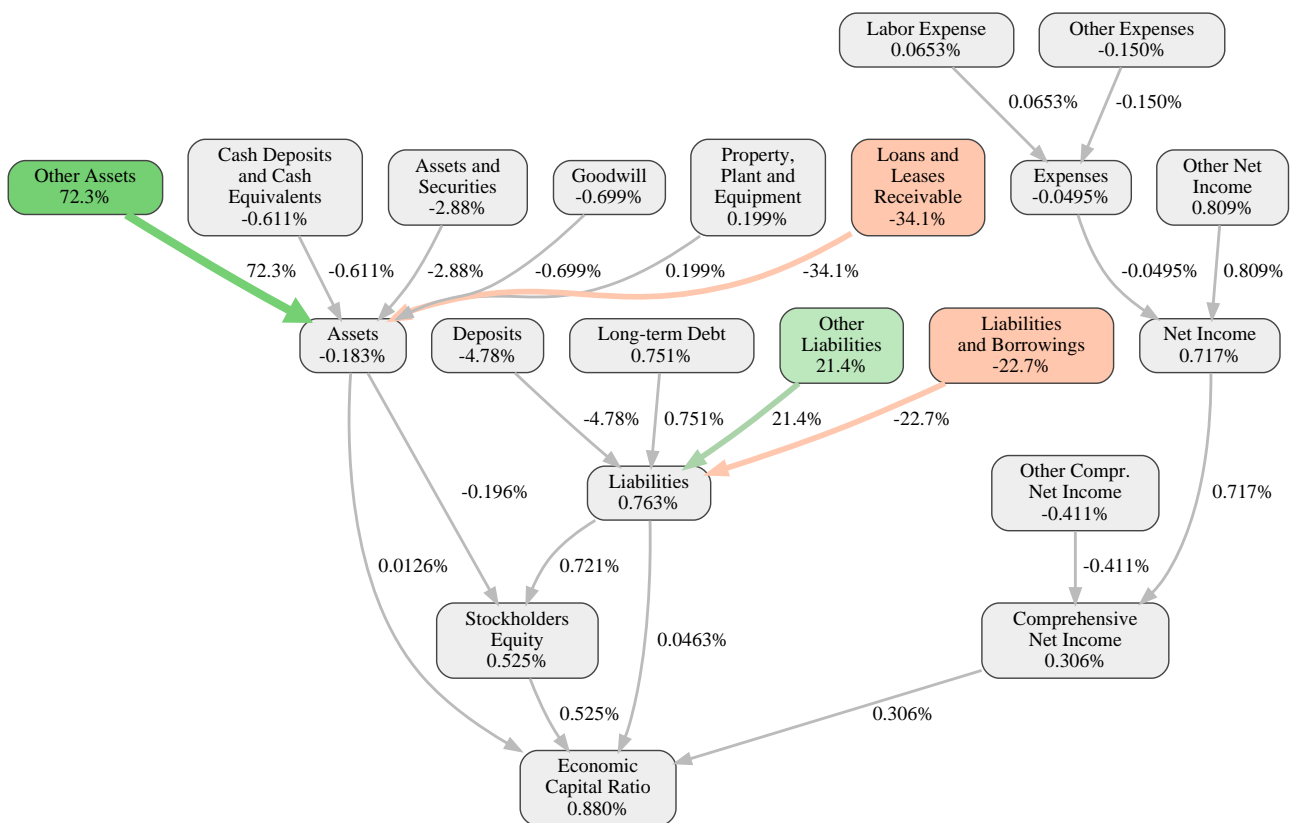




RealRate

STATE BANKS 2014

First Financial Bankshares INC
Rank 50 of 157



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The First AI Rating Agency

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The relative strengths and weaknesses of First Financial Bankshares 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 First Financial Bankshares INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 72% points. The greatest weakness of First Financial Bankshares INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.88% points above the market average of 9.2%.

Input Variable	Value in 1000 USD
Assets and Securities	71,334
Cash Deposits and Cash Equivalents	212,012
Deposits	4,135,075
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,800,171
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	4,843,357
Other Compr. Net Income	-40,945
Other Expenses	25,700
Other Liabilities	-2,300,685
Other Net Income	104,568
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	95,505

Output Variable	Value in 1000 USD
Liabilities	4,634,561
Assets	5,222,208
Expenses	25,700
Revenues	0
Stockholders Equity	587,647
Net Income	78,868
Comprehensive Net Income	37,923
Economic Capital Ratio	10%