



The relative strengths and weaknesses of Independent Bank 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 Independent Bank Group Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 28% points. The greatest weakness of Independent Bank Group Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.7%, being 0.50% points above the market average of 9.2%.

Input Variable	Value in 1000 USD
Assets and Securities	14,800
Cash Deposits and Cash Equivalents	93,054
Deposits	1,710,319
Fees	1,798
Goodwill	34,704
IT and Equipment Expense	1,347
Labor Expense	31,836
Liabilities and Borrowings	1,414,095
Loans and Leases Receivable	1,709,200
Long-term Debt	0
Occupancy	9,042
Other Assets	239,491
Other Compr. Net Income	-8,369
Other Expenses	6,568
Other Liabilities	-1,194,202
Other Net Income	71,111
Other Noninterest Expense	7,080
Other Revenues	11,021
Property, Plant and Equipment	72,735

Output Variable	Value in 1000 USD
Liabilities	1,930,212
Assets	2,163,984
Expenses	57,671
Revenues	11,021
Stockholders Equity	233,772
Net Income	24,461
Comprehensive Net Income	16,092
Economic Capital Ratio	9.7%