



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 76% points. The greatest weakness of First Financial Bankshares INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.9% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	59,906
Cash Deposits and Cash Equivalents	253,471
Deposits	4,750,255
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,220,253
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	5,431,825
Other Compr. Net Income	37,125
Other Expenses	29,033
Other Liabilities	-2,803,843
Other Net Income	118,592
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	103,000

Output Variable	Value in 1000 USD
Liabilities	5,166,665
Assets	5,848,202
Expenses	29,033
Revenues	0
Stockholders Equity	681,537
Net Income	89,559
Comprehensive Net Income	126,684
Economic Capital Ratio	12%