



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 27% points. The greatest weakness of Independent Bank Group Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.7% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	26,115
Cash Deposits and Cash Equivalents	324,047
Deposits	3,249,598
Fees	4,364
Goodwill	229,457
IT and Equipment Expense	2,080
Labor Expense	52,337
Liabilities and Borrowings	2,449,472
Loans and Leases Receivable	3,182,045
Long-term Debt	0
Occupancy	13,250
Other Assets	282,073
Other Compr. Net Income	-11,387
Other Expenses	7,806
Other Liabilities	-2,107,282
Other Net Income	118,786
Other Noninterest Expense	8,675
Other Revenues	13,624
Property, Plant and Equipment	88,902

Output Variable	Value in 1000 USD
Liabilities	3,591,788
Assets	4,132,639
Expenses	88,512
Revenues	13,624
Stockholders Equity	540,851
Net Income	43,898
Comprehensive Net Income	32,511
Economic Capital Ratio	12%