



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 80% points. The greatest weakness of First Financial Bankshares INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.9% points above the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	85,635
Cash Deposits and Cash Equivalents	272,886
Deposits	5,190,169
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,487,899
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	6,190,837
Other Compr. Net Income	-94
Other Expenses	31,437
Other Liabilities	-2,817,984
Other Net Income	131,818
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	115,712

Output Variable	Value in 1000 USD
Liabilities	5,860,084
Assets	6,665,070
Expenses	31,437
Revenues	0
Stockholders Equity	804,986
Net Income	100,381
Comprehensive Net Income	100,287
Economic Capital Ratio	12%