



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 26% points. The greatest weakness of Independent Bank Group Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.4% points above the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	22,212
Cash Deposits and Cash Equivalents	293,279
Deposits	4,028,279
Fees	5,450
Goodwill	258,643
IT and Equipment Expense	3,384
Labor Expense	60,541
Liabilities and Borrowings	2,966,605
Loans and Leases Receivable	3,960,809
Long-term Debt	0
Occupancy	16,058
Other Assets	427,042
Other Compr. Net Income	-19,032
Other Expenses	6,436
Other Liabilities	-2,567,193
Other Net Income	144,867
Other Noninterest Expense	11,329
Other Revenues	16,128
Property, Plant and Equipment	93,015

Output Variable	Value in 1000 USD
Liabilities	4,427,691
Assets	5,055,000
Expenses	103,198
Revenues	16,128
Stockholders Equity	627,309
Net Income	57,797
Comprehensive Net Income	38,765
Economic Capital Ratio	11%