



First Financial Bankshares INC Rank 33 of 177

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 Assets and Securities, increasing the Economic Capital Ratio by 37% points. The greatest weakness of First Financial Bankshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.9% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	2,946,903
Cash Deposits and Cash Equivalents	256,486
Deposits	5,478,539
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,796,657
Loans and Leases Receivable	3,311,528
Long-term Debt	0
Occupancy	0
Other Assets	172,329
Other Compr. Net Income	-28,950
Other Expenses	31,153
Other Liabilities	-3,303,150
Other Net Income	135,927
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	122,685

Output Variable	Value in 1000 USD
Liabilities	5,972,046
Assets	6,809,931
Expenses	31,153
Revenues	0
Stockholders Equity	837,885
Net Income	104,774
Comprehensive Net Income	75,824
Economic Capital Ratio	11%