





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 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.7% points above the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	3,163,198
Cash Deposits and Cash Equivalents	372,347
Deposits	5,962,961
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,946,708
Loans and Leases Receivable	3,437,413
Long-term Debt	0
Occupancy	0
Other Assets	157,731
Other Compr. Net Income	8,341
Other Expenses	26,817
Other Liabilities	-3,577,722
Other Net Income	147,188
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	124,026

Output Variable	Value in 1000 USD
Liabilities	6,331,947
Assets	7,254,715
Expenses	26,817
Revenues	0
Stockholders Equity	922,768
Net Income	120,371
Comprehensive Net Income	128,712
Economic Capital Ratio	12%