





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 22% points. The greatest weakness of Independent Bank Group 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 14%, being 4.2% points above the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	34,119
Cash Deposits and Cash Equivalents	431,102
Deposits	6,632,822
Fees	8,875
Goodwill	621,458
IT and Equipment Expense	8,597
Labor Expense	95,741
Liabilities and Borrowings	4,745,443
Loans and Leases Receivable	6,432,273
Long-term Debt	0
Occupancy	22,079
Other Assets	1,017,676
Other Compr. Net Income	-44,562
Other Expenses	23,565
Other Liabilities	-4,029,820
Other Net Income	257,213
Other Noninterest Expense	17,956
Other Revenues	41,287
Property, Plant and Equipment	147,835

Output Variable	Value in 1000 USD
Liabilities	7,348,445
Assets	8,684,463
Expenses	176,813
Revenues	41,287
Stockholders Equity	1,336,018
Net Income	121,687
Comprehensive Net Income	77,125
Economic Capital Ratio	14%