



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 29% points. The greatest weakness of First Financial Bankshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.9% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	3,249,539
Cash Deposits and Cash Equivalents	248,647
Deposits	6,180,389
Fees	2,333
Goodwill	0
IT and Equipment Expense	13,841
Labor Expense	105,189
Liabilities and Borrowings	4,079,519
Loans and Leases Receivable	3,902,434
Long-term Debt	0
Occupancy	11,173
Other Assets	197,813
Other Compr. Net Income	-29,680
Other Expenses	52,716
Other Liabilities	-3,581,349
Other Net Income	303,858
Other Noninterest Expense	32,969
Other Revenues	0
Property, Plant and Equipment	133,421

Output Variable	Value in 1000 USD
Liabilities	6,678,559
Assets	7,731,854
Expenses	218,221
Revenues	0
Stockholders Equity	1,053,295
Net Income	85,637
Comprehensive Net Income	55,957
Economic Capital Ratio	12%