



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 28% 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 16%, being 4.3% points above the market average of 11%.

Input Variable	Value in 1000 USD
Assets and Securities	3,504,236
Cash Deposits and Cash Equivalents	282,604
Deposits	6,603,806
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,572,240
Loans and Leases Receivable	4,142,470
Long-term Debt	0
Occupancy	0
Other Assets	201,895
Other Compr. Net Income	64,661
Other Expenses	33,220
Other Liabilities	-4,141,016
Other Net Income	198,032
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	131,022

Output Variable	Value in 1000 USD
Liabilities	7,035,030
Assets	8,262,227
Expenses	33,220
Revenues	0
Stockholders Equity	1,227,197
Net Income	164,812
Comprehensive Net Income	229,473
Economic Capital Ratio	16%