



The relative strengths and weaknesses of Allegiance Bancshares 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 Allegiance Bancshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 25% points. The greatest weakness of Allegiance Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 2.0% points above the market average of 11%.

Input Variable	Value in 1000 USD
Assets and Securities	18,530
Cash Deposits and Cash Equivalents	346,248
Deposits	4,068,101
Fees	2,333
Goodwill	223,642
IT and Equipment Expense	7,464
Labor Expense	77,593
Liabilities and Borrowings	2,842,929
Loans and Leases Receivable	3,885,872
Long-term Debt	0
Occupancy	8,179
Other Assets	451,572
Other Compr. Net Income	7,788
Other Expenses	28,567
Other Liabilities	-2,628,241
Other Net Income	178,663
Other Noninterest Expense	9,926
Other Revenues	6,228
Property, Plant and Equipment	66,790

Output Variable	Value in 1000 USD
Liabilities	4,282,789
Assets	4,992,654
Expenses	134,062
Revenues	6,228
Stockholders Equity	709,865
Net Income	50,829
Comprehensive Net Income	58,617
Economic Capital Ratio	13%