



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 26% points. The greatest weakness of First Financial Bankshares 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 16%, being 6.2% points above the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	4,526,287
Cash Deposits and Cash Equivalents	729,084
Deposits	8,675,817
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	5,795,036
Loans and Leases Receivable	5,104,499
Long-term Debt	0
Occupancy	0
Other Assets	402,361
Other Compr. Net Income	102,889
Other Expenses	40,331
Other Liabilities	-5,244,543
Other Net Income	242,365
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	142,269

Output Variable	Value in 1000 USD
Liabilities	9,226,310
Assets	10,904,500
Expenses	40,331
Revenues	0
Stockholders Equity	1,678,190
Net Income	202,034
Comprehensive Net Income	304,923
Economic Capital Ratio	16%