



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 30% points. The greatest weakness of First Financial Bankshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 2.6% points above the market average of 9.6%.

Input Variable	Value in 1000 USD
Assets and Securities	6,744,013
Cash Deposits and Cash Equivalents	528,588
Deposits	10,566,488
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,870,467
Loans and Leases Receivable	5,325,507
Long-term Debt	0
Occupancy	0
Other Assets	354,589
Other Compr. Net Income	-108,964
Other Expenses	44,408
Other Liabilities	-6,093,718
Other Net Income	271,970
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	149,764

Output Variable	Value in 1000 USD
Liabilities	11,343,237
Assets	13,102,461
Expenses	44,408
Revenues	0
Stockholders Equity	1,759,224
Net Income	227,562
Comprehensive Net Income	118,598
Economic Capital Ratio	12%