



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 25% points. The greatest weakness of First Financial Bankshares INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.8%, being 2.9% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	5,796,882
Cash Deposits and Cash Equivalents	330,678
Deposits	11,005,507
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	6,979,756
Loans and Leases Receivable	6,366,034
Long-term Debt	0
Occupancy	0
Other Assets	327,499
Other Compr. Net Income	-634,481
Other Expenses	46,399
Other Liabilities	-6,276,934
Other Net Income	280,874
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	152,973

Output Variable	Value in 1000 USD
Liabilities	11,708,329
Assets	12,974,066
Expenses	46,399
Revenues	0
Stockholders Equity	1,265,737
Net Income	234,475
Comprehensive Net Income	-400,006
Economic Capital Ratio	4.8%