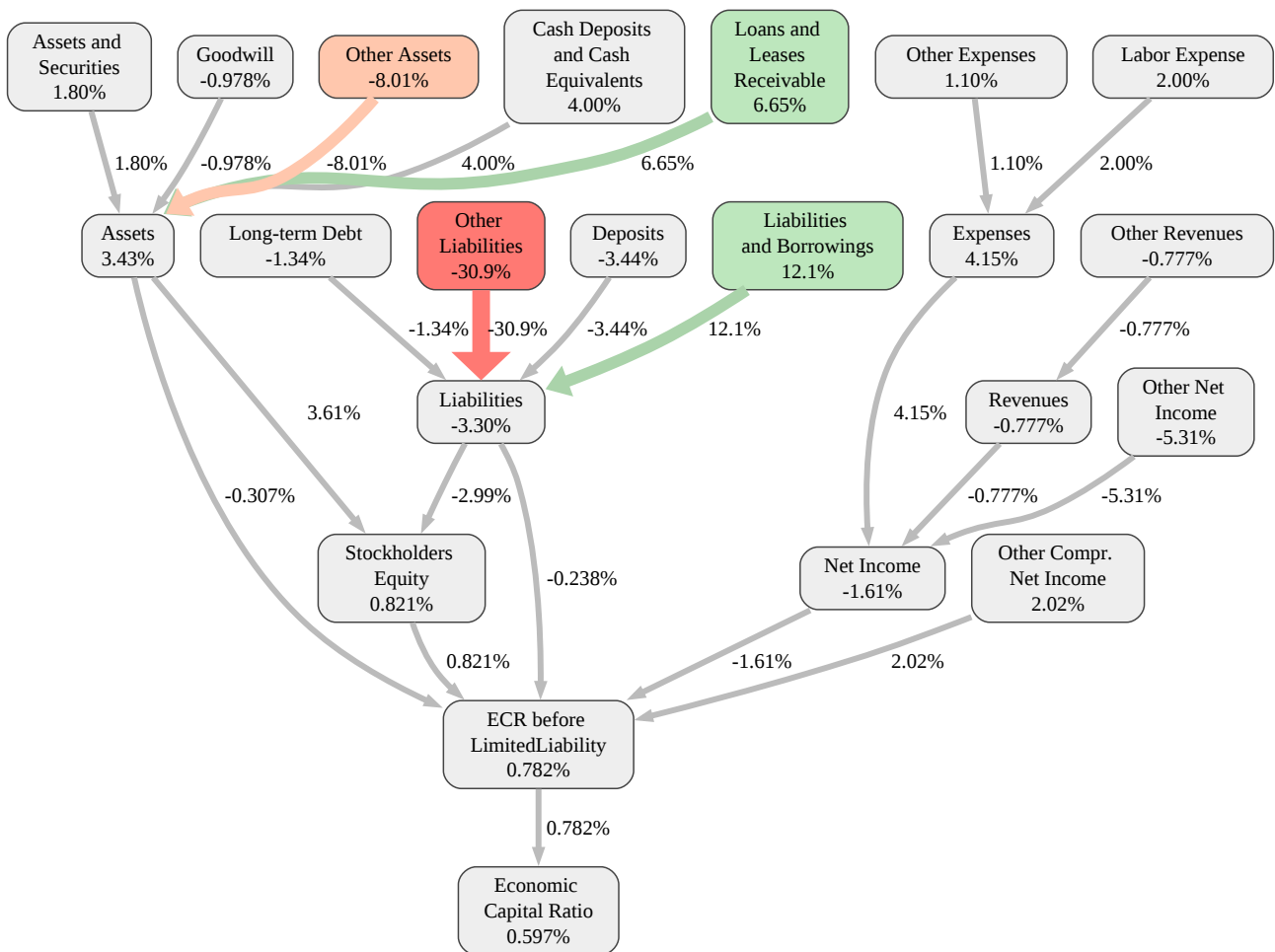




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The relative strengths and weaknesses of Texas Capital Bancshares INC TX are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Texas Capital Bancshares INC TX compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Texas Capital Bancshares INC TX is the variable Other Liabilities, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.60% points above the market average of 12%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	5,277,779	Liabilities	27,363,947
Cash Deposits and Cash Equivalents	3,188,808	Assets	30,731,883
Deposits	25,238,599	Expenses	29,553
Fees	0	Revenues	0
Goodwill	0	Stockholders Equity	3,367,936
IT and Equipment Expense	0	Net Income	77,508
Labor Expense	0	Comprehensive Net Income	256,405
Liabilities and Borrowings	1,441,322	BaseVar	29,620,567
Loans and Leases Receivable	22,178,357	ECR before LimitedLiability	12%
Long-term Debt	660,346	Economic Capital Ratio	12%
Occupancy	0		
Other Assets	1,496		
Other Compr. Net Income	178,897		
Other Expenses	29,553		
Other Liabilities	23,680		
Other Net Income	107,061		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	85,443		