



The relative strengths and weaknesses of Independent Bank Group 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 Independent Bank Group Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 17% points. The greatest weakness of Independent Bank Group Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 21% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.9%, being 2.3% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,297,423
Cash Deposits and Cash Equivalents	1,813,987
Deposits	14,398,927
Fees	0
Goodwill	994,021
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	10,644,282
Loans and Leases Receivable	12,978,238
Long-term Debt	0
Occupancy	0
Other Assets	420,340
Other Compr. Net Income	17,023
Other Expenses	51,173
Other Liabilities	-9,805,104
Other Net Income	252,382
Other Noninterest Expense	0
Property, Plant and Equipment	249,467
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	15,238,105
Assets	17,753,476
Expenses	51,173
Stockholders Equity	2,515,371
Net Income	201,209
Comprehensive Net Income	218,232
Economic Capital Ratio	8.9%