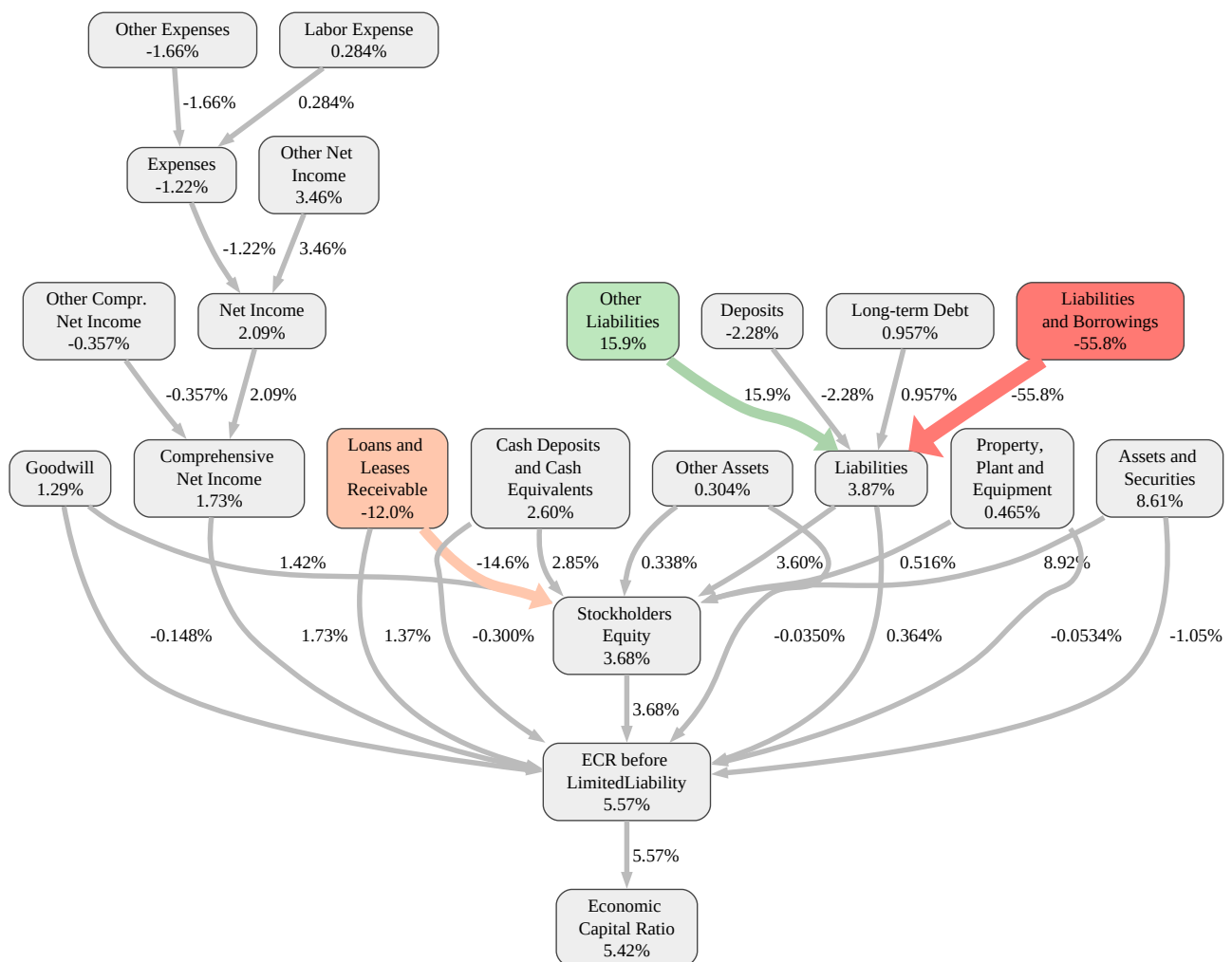




The relative strengths and weaknesses of Hilltop Holdings Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Hilltop Holdings Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Hilltop Holdings Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 56% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 5.4% points above the market average of 10%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	1,575,997	Liabilities	7,591,301
Cash Deposits and Cash Equivalents	713,099	Assets	8,903,223
Deposits	6,722,019	Expenses	70,684
Fees	0	Revenues	0
Goodwill	251,808	Stockholders Equity	1,311,922
IT and Equipment Expense	0	Net Income	126,709
Labor Expense	0	Comprehensive Net Income	82,385
Liabilities and Borrowings	6,600,651	BaseVar	8,814,270
Loans and Leases Receivable	3,481,405	ECR before Limited Liability	16%
Long-term Debt	0	Economic Capital Ratio	16%
Occupancy	0		
Other Assets	2,682,446		
Other Compr. Net Income	-44,324		
Other Expenses	70,684		
Other Liabilities	-5,731,369		
Other Net Income	197,393		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	198,468		