





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 16% points. The greatest weakness of Independent Bank Group Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.5%, being 2.0% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	2,137,173
Cash Deposits and Cash Equivalents	2,608,444
Deposits	15,553,908
Fees	0
Goodwill	994,021
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	10,885,189
Loans and Leases Receivable	12,290,740
Long-term Debt	0
Occupancy	0
Other Assets	394,247
Other Compr. Net Income	-31,092
Other Expenses	57,483
Other Liabilities	-10,283,099
Other Net Income	282,233
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	308,023

Output Variable	Value in 1000 USD
Liabilities	16,155,998
Assets	18,732,648
Expenses	57,483
Revenues	0
Stockholders Equity	2,576,650
Net Income	224,750
Comprehensive Net Income	193,658
Economic Capital Ratio	8.5%