





STATE BANKS 2023



Independent Bank Group Inc. Rank 20 of 165



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 6.9%, being 2.3% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,845,810
Cash Deposits and Cash Equivalents	654,322
Deposits	15,121,417
Fees	0
Goodwill	994,021
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	10,781,782
Loans and Leases Receivable	13,760,576
Long-term Debt	0
Occupancy	0
Other Assets	648,317
Other Compr. Net Income	-217,817
Other Expenses	50,004
Other Liabilities	-10,030,168
Other Net Income	246,295
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	355,368

Output Variable	Value in 1000 USD
Liabilities	15,873,031
Assets	18,258,414
Expenses	50,004
Revenues	0
Stockholders Equity	2,385,383
Net Income	196,291
Comprehensive Net Income	-21,526
Economic Capital Ratio	6.9%