

April 27, 2006

Mail Stop 4561

Mr. F. Scott Dueser  
President and Chief Executive Officer  
First Financial Bankshares, Inc.  
400 Pine Street  
Abilene, Texas 79601

**Re: First Financial Bankshares, Inc.**  
**Form 10-K for Fiscal Year Ended December 31, 2005**  
**Filed February 28, 2006**  
**Form 10-K/A for Fiscal Year Ended December 31, 2005**  
**Filed March 2, 2006**  
**File Number: 000-07674**

Dear Mr. Dueser:

We have completed our limited review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

John P. Nolan  
Accounting Branch Chief