



The relative strengths and weaknesses of Veritex 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 Veritex Holdings Inc. compared to the market average is the variable Loans and Leases Receivable, increasing the Economic Capital Ratio by 4.3% points. The greatest weakness of Veritex Holdings Inc. is the variable Other Assets, reducing the Economic Capital Ratio by 4.7% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.6%, being 2.0% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	1,149,387
Cash Deposits and Cash Equivalents	251,550
Deposits	5,894,350
Fees	0
Goodwill	370,840
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,657,325
Loans and Leases Receivable	5,905,451
Long-term Debt	0
Occupancy	0
Other Assets	159,173
Other Compr. Net Income	21,991
Other Expenses	25,121
Other Liabilities	-1,787,535
Other Net Income	115,860
Other Noninterest Expense	0
Property, Plant and Equipment	118,536
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	6,764,140
Assets	7,954,937
Expenses	25,121
Stockholders Equity	1,190,797
Net Income	90,739
Comprehensive Net Income	112,730
Economic Capital Ratio	9.6%