



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 6.6% points. The greatest weakness of Veritex Holdings Inc. is the variable Other Assets, reducing the Economic Capital Ratio by 4.1% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 2.0% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,257,390
Cash Deposits and Cash Equivalents	230,825
Deposits	6,512,846
Fees	0
Goodwill	370,840
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,960,681
Loans and Leases Receivable	6,699,828
Long-term Debt	0
Occupancy	0
Other Assets	146,925
Other Compr. Net Income	37,164
Other Expenses	14,203
Other Liabilities	-1,856,032
Other Net Income	88,086
Other Noninterest Expense	0
Property, Plant and Equipment	115,063
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	7,617,495
Assets	8,820,871
Expenses	14,203
Stockholders Equity	1,203,376
Net Income	73,883
Comprehensive Net Income	111,047
Economic Capital Ratio	8.7%