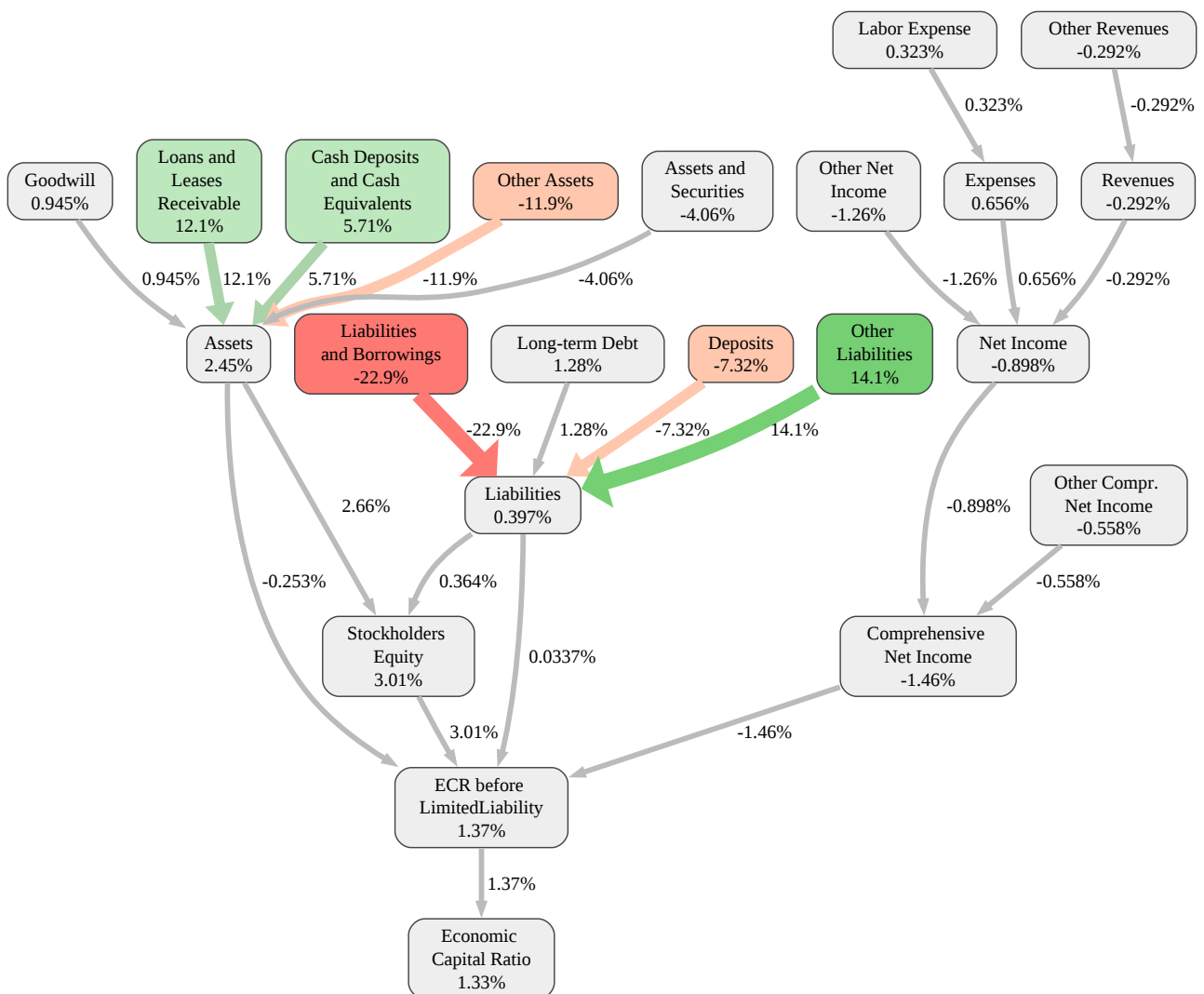






STATE BANKS 2015

Veritex Holdings Inc
Rank 32 of 93



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 Other Liabilities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of Veritex Holdings Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.3% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	2,512
Cash Deposits and Cash Equivalents	93,251
Deposits	638,743
Fees	0
Goodwill	19,148
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	387,619
Loans and Leases Receivable	606,136
Long-term Debt	0
Occupancy	0
Other Assets	70,089
Other Compr. Net Income	146
Other Expenses	2,705
Other Liabilities	-337,388
Other Net Income	7,910
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,150

Output Variable	Value in 1000 USD
Liabilities	688,974
Assets	802,286
Expenses	2,705
Revenues	0
Stockholders Equity	113,312
Net Income	5,205
Comprehensive Net Income	5,351
BaseVar	765,161
ECR before Limited Liability	14%
Economic Capital Ratio	14%