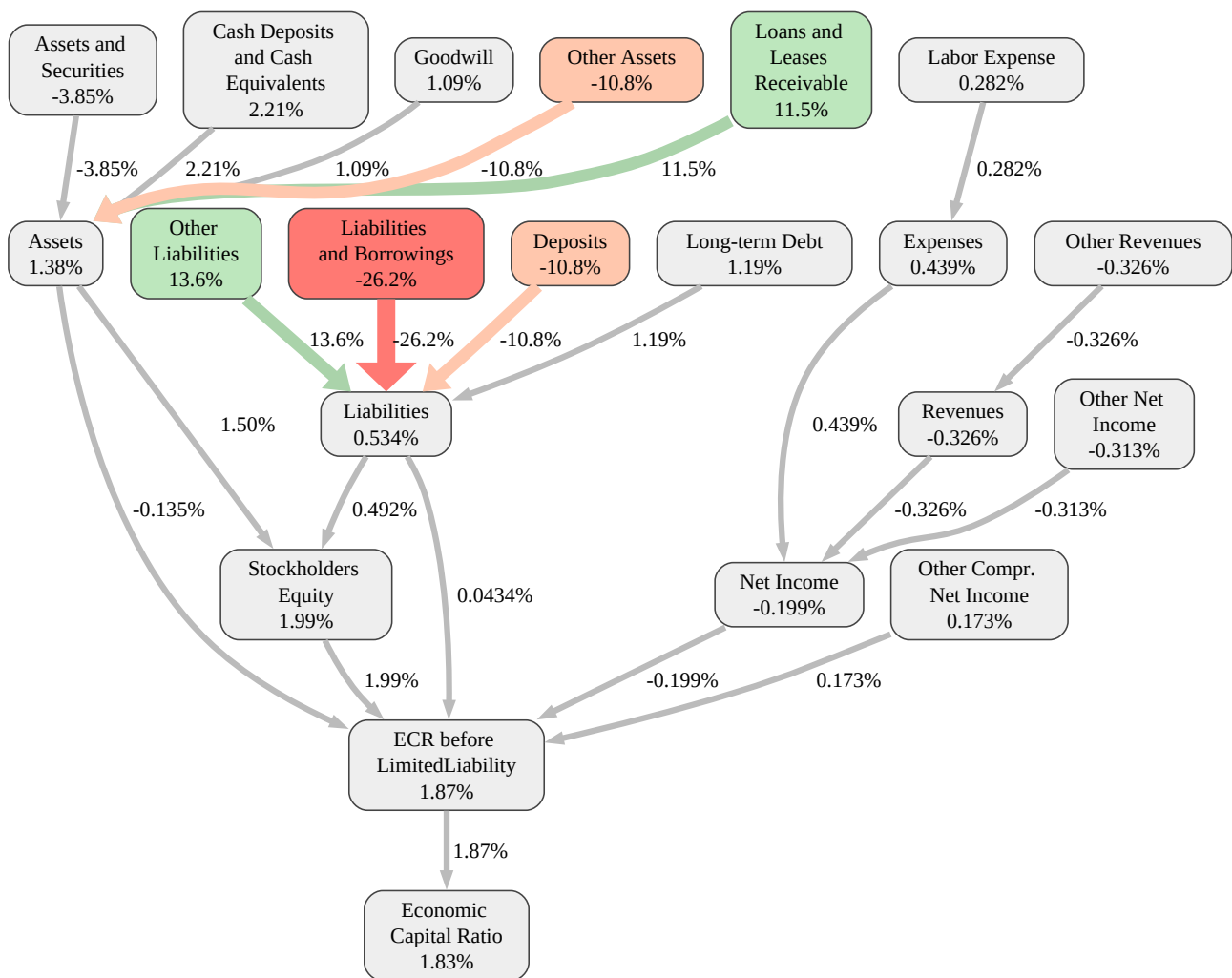






STATE BANKS 2016

Veritex Holdings Inc
Rank 26 of 101



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 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.8% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	2,520
Cash Deposits and Cash Equivalents	71,551
Deposits	868,410
Fees	0
Goodwill	26,865
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	567,043
Loans and Leases Receivable	816,564
Long-term Debt	0
Occupancy	0
Other Assets	104,651
Other Compr. Net Income	-314
Other Expenses	4,117
Other Liabilities	-527,899
Other Net Income	12,907
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	17,449

Output Variable	Value in 1000 USD
Liabilities	907,554
Assets	1,039,600
Expenses	4,117
Revenues	0
Stockholders Equity	132,046
Net Income	8,790
Comprehensive Net Income	8,476
BaseVar	1,005,045
ECR before Limited Liability	14%
Economic Capital Ratio	14%