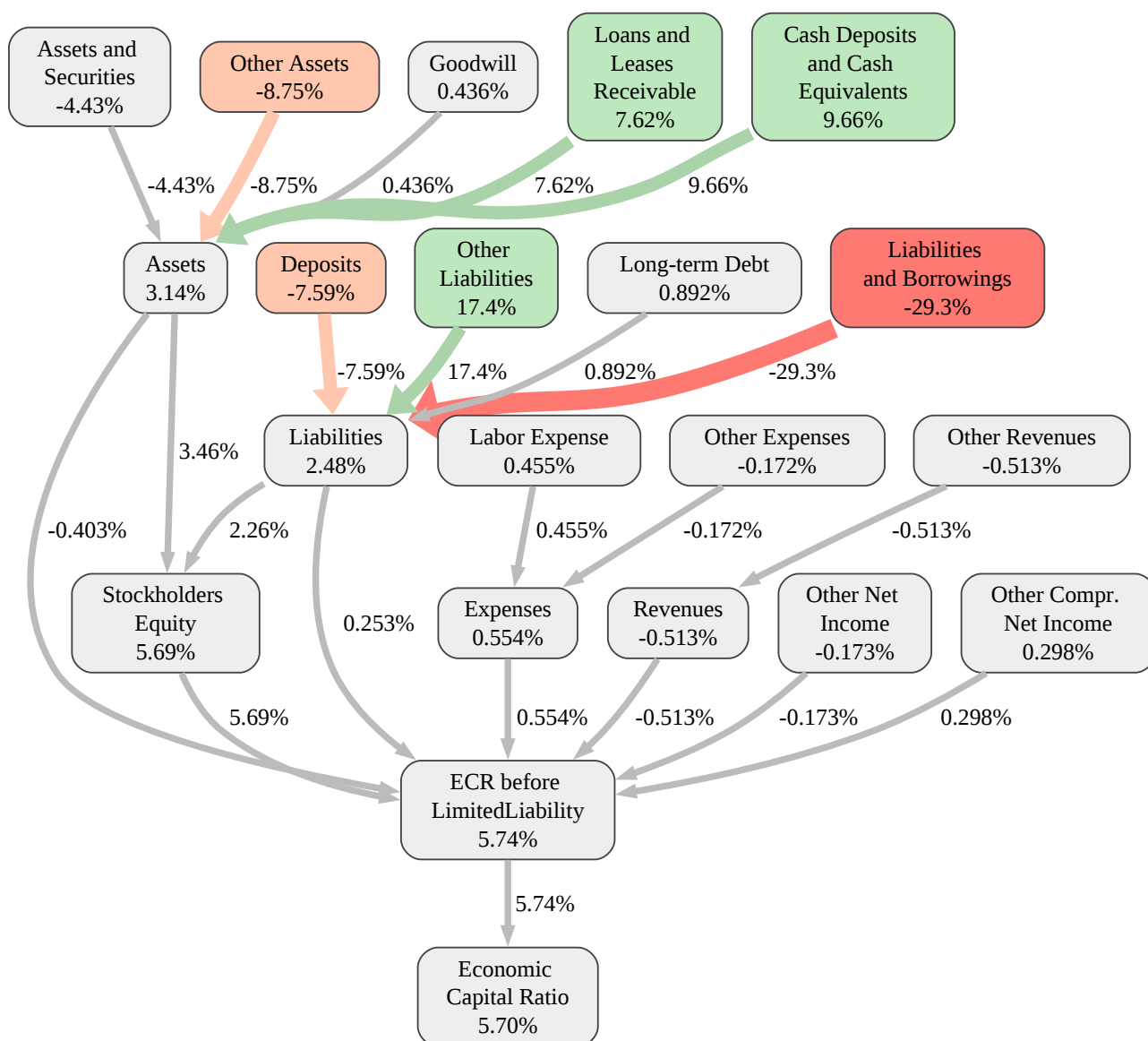




The relative strengths and weaknesses of Veritex Holdings Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Veritex Holdings Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 17% points. The greatest weakness of Veritex Holdings Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 5.7% points above the market average of 12%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	5,067	Liabilities	1,169,419
Cash Deposits and Cash Equivalents	234,791	Assets	1,408,507
Deposits	1,119,630	Expenses	6,467
Fees	0	Revenues	0
Goodwill	26,865	Stockholders Equity	239,088
IT and Equipment Expense	0	Net Income	12,551
Labor Expense	0	Comprehensive Net Income	11,445
Liabilities and Borrowings	792,016	BaseVar	1,337,226
Loans and Leases Receivable	988,526	ECR before Limited Liability	18%
Long-term Debt	0	Economic Capital Ratio	18%
Occupancy	0		
Other Assets	135,845		
Other Compr. Net Income	-1,106		
Other Expenses	6,467		
Other Liabilities	-742,227		
Other Net Income	19,018		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	17,413		