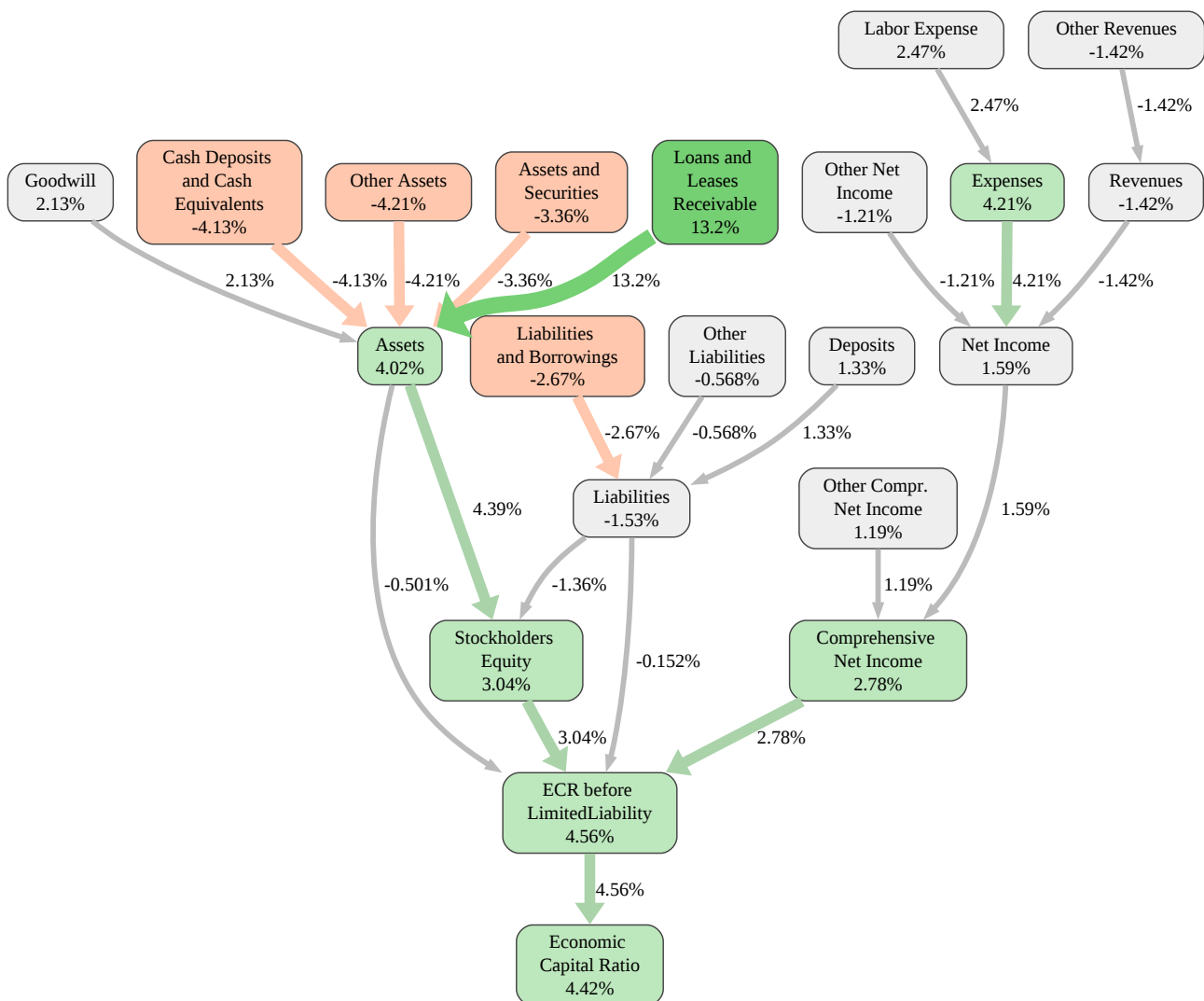




The relative strengths and weaknesses of Veritex Holdings Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 13% points. The greatest weakness of Veritex Holdings Inc is the variable Other Assets, reducing the Economic Capital Ratio by 4.2% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 4.4% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	1,381,936
Cash Deposits and Cash Equivalents	379,784
Deposits	7,363,615
Fees	0
Goodwill	403,771
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,276,312
Loans and Leases Receivable	7,333,276
Long-term Debt	0
Occupancy	0
Other Assets	149,211
Other Compr. Net Income	7,845
Other Expenses	36,722
Other Liabilities	-2,197,757
Other Net Income	176,306
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	109,271

Output Variable	Value in 1000 USD
Liabilities	8,442,170
Assets	9,757,249
Expenses	36,722
Revenues	0
Stockholders Equity	1,315,079
Net Income	139,584
Comprehensive Net Income	147,429
BaseVar	9,500,594
ECR before Limited Liability	17%
Economic Capital Ratio	17%