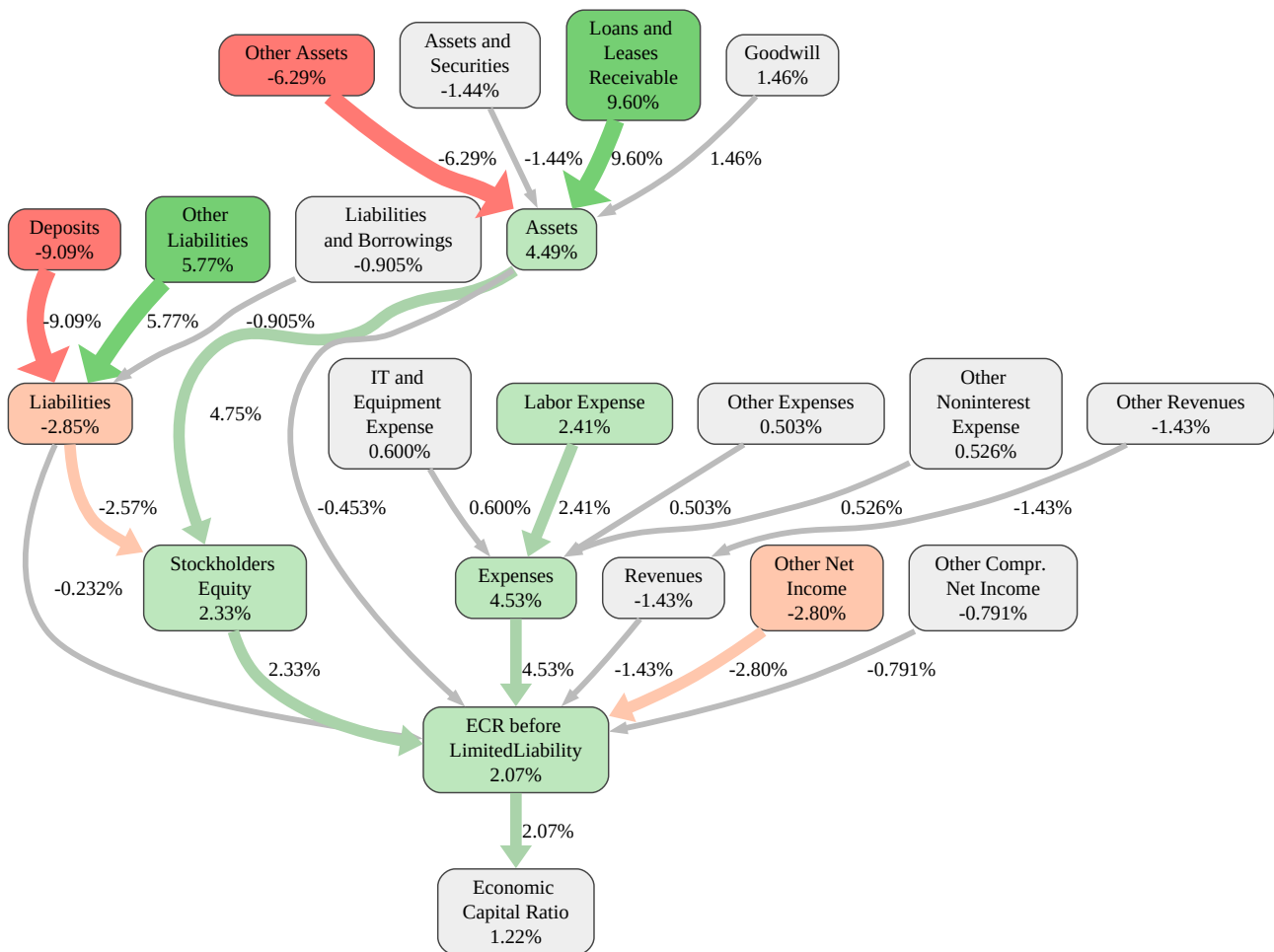






STATE BANKS 2024

Veritex Holdings Inc
Rank 42 of 134



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 9.6% points. The greatest weakness of Veritex Holdings Inc is the variable Deposits, reducing the Economic Capital Ratio by 9.1% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.2% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	1,574,913
Cash Deposits and Cash Equivalents	629,063
Deposits	10,338,195
Fees	0
Goodwill	404,452
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,348,385
Loans and Leases Receivable	9,553,596
Long-term Debt	0
Occupancy	0
Other Assets	126,586
Other Compr. Net Income	5,940
Other Expenses	36,023
Other Liabilities	-3,823,566
Other Net Income	144,284
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	105,727

Output Variable	Value in 1000 USD
Liabilities	10,863,014
Assets	12,394,337
Expenses	36,023
Revenues	0
Stockholders Equity	1,531,323
Net Income	108,261
Comprehensive Net Income	114,201
BaseVar	11,966,714
ECR before Limited Liability	14%
Economic Capital Ratio	14%