





STATE BANKS 2023



Veritex Holdings Inc. Rank 29 of 165



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 7.3% points. The greatest weakness of Veritex Holdings Inc. is the variable Other Assets, reducing the Economic Capital Ratio by 4.0% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.5%, being 1.9% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	1,655,059
Cash Deposits and Cash Equivalents	436,077
Deposits	9,123,234
Fees	0
Goodwill	404,452
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	4,395,975
Loans and Leases Receivable	9,412,240
Long-term Debt	0
Occupancy	0
Other Assets	137,709
Other Compr. Net Income	-133,473
Other Expenses	40,319
Other Liabilities	-2,814,621
Other Net Income	186,634
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	108,824

Output Variable	Value in 1000 USD
Liabilities	10,704,588
Assets	12,154,361
Expenses	40,319
Revenues	0
Stockholders Equity	1,449,773
Net Income	146,315
Comprehensive Net Income	12,842
Economic Capital Ratio	6.5%