

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

**PURSUANT TO SECTION 13 OR 15(d) OF
THE SECURITIES EXCHANGE ACT OF 1934**

Date of Report (date of earliest event reported): **September 20, 2017**

VERITEX HOLDINGS, INC.

(Exact name of Registrant as specified in its charter)

Texas

(State or other jurisdiction of
incorporation or organization)

001-36682

(Commission File Number)

27-0973566

(I.R.S. Employer
Identification Number)

**8214 Westchester Drive, Suite 400
Dallas, Texas 75225**

(Address of principal executive offices)

(972) 349-6200

(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 7.01. Regulation FD Disclosure.

On September 20, 2017, C. Malcolm Holland, III, Chairman and Chief Executive Officer, and Noreen Skelly, Chief Financial Officer, of Veritex Holdings, Inc. (the “Company”) are presenting at the Stephens Bank CEO Forum. A copy of the materials for such presentation is attached as Exhibit 99.1 to this Current Report on Form 8-K.

This information in this Item 7.01 and in Exhibit 99.1 hereto is being furnished, and shall not be deemed to be “filed,” with the Securities and Exchange Commission (the “SEC”). The information in Exhibit 99.1 shall not be incorporated by reference into any filing of the registrant with the SEC, whether made before or after the date hereof, regardless of any general incorporation language in such filings.

Item 8.01 Other Events

The portions of the presentation materials that relate solely to the proposed merger between Freedom Merger Sub, Inc., a Texas corporation and wholly-owned subsidiary of the Company, and Liberty Bancshares, Inc. (“Liberty”), a Texas corporation and the parent holding company of Liberty Bank, are being filed herewith as Exhibit 99.1 to this Current Report on Form 8-K in compliance with Rule 425 of the Securities Act of 1933, as amended.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

<u>Exhibit No.</u>	<u>Description of Exhibit</u>
99.1	Presentation materials for the Stephens Bank CEO Forum, dated September 18-20, 2017.

Cautionary Statement Regarding Forward-Looking Statements

The information presented herein and in other documents filed with or furnished to the SEC, in press releases or other public shareholder communications, or in oral statements made with the approval of an authorized executive officer contains forward looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 giving the Company’s and Liberty’s expectations or predictions of future financial or business performance or conditions. Forward-looking statements are typically identified by words such as “believe,” “expect,” “anticipate,” “intend,” “target,” “estimate,” “continue,” “positions,” “prospects” or “potential,” by future conditional verbs such as “will,” “would,” “should,” “could” or “may”, or by variations of such words or by similar expressions. These forward-looking statements are subject to numerous assumptions, risks and uncertainties which change over time. Forward-looking statements speak only as of the date they are made and we assume no duty to update forward-looking statements.

You are cautioned not to place undue reliance on any forward-looking statements, which speak only as of the date such statements are made. These statements may relate to future financial performance, strategic plans or objectives, revenues or earnings projections, or other financial information. By their nature, these statements are subject to numerous uncertainties that could cause actual results to differ materially from those anticipated in the statements. Statements about the expected timing, completion and effects of the proposed transactions and all other statements in this communication other than historical facts constitute forward-looking statements.

In addition to factors previously disclosed in the Company’s reports filed with the SEC and those identified elsewhere in this communication, the following factors among others, could cause actual results to differ materially from forward-looking statements: delay in closing the Liberty merger; difficulties and delays in integrating the Company and Liberty businesses or fully realizing cost savings and other benefits; business disruption following the proposed transaction; changes in asset quality and credit risk; the inability to sustain revenue and earnings growth; changes in interest rates and capital markets; inflation; customer borrowing, repayment, investment and deposit practices; customer disintermediation; the introduction, withdrawal, success and timing of business initiatives; competitive conditions; the inability to realize cost savings or revenues or to implement integration plans and other consequences associated with mergers, acquisitions and divestitures; economic conditions; and the impact, extent and timing of technological changes, capital management activities, and other actions of the Board of Governors of the Federal Reserve System and legislative and regulatory actions and reforms.

Additional Information About the Proposed Transaction and Where to Find It

This communication is being made in respect of the proposed merger transaction involving the Company and Liberty. This communication does not constitute an offer to sell or the solicitation of an offer to buy any securities.

Investors and security holders are urged to carefully review and consider the Company's public filings with the SEC, including but not limited to its Annual Reports on Form 10-K, its proxy statements, its Current Reports on Form 8-K and its Quarterly Reports on Form 10-Q. The documents filed by the Company with the SEC may be obtained free of charge from www.veritexbank.com under the Investor Relations tab or at the SEC's website at www.sec.gov. Alternatively, these documents, when available, can be obtained free of charge from the Company upon written request to Veritex Holdings, Inc., Attn: Investor Relations, 8214 Westchester Drive, Suite 400, Dallas, Texas 75225 or by calling (972) 349-6200.

In connection with the proposed merger, the Company will file a registration statement on Form S-4 with the SEC which includes a proxy statement of Liberty and a prospectus of the Company, which will be sent to shareholders of Liberty, and will file other documents regarding the proposed merger with the SEC. **Before making any investment decision, investors and security holders of Liberty are urged to carefully read the entire registration statement and proxy statement/prospectus, as well as any amendments or supplements to these documents and any other relevant documents filed with the SEC, because they will contain important information about the proposed merger.** Investors and security holders will be able to obtain the registration statement and the proxy statement/prospectus free of charge from the SEC's website or from the Company by writing to the address provided above.

The Company and Liberty and their respective directors and executive officers may be deemed to be participants in the solicitation of proxies from the shareholders of Liberty in connection with the proposed merger. Information about the Company's participants may be found in the definitive proxy statement filed with the SEC on April 10, 2017. The definitive proxy statement can be obtained free of charge from the sources indicated above. Additional information regarding the interests of such participants will be included in the proxy statement/prospectus and will be included in other relevant documents regarding the proposed merger transaction filed with the SEC when they become available, copies of which may also be obtained free of charge from the sources indicated above.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Veritex Holdings, Inc.

By: /s/ C. Malcolm Holland, III
C. Malcolm Holland, III
Chairman and Chief Executive Officer

Date: September 20, 2017

EXHIBIT INDEX

Exhibit No.

Description of Exhibit

[99.1](#)

Presentation materials for the Stephens Bank CEO Forum, dated September 18-20, 2017.



VERITEX

Stephens Bank CEO Forum

September 20, 2017

Safe Harbor Statement

ABOUT VERITEX HOLDINGS, INC.

Headquartered in Dallas, Texas, Veritex Holdings, Inc. (“VBTX”, “Veritex” or the “Company”) is a bank holding company that conducts banking activities through its wholly-owned subsidiary, Veritex Community Bank, with locations throughout the Dallas Fort Worth metroplex and in the Houston and Austin metropolitan area. Veritex Community Bank is a Texas state chartered bank regulated by the Texas Department of Banking and the Board of Governors of the Federal Reserve System. For more information, visit www.veritexbank.com.

NO OFFER OR SOLICITATION

This communication does not constitute an offer to sell, a solicitation of an offer to sell, the solicitation or an offer to buy any securities or a solicitation of any vote or approval. There will be no sale of securities in any jurisdiction in which such an offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such jurisdiction. No offer of securities shall be made except by means of a prospectus meeting the requirement of Section 10 of the Securities Act of 1933, as amended.

ADDITIONAL INFORMATION ABOUT THE MERGER AND WHERE TO FIND IT

In connection with the proposed merger of Veritex and Liberty Bancshares, Inc. (“Liberty”), Veritex will file with the Securities and Exchange Commission (the “SEC”) a registration statement on Form S-4 that will include a proxy statement of Liberty and a prospectus of Veritex, as well as other relevant documents concerning the proposed merger. **WE URGE INVESTORS AND SECURITY HOLDERS TO READ THE REGISTRATION STATEMENT ON FORM S-4 AND THE PROXY STATEMENT/PROSPECTUS INCLUDED WITHIN THE REGISTRATION STATEMENT ON FORM S-4 AS WELL AS ANY AMENDMENTS OR SUPPLEMENTS TO THESE DOCUMENTS AND ANY OTHER RELEVANT DOCUMENTS TO BE FILED WITH THE SEC IN CONNECTION WITH THE MERGER BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION ABOUT VERITEX, SOVEREIGN AND THE MERGER.** Investors and security holders will be able to obtain free copies of the registration statement on Form S-4 and the related proxy statement/prospectus, when filed, as well as other documents filed with the SEC by Veritex through the web site maintained by the SEC at www.sec.gov. Documents filed with the SEC by Veritex will also be available free of charge by directing a written request to Veritex Holdings, Inc., 8214 Westchester Drive, Suite 400, Dallas, Texas 75225 Attn: Investor Relations. Veritex’s telephone number is (972) 349-6200.

NON-GAAP FINANCIAL MEASURES

Veritex reports its results in accordance with United States generally accepted accounting principles (“GAAP”). However, management believes that certain non-GAAP performance measures used in managing the business may provide meaningful information about underlying trends in its business. Non-GAAP financial measures should be viewed in addition to, and not as an alternative for, Veritex’s reported results prepared in accordance with GAAP. Please see Reconciliation of Non-GAAP Measures at the end of this presentation for a reconciliation to the nearest GAAP financial measure.

PARTICIPANTS IN THE TRANSACTION

Veritex, Liberty and certain of their respective directors and executive officers may be deemed to be participants in the solicitation of proxies from the shareholders of Liberty in connection with the proposed merger. Certain information regarding the interests of these participants and a description of their direct and indirect interests, by security holdings or otherwise, will be included in the proxy statement/prospectus regarding the proposed transaction when it becomes available. Additional information about Veritex and its directors and officers may be found in the definitive proxy statement of Veritex relating to its 2017 Annual Meeting of Stockholders filed with the SEC on April 10, 2017. The definitive proxy statement can be obtained free of charge from the sources described above.



Forward Looking Statements

“Safe Harbor” Statement under the Private Securities Litigation Reform Act of 1995: This presentation may contain certain forward-looking statements within the meaning of the securities laws that are based on various facts and derived utilizing important assumptions, current expectations, estimates and projections about the Company and its subsidiaries. Forward-looking statements include information regarding the Company’s future financial performance, business and growth strategy, projected plans and objectives, and related transactions, integration of the acquired businesses, ability to recognize anticipated operational efficiencies, and other projections based on macroeconomic and industry trends, which are inherently unreliable due to the multiple factors that impact economic trends, and any such variations may be material. Statements preceded by, followed by or that otherwise include the words “believes,” “expects,” “anticipates,” “intends,” “projects,” “estimates,” “plans” and similar expressions or future or conditional verbs such as “will,” “should,” “would,” “may” and “could” are generally forward-looking in nature and not historical facts, although not all forward-looking statements include the foregoing. Further, certain factors that could affect our future results and cause actual results to differ materially from those expressed in the forward-looking statements include, but are not limited to whether the Company can: successfully implement its growth strategy, including identifying acquisition targets and consummating suitable acquisitions; continue to sustain internal growth rate; provide competitive products and services that appeal to its customers and target market; continue to have access to debt and equity capital markets; and achieve its performance goals. For discussion of these and other risks that may cause actual results to differ from expectations, please refer to “Special Cautionary Note Regarding Forward-Looking Statements” and “Risk Factors” in Veritex’s Annual Report on Form 10-K filed with the SEC on March 10, 2017 and any updates to those risk factors set forth in Veritex’s subsequent Quarterly Reports on Form 10-Q or Current Reports on Form 8-K. If one or more events related to these or other risks or uncertainties materialize, or if Veritex’s underlying assumptions prove to be incorrect, actual results may differ materially from what Veritex anticipates. Accordingly, you should not place undue reliance on any such forward-looking statements. Any forward-looking statement speaks only as of the date on which it is made, and Veritex does not undertake any obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. New risks and uncertainties arise from time to time, and it is not possible for us to predict those events or how they may affect us. In addition, Veritex cannot assess the impact of each factor on Veritex’s business or the extent to which any factor, or combination of factors, may cause actual results to differ materially from those contained in any forward-looking statements. All forward-looking statements, expressed or implied, included in this communication are expressly qualified in their entirety by this cautionary statement. This cautionary statement should also be considered in connection with any subsequent written or oral forward-looking statements that Veritex or persons acting on Veritex’s behalf may issue. Annualized, pro forma, projected and estimated numbers are used for illustrative purpose only, are not forecasts and may not reflect actual results.

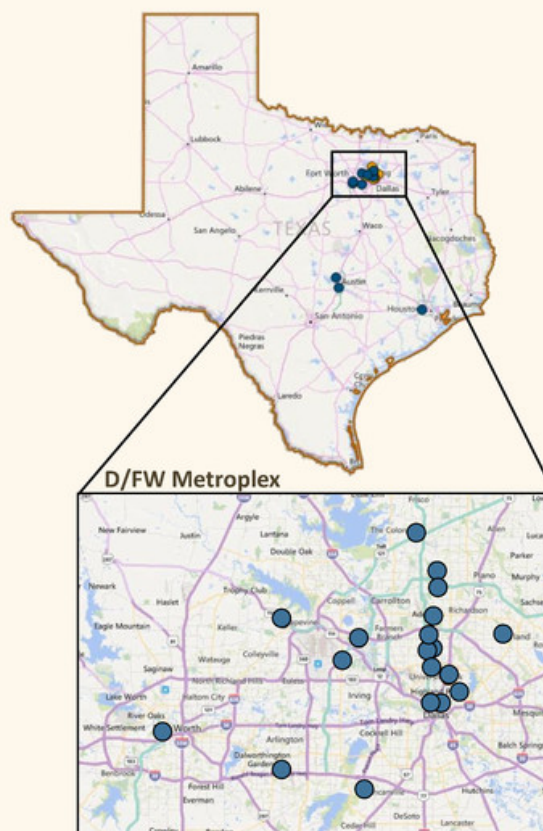


Veritex – “Truth in Texas Banking”

Overview

- ★ Headquartered in Dallas, Texas
- ★ Established in 2010
- ★ 21 locations within several of the fastest growing metropolitan markets in the U.S.
- ★ Strong core deposit mix and commercial lending focus
- ★ Significant organic growth profile complemented by disciplined M&A
- ★ Sovereign acquisition closed and system conversion completed in third quarter 2017

Franchise Footprint



6/30/17 Financial Highlights

(Dollars in Millions)

	As Reported	Pro Forma ⁽¹⁾
Total Assets	\$ 1,509	\$ 2,572
Total Loans ⁽²⁾	1,122	1,890
Total Deposits	1,211	2,024
NPAs / Assets	0.13%	0.46%

Source: SNL Financial and Company documents; financial data as of 6/30/17.

(1) Pro forma represents Veritex and Sovereign figures as of 6/30/17 as adjusted for purchase accounting.

(2) Total loans excludes loans held for sale.



Veritex Community Bank: Goals, Objectives & Strategies

Goal

Our goal is to be Texas' premier community bank generating superior returns for our shareholders while delivering unparalleled customer service through personal relationships maintained by a highly motivated and satisfied workforce.

Objectives

Equip our bankers with quality support, analytic resources, and product solutions tailored to meet our customers' needs.

Maintain a sharp focus on capital growth through consistent increase in earnings and tangible book value.

Manage production teams and operations to ensure compliance with policies, procedures and regulations.

Build a banking team and corporate structure that consistently outperforms our peer group.

Strategies

Monitor banker pipeline, sales and closings.

Support the generation of quality leads and referrals resulting in new business.

Implement programs that focus on cross selling.

Closely manage cost and income opportunities.

Identify unprofitable relationships and manage them accordingly.

Link profitability to executive and lender compensation.

Invest time, resources, and capital in technology, compliance, audit and risk management.

Maintain sound policies and procedures, obtain buy-in from staff.

Maintain high quality credit culture, continue to monitor and analyze the loan portfolio.

Continue to build teams that provide excellent customer service and support all areas of the bank.

Improve and foster Veritex culture and brand.

Hire and retain best in class employees.



Recently Announced Q2 Highlights

Earnings Trends

- ★ 3.53% NIM representing a 32bps increase from Q1
- ★ 55.0% efficiency ratio
- ★ Diluted EPS of \$0.23 vs. \$0.20 in Q1

Loan Growth

- ★ ~40% annualized loan growth for the quarter
- ★ Record loan production exceeding \$100 million
- ★ Pipelines are building with the addition of experienced lending executives to our already strong team

Pristine Credit

- ★ 0.13% NPAs to Total Assets
- ★ No material net charge offs in the quarter
- ★ Continued strong credit trends

Source: VBTX earnings release. Figures represent Veritex standalone for the periods noted.



Announced Acquisition of Liberty Bancshares

Company Overview

- ★ Fort Worth-based bank founded in 1985 with 5 branches in Tarrant County
- ★ Largest remaining independent bank with significant assets in Fort Worth and Tarrant County
- ★ Experienced lending team with intimate knowledge of Tarrant County market
- ★ Strong asset quality

Financial Summary⁽¹⁾

Consolidated Balance Sheet Data (\$ in 000s)

Total Assets	\$	459,287
Total Loans		330,206
Total Deposits		389,440
Loans / Deposits		84.8%
Tangible Common Equity	\$	35,207
TCE / TA		7.9%

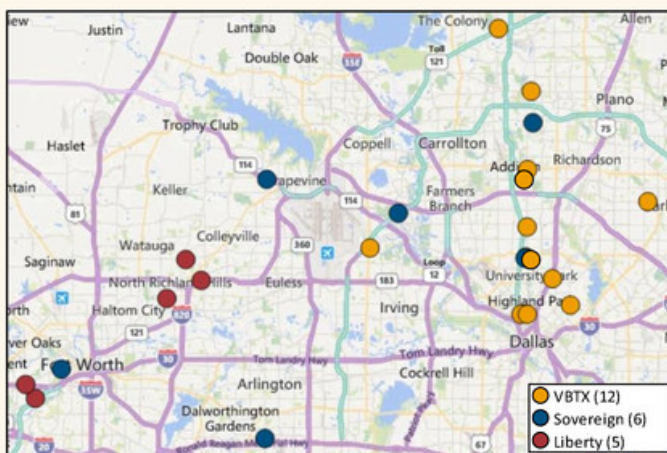
Bank Level Profitability Data (MRQ 6/30/17)

ROAA	0.91%
Net Interest Margin	3.94%
Efficiency Ratio	62.2%

Asset Quality

NPAs / Assets	0.36%
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Pro Forma Metroplex Footprint



- ★ Strong pro forma⁽²⁾ Tarrant County deposit franchise:
 - Ranked 11th in deposits in Tarrant County
 - Ranked 4th among Texas-based banks

Source: SNL Financial and Company documents. Weighted deposit market share rank based upon SNL Branch Analytics.

(1) Data as of and for the second quarter ended 6/30/17.

(2) Pro forma represents combined Veritex, Sovereign and Liberty figures as of 6/30/17, excluding purchase accounting adjustments.

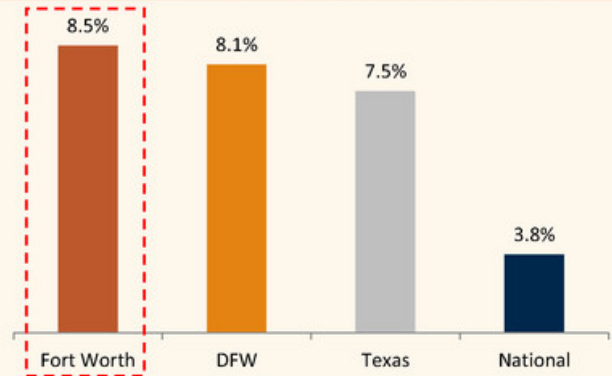


Significant Expansion in Attractive Fort Worth Market

Market Highlights

- ★ Tarrant County is the 5th fastest growing county in the U.S.
- ★ Fort Worth is the 16th largest city in the U.S. ranked by population
- ★ Headquarters for several major U.S. corporations plus significant ongoing corporate relocations and expansions
- ★ Veritex's pro forma⁽¹⁾ Tarrant County franchise will include:
 - 8 branch offices
 - \$501 million in loans
 - \$515 million in deposits

Projected 5-Year Population Growth



Pro Forma Deposit Market Share

(Dollars in Thousands)

Tarrant County					
Overall Rank	TX HQ Rank	Bank	City	State	Weighted Deposits ⁽²⁾
1		JPMorgan Chase & Co.	New York	NY	\$ 7,280,813
2		Wells Fargo & Co.	San Francisco	CA	6,075,447
3		Bank of America Corp.	Charlotte	NC	4,874,500
4	1	Cullen/Frost Bankers Inc.	San Antonio	TX	4,353,891
5		Banco Bilbao Vizcaya Argentaria SA	Bilbao	-	2,752,698
6		Simmons First National Corp.	Pine Bluff	AR	1,258,807
7		BOK Financial Corp.	Tulsa	OK	813,080
8		Pinnacle Bancorp Inc.	Omaha	NE	720,439
9	2	Southside Bancshares Inc.	Tyler	TX	701,935
10	3	Hilltop Holdings Inc.	Dallas	TX	521,462
11	4	Veritex Holdings Inc.	Dallas	TX	507,843
12	5	Comerica Inc.	Dallas	TX	409,537
13		Capital One Financial Corp.	McLean	VA	404,159
14	6	Colonial Holding Co.	Fort Worth	TX	361,919
15	7	First Command Financial Services Inc.	Fort Worth	TX	328,602

Source: SNL Financial & United States Census Bureau Estimates.

(1) Pro forma represents combined Veritex, Sovereign and Liberty figures as of 6/30/17, excluding purchase accounting adjustments.

(2) Weighted deposit market share rank based upon SNL Branch Analytics.



Accretive Transaction Combined with Growth Capital

Growth Capital

- ★ Expect net undeployed proceeds of ~\$45 million after payment of cash consideration in Sovereign and Liberty transactions
- ★ Represents unique opportunity to provide growth capital and meaningful TBVPS accretion without EPS dilution
 - The merger and offering combined is slightly accretive to 2018 EPS before assuming any deployment or leveraging of growth capital
- ★ Positions Veritex to take full advantage of significant growth opportunities
 - Robust loan and M&A pipelines are expected to continue
 - Emphasis on maintaining credit quality and M&A disciplines
 - Proven history and relentless focus on stewardship of capital

Transaction Impact

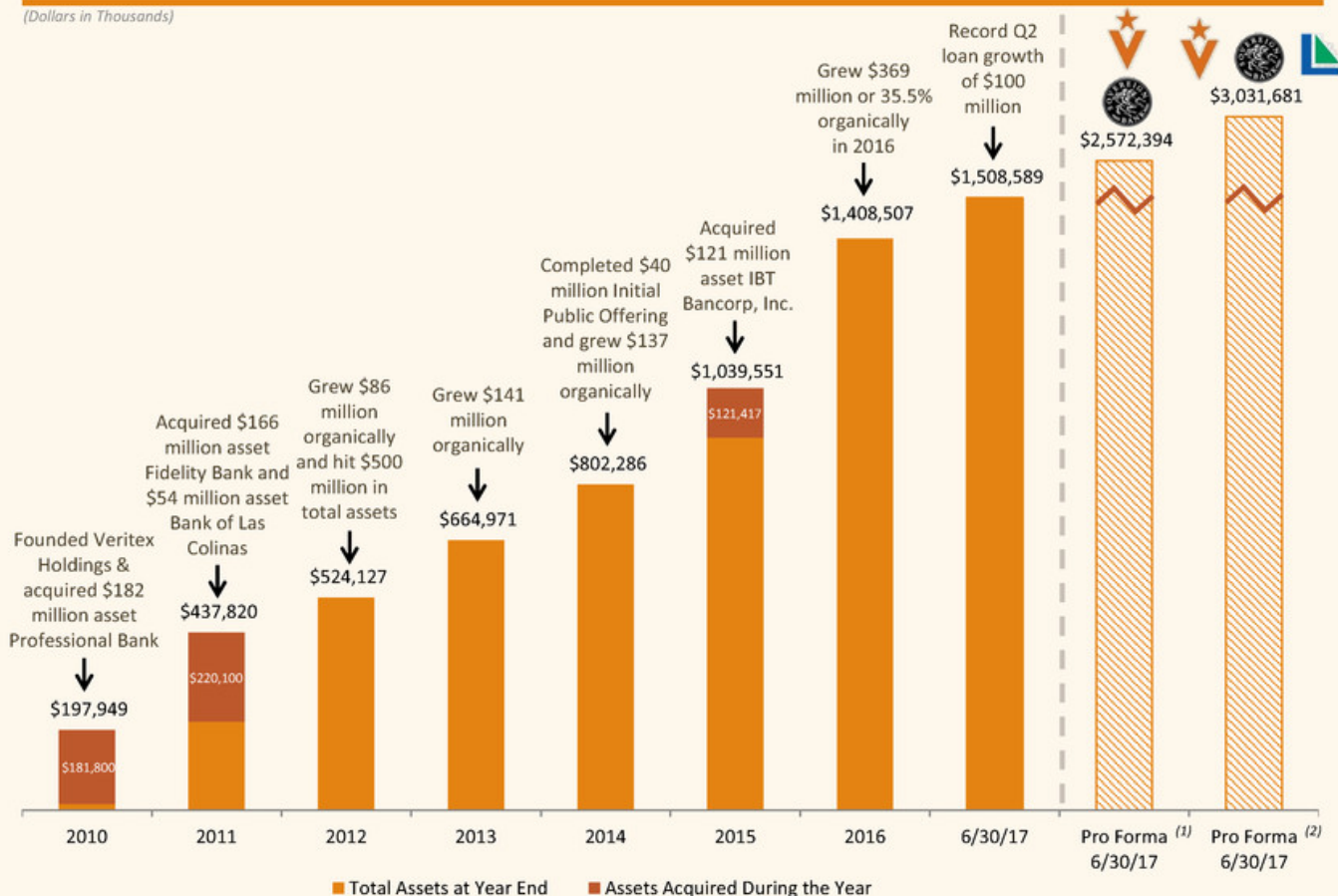
	Pro Forma Liberty	Pro Forma Equity Raise
★ TCE / TA	8.8%	10.5%
★ Total RBC	11.2%	13.2%
★ 100% CL&D Guideline	~125%	~100%
★ 300% CRE Guideline	~360%	~300%
★ 2018 EPS Accretion	~8%	~0.5%
★ 2019 EPS Accretion	~9%	~1%
★ TBVPS Accretion / (Dilution)	~(4%)	~5%

Note: Estimated pro forma for completion of the Sovereign transaction (including purchase accounting adjustments) and assumes Liberty transaction closes on 12/31/17. Assumes ~\$50 million equity raise plus 15% option based on an offering price per share of \$26.53, the closing price as of 7/28/17. EPS accretion estimates represent figures before any deployment of growth capital.



Successful Organic Growth and M&A Strategy

(Dollars in Thousands)



Source: SNL Financial and Company documents.

(1) Pro forma represents combined assets for Veritex and Sovereign as of 6/30/17, including purchase accounting adjustments.

(2) Pro forma represents combined assets for Veritex, Sovereign and Liberty as of 6/30/17, including purchase accounting adjustments for Sovereign, but not Liberty.



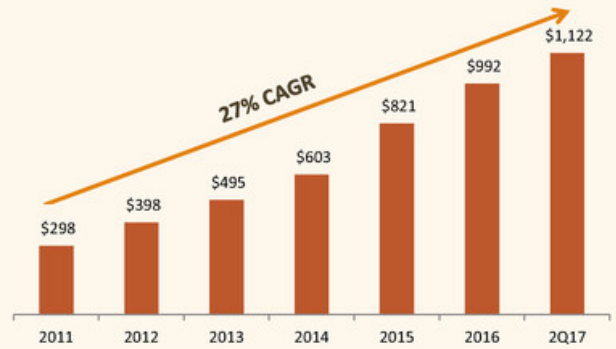
Commitment to Delivering Shareholder Value

Performance Since IPO

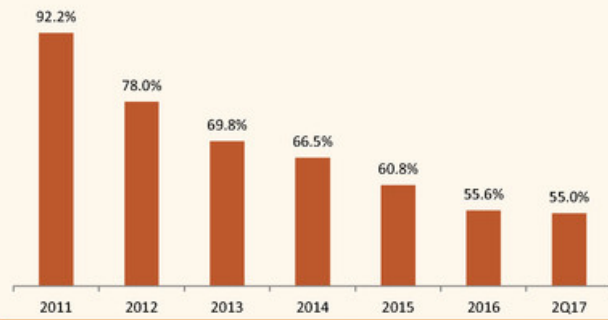


Total Loans ⁽¹⁾

(Dollars in Millions)

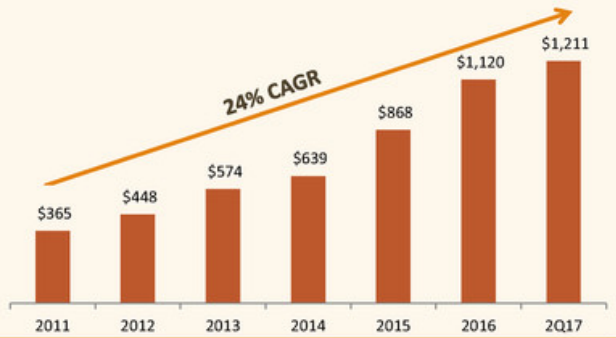


Efficiency Ratio ⁽²⁾



Total Deposits

(Dollars in Millions)



Sources: SNL Financial, Company documents as filed for the period ending 6/30/17 and Factset as of 9/12/17. Figures represent Veritex standalone for the periods noted.

(1) Excludes loans held for sale.

(2) Efficiency ratio calculated as net interest income excluding provision for loan loss plus noninterest income divided by total noninterest expense.



Houston Market Update

Hurricane Harvey Impact

- ★ Employees are safe, our offices did not incur any significant damage, and most borrowers did not experience any significant downtime
- ★ Options offered to customers include:
 - Moratorium on principal payments for up to 90 days
 - Short term working capital/assistance loans
 - Waiving overdraft, NSF and late payment fees

Loan Exposure

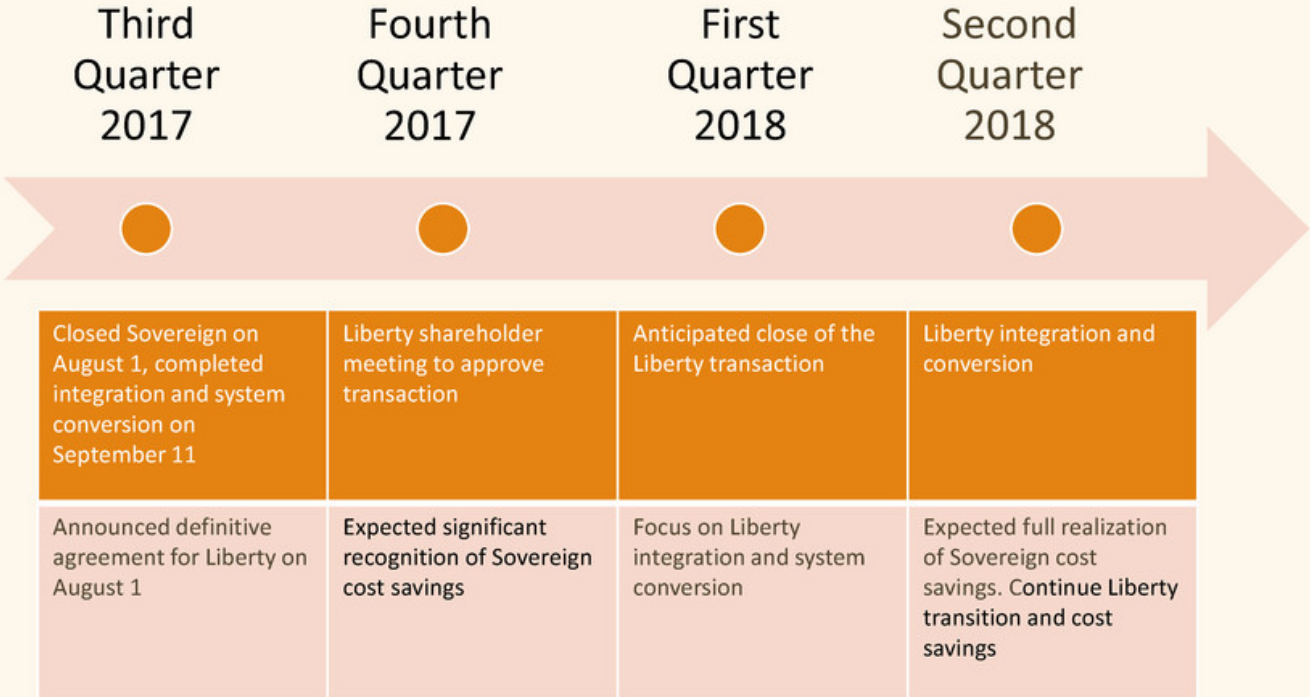
- ★ Total Houston loan exposure \$209.7 million
- ★ Loan Mix \$149.8 million Commercial real estate
\$ 59.8 million Non-real estate

Credit Impact

- ★ Expect minimal impact to loan loss reserve
- ★ Continue to evaluate the impact of Hurricane Harvey on our Houston business

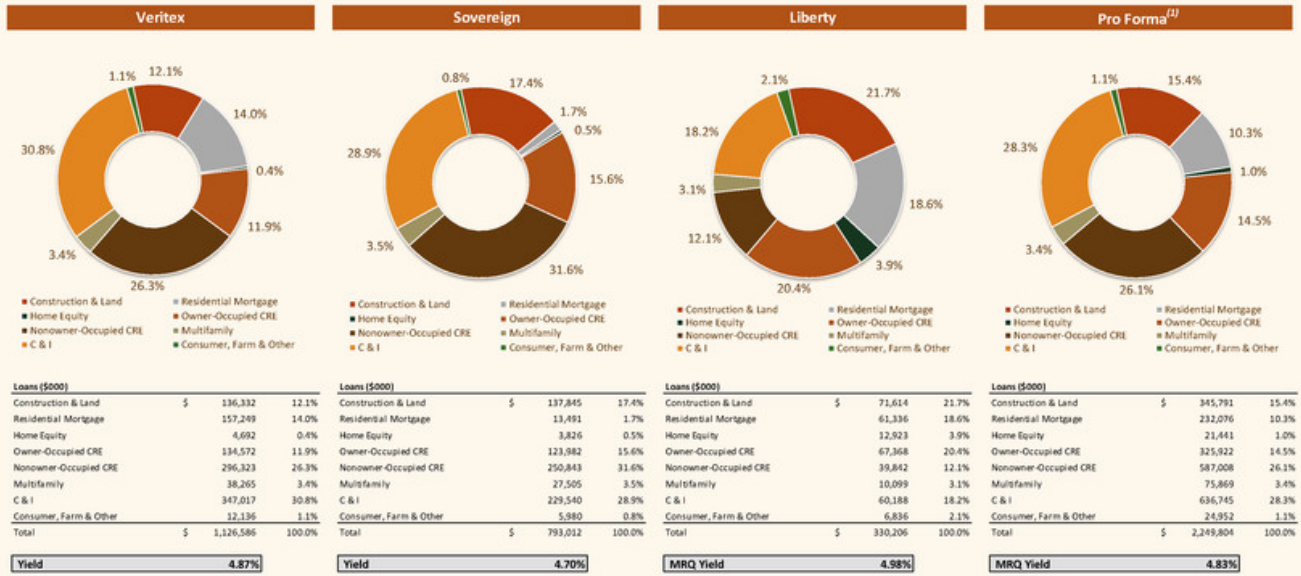


Acquisition and Integration Update



Pro Forma Loan Composition

(Dollars in Thousands)



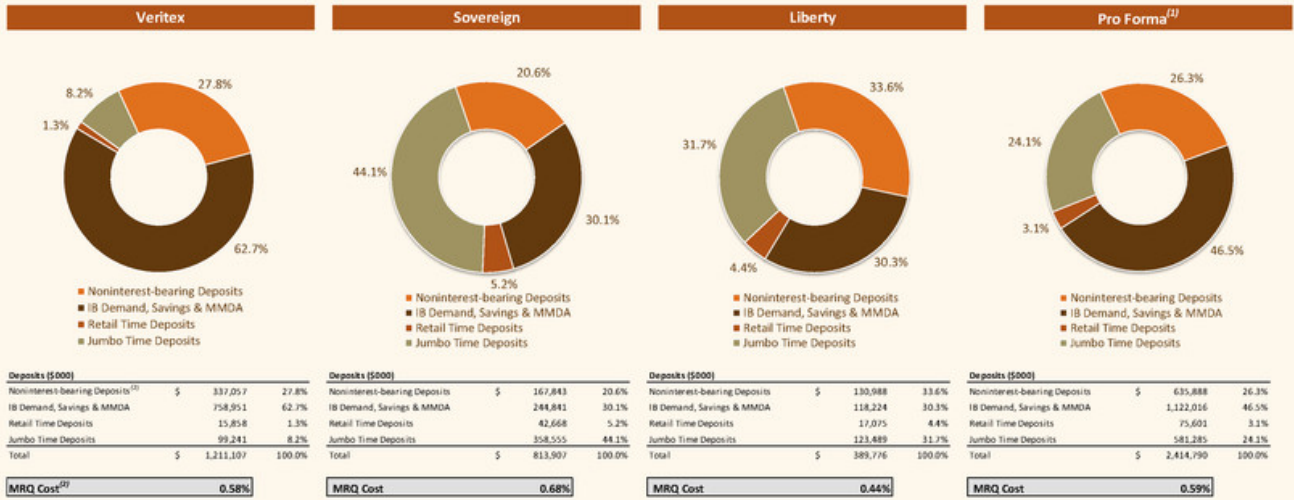
Source: 6/30/17 call report data from SNL.

(1) Pro forma represents combined Veritex, Sovereign and Liberty figures as of 6/30/17, excluding purchase accounting adjustments.



Pro Forma Deposit Composition

(Dollars in Thousands)



Source: 6/30/17 call report data from SNL.

(1) Pro forma represents combined Veritex, Sovereign and Liberty figures as of 6/30/17, excluding purchase accounting adjustments.

(2) Excludes holding company cash deposited at the bank.



Experienced Leadership

Executive Management

C. Malcolm Holland, III
*Chairman of the Board,
Chief Executive Officer*

- ★ 35 years of banking experience in Texas
- ★ Former CEO of Texas region for Colonial Bank, which grew from \$625 million to \$1.6 billion
- ★ Former President of First Mercantile Bank

William C. Murphy
Vice Chairman

- ★ 45 years of banking experience
- ★ Former Chairman or CEO of several Dallas community banks
- ★ Has led 25 financial institution transactions

Noreen E. Skelly
Chief Financial Officer

- ★ 30 years of banking experience
- ★ Former CFO of Highlands Bancshares, Inc.
- ★ Former SVP and Retail line of business chief finance officer for Comerica and LaSalle Banks

Jeff Kesler
Chief Lending Officer

- ★ 16 years of banking experience
- ★ Former president of Dallas and Austin markets for Colonial Bank

Clay Riebe
Chief Credit Officer

- ★ 30 years of banking experience
- ★ Former Chief Lending Officer of American Momentum Bank
- ★ Former market president of Citibank's Bryan/College Station markets

LaVonda Renfro
Chief Retail Officer

- ★ 32 years of banking experience
- ★ Former Retail Executive of Colonial Bank/BB&T
- ★ Former Senior Vice President, District Manager for Bank of America's Austin and San Antonio markets

Angela Harper
Chief Risk Officer

- ★ 25 years of banking experience
- ★ Former Senior Vice President, Credit Administration Officer and Risk Management Officer for the Texas Region of Colonial Bank



Reconciliation of Non-GAAP Measures

(Dollars in Thousands, Except Per Share)

The Company's management uses certain non-GAAP financial measures to evaluate its performance including tangible book value per common share and tangible common equity to tangible assets. The Company has included in this presentation information related to these non-GAAP financial measures for the applicable periods presented. Reconciliation of these non-GAAP financial measures to the most directly comparable GAAP financial measures are presented in the table below.

	As of December 31,						As of
	2011	2012	2013	2014	2015	2016	6/30/17
Total Stockholders' Equity	\$ 58,676	\$ 61,860	\$ 66,239	\$ 113,312	\$ 132,046	\$ 239,088	\$ 247,602
Preferred Stock	(8,000)	(8,000)	(8,000)	(8,000)	-	-	-
Common Equity	50,676	53,860	58,239	105,312	132,046	239,088	247,602
Goodwill	(19,148)	(19,148)	(19,148)	(19,148)	(26,865)	(26,865)	(26,865)
Intangible Assets	(2,183)	(1,875)	(1,567)	(1,261)	(2,410)	(2,181)	(2,171)
Tangible Common Equity	29,345	32,837	37,524	84,903	102,771	210,042	218,566
Common Shares Outstanding	5,554	5,694	5,805	9,471	10,712	15,195	15,233
Tangible Book Value per Share	\$ 5.28	\$ 5.77	\$ 6.46	\$ 8.96	\$ 9.59	\$ 13.82	\$ 14.35
Total Assets	\$ 437,820	\$ 524,127	\$ 664,946	\$ 802,231	\$ 1,039,551	\$ 1,408,507	\$ 1,508,589
Goodwill	(19,148)	(19,148)	(19,148)	(19,148)	(26,865)	(26,865)	(26,865)
Intangible Assets	(2,183)	(1,875)	(1,567)	(1,261)	(2,410)	(2,181)	(2,171)
Tangible Assets	416,489	503,104	644,231	781,822	1,010,276	1,379,461	1,479,553
Tangible Common Equity	29,345	32,837	37,524	84,903	102,771	210,042	218,566
TCE / TA	7.0%	6.5%	5.8%	10.9%	10.2%	15.2%	14.8%

Source: Company documents.





VERITEX

COMMUNITY BANK

TRUTH IN TEXAS BANKING



