



The relative strengths and weaknesses of Spirit of Texas Bancshares 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 Spirit of Texas Bancshares Inc. compared to the market average is the variable Loans and Leases Receivable, increasing the Economic Capital Ratio by 5.3% points. The greatest weakness of Spirit of Texas Bancshares Inc. is the variable Other Assets, reducing the Economic Capital Ratio by 6.3% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 1.3% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	183,737
Cash Deposits and Cash Equivalents	89,015
Deposits	1,182,648
Fees	0
Goodwill	18,253
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	383,013
Loans and Leases Receivable	1,090,599
Long-term Debt	67,916
Occupancy	0
Other Assets	31,272
Other Compr. Net Income	2,355
Other Expenses	2,002
Other Liabilities	-365,620
Other Net Income	11,980
Other Noninterest Expense	0
Property, Plant and Equipment	53,877
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	1,267,957
Assets	1,466,753
Expenses	2,002
Stockholders Equity	198,796
Net Income	9,978
Comprehensive Net Income	12,333
Economic Capital Ratio	8.2%