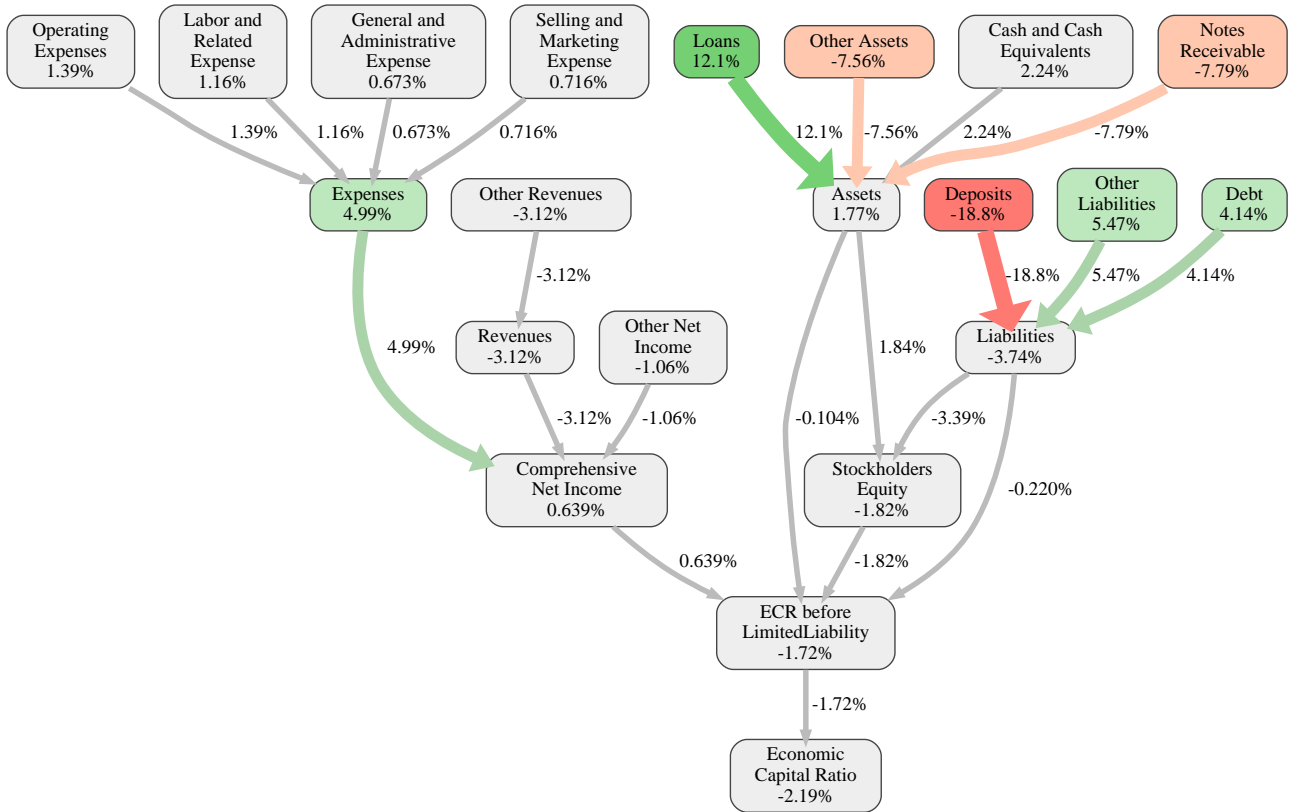




RealRate

SAVINGS & CREDIT 2023

Third Coast Bancshares Inc Rank 53 of 97





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The relative strengths and weaknesses of Third Coast 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 Third Coast Bancshares Inc compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Third Coast Bancshares Inc is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.2% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	329,864
Debt	0
Deposits	3,236,146
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	2,545
Labor and Related Expense	0
Loans	3,077,200
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	366,084
Other Compr. Net Income	-3,496
Other Expenses	4,509
Other Liabilities	152,677
Other Net Income	23,168
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,773,148
Liabilities	3,391,368
Expenses	4,509
Revenues	0
Stockholders Equity	381,780
Net Income	18,659
Comprehensive Net Income	15,163
BaseVar	3,597,844
ECR before LimitedLiability	5.8%
Economic Capital Ratio	14%