





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 Other Liabilities, increasing the Economic Capital Ratio by 7.0% points. The greatest weakness of Spirit of Texas Bancshares Inc. is the variable Other Assets, reducing the Economic Capital Ratio by 4.7% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.7%, being 1.1% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	101,181
Cash Deposits and Cash Equivalents	325,957
Deposits	1,928,126
Fees	0
Goodwill	68,503
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	807,317
Loans and Leases Receivable	1,764,434
Long-term Debt	105,140
Occupancy	0
Other Assets	49,397
Other Compr. Net Income	-1,187
Other Expenses	5,421
Other Liabilities	-801,666
Other Net Income	26,557
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	75,150

Output Variable	Value in 1000 USD
Liabilities	2,038,917
Assets	2,384,622
Expenses	5,421
Revenues	0
Stockholders Equity	345,705
Net Income	21,136
Comprehensive Net Income	19,949
Economic Capital Ratio	8.7%