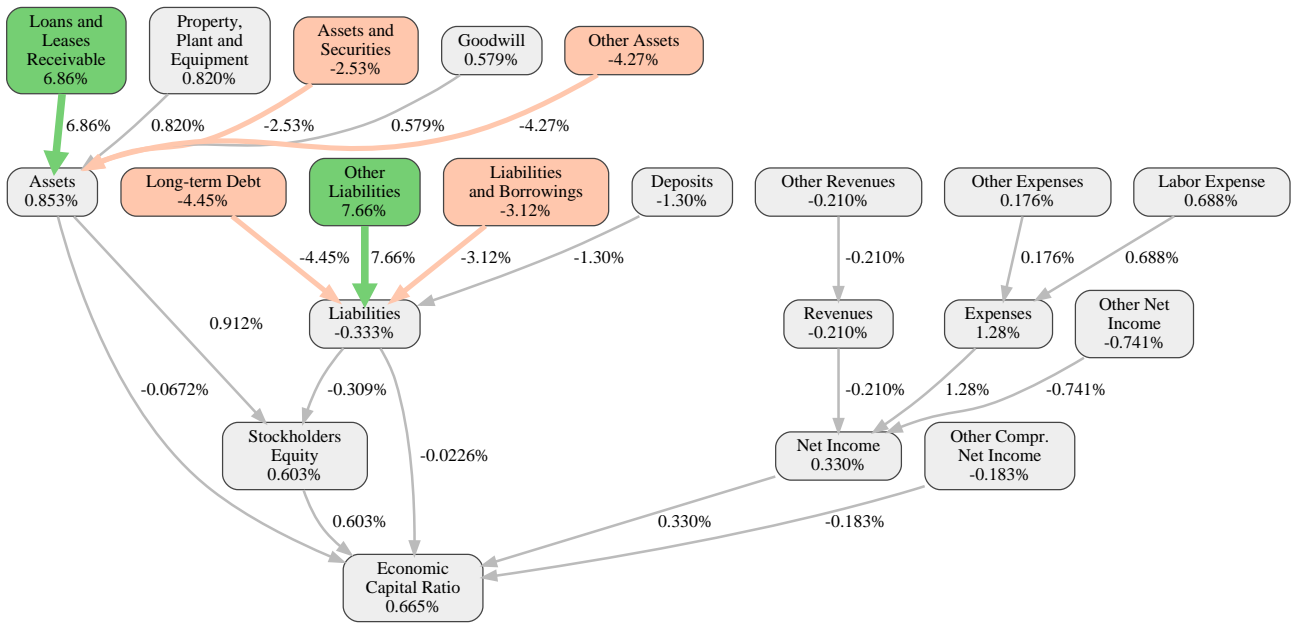




STATE BANKS 2021

Spirit of Texas Bancshares Inc.
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RealRate

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SPIRIT OF TEXAS
BANK

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 7.7% points. The greatest weakness of Spirit of Texas Bancshares Inc. is the variable Long-term Debt, reducing the Economic Capital Ratio by 4.4% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.3%, being 0.66% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	241,845
Cash Deposits and Cash Equivalents	263,034
Deposits	2,459,135
Fees	0
Goodwill	77,681
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,104,456
Loans and Leases Receivable	2,373,976
Long-term Debt	242,020
Occupancy	0
Other Assets	44,875
Other Compr. Net Income	338
Other Expenses	7,459
Other Liabilities	-1,081,631
Other Net Income	38,770
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	83,348

Output Variable	Value in 1000 USD
Liabilities	2,723,980
Assets	3,084,759
Expenses	7,459
Revenues	0
Stockholders Equity	360,779
Net Income	31,311
Comprehensive Net Income	31,649
Economic Capital Ratio	7.3%