



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 10% points. The greatest weakness of Spirit of Texas Bancshares Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 7.6% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.6%, being 1.1% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	434,675
Cash Deposits and Cash Equivalents	305,788
Deposits	2,782,391
Fees	0
Goodwill	77,681
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,424,393
Loans and Leases Receivable	2,309,178
Long-term Debt	74,937
Occupancy	0
Other Assets	61,425
Other Compr. Net Income	-5,086
Other Expenses	10,673
Other Liabilities	-1,409,499
Other Net Income	52,725
Other Noninterest Expense	0
Property, Plant and Equipment	77,291
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	2,872,222
Assets	3,266,038
Expenses	10,673
Stockholders Equity	393,816
Net Income	42,052
Comprehensive Net Income	36,966
Economic Capital Ratio	7.6%