Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3108(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 246(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5469(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Bart Caraway
Name of the Holding Company Director and Official
Director, Chairman, President and CEO
Title of the Holding Company Director and Official

attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board’s “Rules Regarding Availability of Information,” 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official
08/07/2020

Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders.
☑ is included with the FR Y-6 report
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID
C.I. ____________________________

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2019

N/A

Date of Report (Month / Day / Year)

Reporters's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters's Name, Street, and Mailing Address

Third Coast Bancshares, Inc.
Legal Title of Holding Company

20202 Hwy 59 N, Ste 190
(Mailing Address of the Holding Company) Street / P.O. Box

Humble TX 77338
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Sarah Natho
Controller/Cashier/SVP
Name Title

281-446-7000, Ext 1826
Area Code / Phone Number / Extension

281-446-0041
Area Code / FAX Number

snatho@tcbsbb.com
E-mail Address

www.tcbsbb.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? ☑ No ☐ Yes

In accordance with the General Instructions for this report (check only one).
1. a letter justifying this request is being provided along with the report.
2. a letter justifying this request has been provided separately

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form, and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7010-0222), Washington, DC 20503.
For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
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</tr>
</thead>
<tbody>
<tr>
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</tr>
<tr>
<td>City State Zip Code</td>
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</tr>
<tr>
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<td>Physical Location (if different from mailing address)</td>
</tr>
</tbody>
</table>

12/2012
Report Item 1: The bank holding company does not prepare an annual report for its shareholders.

Report Item 2(a): Organizational Chart

THIRD COAST BANCSHARES, INC.
HUMBLE, TEXAS
INCORPORATED in TEXAS
LEI: None

100%

THIRD COAST BANK SSB
HUMBLE, TEXAS
INCORPORATED in TEXAS
LEI: None

Report Item 2(b): Domestic Branch listing provided to the Federal Reserve Bank
Sent via e-mail
<table>
<thead>
<tr>
<th>Name</th>
<th>City, State, Country</th>
<th>(1)(b) Country of Citizenship</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(b) Country of Citizenship</th>
<th>(2)(c) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Donald Alton LaBove II</td>
<td>Dallas, Texas, USA</td>
<td>USA</td>
<td>210,682 - 4.83% common stock</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>17,250 - .40% options</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>857 - .02% warrants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travis Fox</td>
<td>Dallas, Texas, USA</td>
<td>USA</td>
<td>258,643 - 5.93% common stock</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>858 - .02% warrants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Avant Global Holdings, LLC</td>
<td>Dallas, Texas, USA</td>
<td>USA</td>
<td>239,900 - 5.51% common stock</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Donald Alton LaBove II and Travis Fox</td>
<td></td>
<td></td>
<td>Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending December 31, 2019</td>
<td></td>
<td></td>
</tr>
<tr>
<td>share voting and investment control 50/50</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bart Caraway</td>
<td>Porter, Texas, USA</td>
<td>USA</td>
<td>12,596 - .29% common stock</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>207,700 - 4.76% options</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>857 - .02% warrants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name</td>
<td>City, State, Country</td>
<td>Occupation if other than with Bank Holding Company</td>
<td>Title and Position with Bank Holding Company</td>
<td>Title and Position with Subsidiaries</td>
<td>Title and Position with Other Businesses</td>
</tr>
<tr>
<td>------------------------</td>
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<td>------------------------------------------</td>
</tr>
<tr>
<td>Bart Caraway</td>
<td>Porter, Texas, USA</td>
<td>N/A</td>
<td>Director, Chairman, President and CEO of Third Coast Bank</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Donald Alton LaBove II</td>
<td>Dallas, Texas, USA</td>
<td>Tax Consultant</td>
<td>Advisory Director</td>
<td>Advisory Director of Third Coast Bank</td>
<td>Member</td>
</tr>
<tr>
<td>Troy Glander</td>
<td>San Antonio, Texas, USA</td>
<td>Attorney</td>
<td>Director</td>
<td>Director of Third Coast Bank</td>
<td>Partner</td>
</tr>
<tr>
<td>Dr. Martin Basaldua</td>
<td>Kingwood, Texas, USA</td>
<td>Doctor</td>
<td>Director</td>
<td>Director of Third Coast Bank</td>
<td>President &amp; Vice President of Third Coast Bank</td>
</tr>
<tr>
<td>Joe Stunja</td>
<td>Kingwood, Texas, USA</td>
<td>Real Estate Agent</td>
<td>Director</td>
<td>Director &amp; EVP/Development of Third Coast Bank</td>
<td>Vice President of Stunja Properties, Inc.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Member</td>
</tr>
<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>Member</td>
</tr>
<tr>
<td>Name</td>
<td>City, State, Country</td>
<td>Principal Occupation if Other than with Holding Company</td>
<td>Title and Position with Bank Holding Company</td>
<td>Title and Position with Subsidiaries</td>
<td>Title and Position with Other Businesses</td>
</tr>
<tr>
<td>--------------------</td>
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</tr>
<tr>
<td>Norma Galloway</td>
<td>Conroe, Texas, USA</td>
<td>Retired Banker</td>
<td>Director</td>
<td>Director</td>
<td>None</td>
</tr>
<tr>
<td>W. Donald Brunson</td>
<td>Houston, Texas, USA</td>
<td>Retired Banker</td>
<td>Director</td>
<td>Director</td>
<td>None</td>
</tr>
<tr>
<td>Shelton McDonald</td>
<td>Houston, Texas, USA</td>
<td>Attorney</td>
<td>Director</td>
<td>Director</td>
<td>COO</td>
</tr>
<tr>
<td>Carolyn Bailey</td>
<td>The Woodlands, Texas, USA</td>
<td>CPA</td>
<td>Advisory Director</td>
<td>Advisory Director</td>
<td>None</td>
</tr>
<tr>
<td>John McWhorter</td>
<td>Houston, Texas, USA</td>
<td>N/A</td>
<td>CFO</td>
<td>CFO &amp; EVP</td>
<td>None</td>
</tr>
<tr>
<td>Sarah Natho</td>
<td>Humble, Texas, USA</td>
<td>N/A</td>
<td>Treasurer</td>
<td>Controller, Cashier &amp; SVP</td>
<td>None</td>
</tr>
<tr>
<td>Jo Ann Dean</td>
<td>Kingwood, Texas, USA</td>
<td>Exec Asst to Bank CEO &amp; Board Secretary</td>
<td>Secretary</td>
<td>Exec Asst to Bank CEO</td>
<td>None</td>
</tr>
</tbody>
</table>
Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the Effective Date column.

Actions

OK: If the branch information is correct, enter ‘OK’ in the Data Action column.

Change: If the branch information is incorrect or incomplete, revise the data, enter ‘Change’ in the Data Action column and the date when this information first became valid in the Effective Date column.

Close: If a branch listed was sold or closed, enter ‘Close’ in the Data Action column and the sale or closure date in the Effective Date column.

Add: If a reportable branch is missing, insert a row, add the branch data, and enter ‘Add’ in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - https://y10online.federalreserve.gov.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.
Building Relationships.
Growing Communities.

Doing Good.

2020 BANK HIGHLIGHTS
I am very proud of the bank today and want to salute our employees through this time of uncertainty. Our bank was able to keep all the branches operating and offer enhanced digital banking solutions to continue serving our community. With all the working from home orders, our team has come through this pandemic like never before.

In addition to staying open to serve you, Third Coast Bank has been taking concrete action to help our small business customers respond to the COVID-19 pandemic crisis. Our lending team and support staff have rolled up their sleeves and worked around the clock to get Paycheck Protection Program (PPP) loans to those in need, making over 2,900 PPP loans for almost $500 million in a month. Our team has truly been resilient and displayed a true responsibility to our customers’ needs by going above and beyond their everyday routines.

Small businesses have been the true foundation of our economic strength and growth in Texas and nationwide. Some have called community banks, “the grease in the economic engine,” which is especially true of our bank today. Our people were at the forefront of resetting the foundation for our economy in our communities. They made a difference by saving thousands of families’ livelihoods. It is truly about serving.

Our ongoing commitment to you is to continuously evaluate and offer new products and services, put forth forward-thinking ideas, and provide excellent customer service. We do this, and everything we do, to be the best community bank we can be.
Third Coast Bank SSB was established in March of 2008 by a group of local organizers seeking to create a relationship-oriented bank committed to personal service and community contribution. We distinguish ourselves by anticipating and exceeding our customers’ expectations, building sustainable partnerships, maintaining the highest standards of ethical business conduct, being aware of and responsive to the needs of our community, and always being mindful of the fact that customers have a choice.

Our approach is to be the best bank by offering the latest state-of-the-art technology, sophisticated banking tools, and products, including a high tech suite of treasury management solutions with our personal touch and community banking service. We know it’s personal. That’s why our relationship bankers will always be available to talk.

Third Coast Bank is proud to be locally owned with grassroots values and an entrepreneurial spirit. Our employees are empowered to do the right thing, and we encourage them to make a difference in our communities. We have been referred to as the “grease in the economic engine,” as we have helped numerous businesses grow and profit. Those profits allow our customers more freedom for “doing good in their communities.”

Our employees are empowered to do the right thing, and we encourage them to make a difference in our communities.


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Our mission is to be the best company in the industry for our customers, employees, and shareholders. We strive to be the company of choice by our customers, corporate role models in our communities, the investment of choice by our owners, and a model of integrity and excellence in the financial industry.
BELIEVE:
Believing in ourselves, our customers, and our communities as we rally together and strive for profitable growth to maximize shareholder value.

EXCELLENCE:
We take great pride in our professionalism and are determined to achieve excellence in everything we do.

SERVICE:
We focus on providing unparalleled customer service. We continue to build lifelong relationships with a strong commitment to our communities by providing the best value-added services and comprehensive financial solutions with integrity.

TEAMWORK:
Our employees are critical to our success as we hire the best talent to serve our customers. We empower our employees to do the right thing, think outside of the box, be empathetic to our customers’ concerns and circumstances, and encourage volunteerism in our communities. That’s teamwork.

GUIDED BY OUR VALUES:
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You miss 100% of the shots you don’t take. Our SBA loan with Third Coast Bank gave us our shot in 2012 and we’re still with them today.
— Karl Klanke & David Dunnavant, Marabou Midstream Services

Treasury Management at Third Coast Bank is top notch! They made switching banks easy and they continue to be there when we call. Absolutely, one the BEST business decisions we ever made. They continue to contribute to our success.
— J.C. ‘Chuck’ Mazoch, President Coastal Welding Supply, A family owned, second generation company.

Great business partners are important to be successful in today’s climate. Third Coast Bank has been there for us and is a valuable partner for our business and our continued success.
— Doug Erb, Lanshore LLC
FINANCIAL HIGHLIGHTS

As of December 31, 2019

- **$926MM** TOTAL ASSETS
- **$808MM** TOTAL LOANS
- **$810MM** TOTAL DEPOSITS
- **$4.41MM** NET INCOME

As of March 31, 2020

- **$1,113.2B** PORTFOLIO / / / BILLIONS

**THIRD COAST BANK SSB GROWTH**

As of December 31, 2019:
- Loans: $672.4B
- Deposits: $608.4B
- Assets: $845.4B

As of December 31, 2018:
- Loans: $726.8B
- Deposits: $645.6B
- Assets: $1,123.2B

As of March 31, 2020:
- Loans: $782.4B
- Deposits: $692.6B
- Assets: $1,316.4B

As of December 31, 2019:
- Loans: $926.5B
- Deposits: $808.6B
- Assets: $926.5B
THE THIRD COAST BANK

SBA LOAN PAYMENT PROTECTION PROGRAM

You truly don’t understand the meaning of banking as an essential service until the government tells the banking industry, they are receiving billions in forgivable Paycheck Protection Program (PPP) loans. If you’re a small business owner, you know very well the toll that the Coronavirus and stay at home orders can take on your bottom line. Thankfully, our small community bank stepped up to the plate.

The banking industry has never before been called upon to provide a direct line of stimulus funds from the federal government. For businesses in need, it makes perfect sense. Thankfully, we already had relationships in place with many businesses in our community and understood how essential they are to our economy. The federal government approved around $660 billion for PPP loans. The subsequent demand for small business loans followed in waves.

To put in perspective, Third Coast Bank typically works about 150 loans per month and produces around $250 to $300 million in total loans annually. In phase 1 of the program, our bank received over 2,000 loan requests, and we were able to obtain loan approvals for over $380 million in just two weeks.

Our leadership team, from our Directors to our Executive team and SBA group, made the decision early on to commit the full resources of our bank to help business owners in the communities we serve. Bart Caraway, CEO, rallied the troops with daily conference calls, weeks before the PPP rollout, to create teams for each step of the process and to build the framework for handling what we knew was going to stretch us far beyond our normal capacity.

But the real surprises came in human terms. Customers shared tears as they couldn’t wait to tell their employees, “you still have a job!” Not only did we take care of our customers, but nearly 75% of the small businesses who received funds were also companies new to our bank.

We estimate that the number of small business employees affected by our work totaled about 30,000 people, which is truly humbling. Despite the social distancing and shelter mandates, our employees rallied together. Now more than ever, the Third Coast Bank family are the ones who helped us live up to our mission of Doing Good.

In phase 1 of the program, our bank received over 2,000 loan requests and we were able to obtain loan approvals for over $380 million in just two weeks.

I am still at a loss for words on how much I appreciate what you have done for us. If something this difficult was made this easy, we look forward to working with TCB in the future. May God continue to bless you all!

— Derwin B. Perkins, Perkins Drilling Tools

Everyone went above and beyond with immediate responses to ensure we met all qualifications and sent our applications promptly.

Very reassuring to have a solid banking institution in your corner for the good times and bad. Thanks, Third Coast Bank!

— Derek Morgan, President, JETPAC, Inc.

WE RANKED #1

TCB WAS MORE THAN 5 TIMES THE MEDIAN OF THE PUBLIC BANK PEERS!

WE RANKED #1 AMONG SELECT PUBLIC TEXAS BANKS WITH 43% IN PPP LOANS OF OUR EXISTING PORTFOLIO AS OF 4/29!
PERSONAL BANKING
Select Checking, Interest Bearing Checking, Personal Premium Money Market, Regular Savings, CDs, and IRAs (CDs only)

BUSINESS BANKING
Basic Business Checking, Commercial Analysis Checking, Commercial Checking with Interest, Business Premium Money Market, Business Savings, CDs

MORTGAGE
Purchase and refinance loans for Primary, Secondary & Investment Properties. Fixed rate and adjustable rate loans.

COMMERCIAL LENDING
Commercial Loans, Lines of Credit, Term Loans, Owner-Occupied Real Estate and Investment Real Estate, Equipment Finance

SBA LOANS
Small Business Loans for Working Capital, Purchase of Improved Real Estate, New Equipment, Acquire a New Business or Franchise

SPECIALTY PRODUCTS

AUTO FINANCE
Auto Dealership partnerships with indirect loans to car buyers

THIRD COAST COMMERCIAL CAPITAL
Asset based lending, transportation factoring
TREASURY MANAGEMENT

Third Coast Bank SSB Treasury Management is designed to provide a secure and easy way to manage business bank accounts online and offer essential services to help businesses with everyday cash flows. Treasury Management professionals are able to assess the needs of a business customer and offer an array of solutions designed to improve efficiencies and the bottom line.

TREASURY MANAGEMENT ONLINE BANKING

Basic Treasury Management with Bill Pay
Deluxe Treasury Management with any of the following services

ACH ORIGINATION SERVICES
Allows a company to originate electronic credits or debits

POSITIVE PAY SERVICES
A fraud detection tool on issued paper check items
Reverse Positive Pay: a fraud detection tool set to alert on all issued paper items
ACH Positive Pay: a fraud detection tool on electronic ACH items

LOCKBOX SERVICES
Processing of accounts receivables from a designated post office box

SWEEP SERVICES
Zero balance accounts, target balance sweeps, loan or line of credit sweeps

BUSINESS CREDIT CARDS
Partnership with TIB Card Services offers business credit card programs

REMOTE DEPOSIT CAPTURE SERVICES
Allows a company to scan checks for deposit into their account

ONLINE WIRE TRANSFER SERVICES
Offers same day funds transfers, immediate and final in payment

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Allows a company to scan checks for deposit into their account

LOCKBOX SERVICES
Processing of accounts receivables from a designated post office box

SWEEP SERVICES
Zero balance accounts, target balance sweeps, loan or line of credit sweeps

BUSINESS CREDIT CARDS
Partnership with TIB Card Services offers business credit card programs

MERCHANT SERVICES
Partnership with BancCard offers businesses credit card processing solutions
# Our Locations

<table>
<thead>
<tr>
<th>Location</th>
<th>Address</th>
<th>City, State</th>
<th>Zip Code</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beaumont</td>
<td>229 Dowlen Rd # C</td>
<td>Beaumont</td>
<td>77706</td>
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<td>75075</td>
<td>972-265-0051</td>
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</tbody>
</table>

**Total Locations:** 12
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