

Board of Governors of the Federal Reserve System



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. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(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 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

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.

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

December 31, 2017

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

Third Coast Bancshares, Inc.

Legal Title of Holding Company

20202 Hwy 59 North, Ste 190

(Mailing Address of the Holding Company) Street / P.O. Box

Humble TX 77338

City State Zip Code

Same as above.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Cecil W. Jones Partner

Name Title

214-393-9300

Area Code / Phone Number / Extension

214-393-9301

Area Code / FAX Number

cecil.jones@whitleypenn.com

E-mail Address

www.tcbssb.com

Address (URL) for the Holding Company's web page

I, **Bart Caraway**

Name of the Holding Company Director and Official

President & 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

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. _____

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes **0**

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."

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.

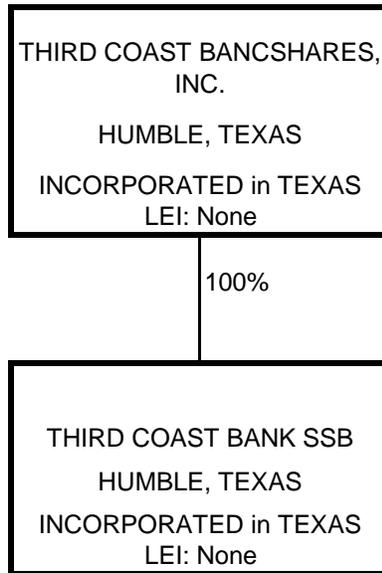
<hr/> Legal Title of Subsidiary Holding Company <hr/> <hr/> (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box <hr/> <hr/> City State Zip Code <hr/> <hr/> Physical Location (if different from mailing address) <hr/> <hr/>	<hr/> Legal Title of Subsidiary Holding Company <hr/> <hr/> (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box <hr/> <hr/> City State Zip Code <hr/> <hr/> Physical Location (if different from mailing address) <hr/> <hr/>
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FORM FR Y-6

**THIRD COAST BANCSHARES, INC.
HUMBLE, TEXAS
FISCAL YEAR ENDING DECEMBER 31, 2017**

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

Report Item 2(a): Organizational Chart



Report Item 2(b): Domestic Branch listing provided to the Federal Reserve Bank
Sent via e-mail

Results: A list of branches for your holding company: THIRD COAST BANCSHARES, INC (4475473) of HUMBLE, TX.
 The data are as of 12/31/2017. Data reflects information that was received and processed through 01/04/2018.

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.

Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** 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

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
Ok		Full Service (Head Office)	3630323	THIRD COAST BANK, SSB	20202 HIGHWAY 59 NORTH, SUITE 190	HUMBLE	TX	77338	HARRIS	UNITED STATES	Not Required	Not Required	THIRD COAST BANK, SSB	3630323	
Ok		Full Service	3962668	BEAUMONT BRANCH	229 DOWLEN ROAD, SUITE C	BEAUMONT	TX	77706	JEFFERSON	UNITED STATES	Not Required	Not Required	THIRD COAST BANK, SSB	3630323	
Ok		Full Service	4747787	DALLAS BRANCH	8235 DOUGLAS AVENUE SUITE 100	DALLAS	TX	75225	DALLAS	UNITED STATES	Not Required	Not Required	THIRD COAST BANK, SSB	3630323	
Ok		Full Service	4475099	GALLERIA BRANCH	1800 WEST LOOP SOUTH, SUITE 100	HOUSTON	TX	77027	HARRIS	UNITED STATES	Not Required	Not Required	THIRD COAST BANK, SSB	3630323	
Ok		Full Service	4977490	PLANO BRANCH	1201 WEST 15TH STREET, SUITE 100	PLANO	TX	75075	COLLIN	UNITED STATES	Not Required	Not Required	THIRD COAST BANK, SSB	3630323	
Ok		Full Service	4659497	MID COUNTY BRANCH	2901 TURTLE CREEK DRIVE, SUITE 115	PORT ARTHUR	TX	77642	JEFFERSON	UNITED STATES	Not Required	Not Required	THIRD COAST BANK, SSB	3630323	

FORM FR Y-6

THIRD COAST BANSCHARES, INC.
HUMBLE, TEXAS
FISCAL YEAR ENDING DECEMBER 31, 2017

Report Item 3: Shareholders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of December 31, 2017			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, 2017		
(1)(a) Name City, State, Country	(1)(b) Country of Citizenship	(1)(c) Number and Percentage of Each Class of Voting Securities	Name and Address	(2)(b) Country of Citizenship	(2)(c) Number and Percentage of Each Class of Voting Securities
Donald Alton LaBove II Dallas, Texas, USA	USA	183,455 - 4.42% common stock 17,250 - .42% options 28,084 - .68% warrants			
Travis Fox Dallas, Texas, USA	USA	237,250 - 5.72% common stock 22,251 - .54% warrants			
Avant Global Holdings, LLC Dallas, Texas, USA	USA	239,900 - 5.78% common stock			

FORM FR Y-6

THIRD COAST BANCSHARES, INC.
HUMBLE, TEXAS
FISCAL YEAR ENDING DECEMBER 31, 2017

Report Item 4: Insiders - page 1 of 2
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name City, State, Country	Principal Occupation if other than with Holding Company	Title and Position with Bank Holding Company	Title and Position with Subsidiaries	Title and Position with Other Businesses	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries	Other >=25% of Companies and voting %
Bart Caraway Porter, Texas, USA	N/A	Director, Chairman, President and CEO	Director, Chairman, President and CEO of Third Coast Bank	None	2.91%	None	N/A
Donald Alton LaBove II Dallas, Texas, USA	Tax Consultant	Advisory Director	Advisory Director of Third Coast Bank	Member Avant Global Holdings, LLC	5.51%	None	Avant Global Holdings, LLC 50.00%
M.A. (Lan) Phelan II Beaumont, Texas, USA	Real Estate Agent	Director	Director of Third Coast Bank	President Phelan Development Corporation Managing Member 3105 Executive, LLC Manager West Beaumont Venture, LLC Partner Oaks Shopping Center Venture, LP President Phelan Ranch, Inc. Manager Jasper Crossroads Management Company, LLC Partner Michael A. and Janey Phelan Partnership Trustee Michael A. and Janey Phelan Children's Trust Manager OSCV, LLC Manager BWV Company, LLC Partner Phelan Equity Partners II Partner Phelan Equity Partners III Manager Woodville Venture, LLC Manager Three P Partners, LLC Partner Phelan Oil & Gas Investments, Ltd.	3.98%	None	Phelan Development Corporation 100.00% 3105 Executive, LLC 32.50% West Beaumont Venture, LLC 50.00% N/A Phelan Ranch, Inc. 100.00% N/A N/A N/A N/A BWV Company, LLC 50.00% N/A N/A Woodville Venture, LLC 50.00% Three P Partners, LLC 33.33% Phelan Oil & Gas Investments, Ltd. 50.00%

FORM FR Y-6

THIRD COAST BANCSHARES, INC.
HUMBLE, TEXAS
FISCAL YEAR ENDING DECEMBER 31, 2017

Report Item 4: Insiders - Continued page 2 of 2
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name City, State, Country	Principal Occupation if other than with Holding Company	Title and Position with Bank Holding Company	Title and Position with Subsidiaries	Title and Position with Other Businesses	Percentage of Voting Shares in Bank Holding Company	Percentage of Voting Shares in Subsidiaries	Other >=25% of Companies and voting %
M.A. (Lan) Phelan II	Continued from page 1	Continued from page 1	Continued from page 1	Vice President Magnolia Cemetery Company Partner - Indirect Jasper Crossroads Partnership, LP Partner - Indirect Beaumont Westfield Venture, LP Managing Member Trident Advanced Capital Solutions, LLC Trustee Reynolds Family Insurance Trust	Continued from page 1	Continued from page 1	N/A N/A Beaumont Westfield Venture, LP 38.00% Trident Advanced Capital Solutions, LLC 25.00% N/A
Troy Glander San Antonio, Texas, USA	Attorney	Director	Director of Third Coast Bank	Partner Allan, Nava & Glander, PLLC	0.84%	None	Allan, Nava & Glander, PLLC 33.33%
Dr. Martin Basaldua Kingwood, Texas, USA	Doctor	Director	Director of Third Coast Bank	President Basaldua & Heller, P.A. Board Member Diagnostic Affiliates of Northeast Texas, PLLC Principal PES Imaging, LLC President Optimal Health & Wellness Principal Pinnacle Executive Services, LLC	1.13%	None	Basaldua & Heller, P.A. 60.00% Diagnostic Affiliates of Northeast Texas, PLLC 50.00% PES Imaging, LLC 50.00% Optimal Health & Wellness 100.00% Pinnacle Executive Services, LLC 50.00%
Joe Stunja Kingwood, Texas, USA	Real Estate Agent	Director	Director & EVP/Business Development of Third Coast Bank	Vice President Stunja Properties, Inc. Member AJ Nuts, LLC	3.20%	None	Stunja Properties, Inc. 36.00% AJ Nuts, LLC 50.00%
John McWhorter Houston, Texas, USA	N/A	CFO	CFO & EVP of Third Coast Bank	None	2.53%	None	N/A
Sarah Natho Humble, Texas, USA	N/A	Treasurer	Controller, Cashier & SVP of Third Coast Bank	None	0.00%	None	N/A
Audrey A. Duncan Dallas, Texas, USA	N/A	None	CCO of Third Coast Bank	None	0.36%	None	N/A
Jo Ann Dean Kingwood, Texas, USA	Exec Asst to Bank CEO & Board Secretary	Secretary	Exec Asst to Bank CEO of Third Coast Bank	None	0.10%	None	N/A