

Part II Organizational Action (continued)

17 List the applicable Internal Revenue Code section(s) and subsection(s) upon which the tax treatment is based ▶ see attached statement

Horizontal lines for providing the applicable Internal Revenue Code section(s) and subsection(s).

18 Can any resulting loss be recognized? ▶ see attached statement

Horizontal lines for providing information regarding the recognition of a resulting loss.

19 Provide any other information necessary to implement the adjustment, such as the reportable tax year ▶ see attached statement

Horizontal lines for providing any other information necessary to implement the adjustment.

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here
Signature ▶ _____ Date ▶ _____

Print your name ▶ Allison Johnson

Title ▶ CFO

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Heather Wallace	/S/ Heather Wallace	05/04/2022		P01977717
	Firm's name ▶ Dixon Hughes Goodman LLP	Firm's EIN ▶ 56-0747981		Phone no. 205-212-5300	
	Firm's address ▶ 800 Shades Creek Parkway, STE 500, Birmingham, AL 35209-4547				

Spirit of Texas Bancshares, Inc.
Attachment to Form 8937
EIN: 90-0499552
Report of Organizational Actions Affecting Basis of Securities

Form 8937 Part II, Box 14:

On November 30, 2012, Oasis Bank, SSB ("Oasis") completed a merger with Spirit of Texas Bancshares, Inc. ("Spirit") F/K/A ST Financial Group, Inc. Pursuant to the terms and conditions of the Agreement and Plan of Merger, dated as of August 10, 2012, Oasis merged with and into Spirit. As a result of the merger, Spirit is the surviving corporation while Oasis ceased to exist as a corporation.

Pursuant to the terms and conditions set forth in the agreement and plan of merger, each outstanding share of Oasis voting common stock was converted into the right to receive \$3.62 in cash and approximately .846 share of Spirit common stock.

Form 8937 Part II, Box 15:

The merger of Oasis with and into Spirit qualifies as a tax-free reorganization within the meaning of Section 368(a) of the Internal Revenue Code of 1986, as amended.

A Oasis shareholder's tax basis in one (1) share of Spirit common stock received in exchange for Oasis common stock should equal the shareholder's basis in one (1) share of Oasis common stock divided by .846. Alternatively, such shareholder's tax basis in one (1) share of Spirit common stock received in exchange for Oasis's common stock should equal 118.20% of the shareholder's tax basis in one (1) share of the Oasis common stock.

If a Oasis shareholder acquired different blocks of the Oasis common stock at different times or at different prices, the Spirit common stock received will be allocated pro rata to each block of Oasis common stock, and the basis of each block of Spirit common stock received will be determined on a block-for-block basis depending on the basis of the blocks of Oasis common stock exchanged for such block of Spirit common stock.

Each shareholder is encouraged to consult their own personal tax advisor regarding the determination of this realized gain or loss on the exchange.

Form 8937 Part II, Box 16:

Refer to the description of the basis calculation in Part II, Box 15 above.

Form 8937 Part II, Box 17:

Spirit's acquisition of Oasis, pursuant to the merger completed on November 30, 2012 was structured to qualify as reorganization within the meaning of Section 368(a) of the Internal Revenue Code. In general, the income tax consequences to the shareholders are determined under Internal Revenue Code sections 302, 354, 356, 368, and

Form 8937 Part II, Box 18:

In general, each Oasis shareholder who received Spirit common stock and cash for all of their Oasis stock cannot recognize any loss. An Oasis shareholder who received cash in lieu of a fractional share of Spirit common stock may recognize loss if the amount of cash received is less than the basis in the fractional share, as applicable.

Form 8937 Part II, Box 19:

In general, any adjustment to the tax basis that causes gain or loss recognized by Oasis shareholder as a result of the completion of the Merger should be reported for the taxable year which includes November 30, 2012. A calendar year shareholder would report the transaction on a 2012 income tax return.

The holding period of Spirit common stock received in exchange for shares of Oasis common stock will include the holding period of Oasis common stock for which it is exchanged.

Each shareholder is encouraged to consult their own personal tax advisor regarding the determination of this realized gain or loss on the exchange.

No ruling from the Internal Revenue Service (the "IRS") has been requested, or will be obtained, regarding the U.S. federal income tax consequences of the Merger described in this report. This report is not binding on the IRS and the IRS and the U.S. courts could disagree with one or more of the positions described above.

This information in this form does not constitute tax advice and each holder of Oasis Bank common stock is urged to consult its tax advisor with respect to the application of United States federal income tax laws to the holder's particular situation.