(December 2017 Department of the Treasury

Report of Organizational Actions Affecting Basis of Securities

► See separate instructions.

OMB No. 1545-0123

Internal Revenue Service Reporting Issuer Part I 2 Issuer's employer identification number (EIN) 1 Issuer's name Spirit of Texas Bancshares, Inc. 90-0499552 3 Name of contact for additional information 4 Telephone No. of contact 5 Email address of contact Allison Johnson ajohnson@sotb.com 6 Number and street (or P.O. box if mail is not delivered to street address) of contact 7 City, town, or post office, state, and ZIP code of contact Conroe, TX 77301 1836 Spirit of Texas Way 8 Date of action 9 Classification and description 11/30/2012 Common Stock 10 CUSIP number 11 Serial number(s) 12 Ticker symbol 13 Account number(s) **STXB** N/A Organizational Action Attach additional statements if needed. See back of form for additional questions. Describe the organizational action and, if applicable, the date of the action or the date against which shareholders' ownership is measured for the action ► see attached statement Describe the quantitative effect of the organizational action on the basis of the security in the hands of a U.S. taxpayer as an adjustment per share or as a percentage of old basis ▶ see attached statement Describe the calculation of the change in basis and the data that supports the calculation, such as the market values of securities and the valuation dates ► <u>see attached statement</u>

Pai	t II		Organizational Action (continued)				
17				n(s) and subsection(s) upon which the tax t	reatment is based ▶	see attached statement	
18	Can	n any	resulting loss be recognized? ► see att	tached statement			
19 Provide any other information necessary to implement the adjustment, such as the reportable tax year ▶ see attached statement							
						ached statement	
	ι	Jnder	penalties of perjury, I declare that I have exa-	mined this return, including accompanying sche	dules and statements, a	and to the best of my knowledge and	
	b	oelief,	it is true, correct, and complete. Declaration o	f preparer (other than officer) is based on all info	mation of which prepar	er has any knowledge.	
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		Print y	our name ► Allison Johnson	Preparer's signature	Title ► CFO Date	Ohani, D. if PTIN	
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Spirit of Texas Bancshares, Inc. Attachment to Form 8937 EIN: 90-0499552

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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.