

COMMERCE STREET *Capital*

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Commerce Street Capital Advises ST Financial in Raising \$37.1 Million in Three Years

DALLAS (March 13, 2013) — Commerce Street Capital, LLC (“CSC”), a Dallas-based investment banking firm, advised ST Financial Group, Inc., holding company for Spirit of Texas Bank, SSB (the “Bank”), in successfully raising more than \$37.1 million in equity capital in three years. That was achieved with two private placements, one which finalized on March 7, 2013, and raised more than \$22 million, and a previous raise that finalized in December 2010 and brought in more than \$15.1 million. This announcement was made today by Dory Wiley, President & CEO of Commerce Street Holdings, LLC, the holding company for CSC.

“The completion of this size of capital raise for a \$463 million community bank speaks volumes about the strength of this holding company’s bank and its bright future,” said Dory Wiley. “Spirit of Texas overcame investor concerns about the economy, and banking in general, by gaining investor confidence in their organic growth strategies and demonstrating the strength and quality of its management team.”

For the recent \$22 million raise, Steve Parks, Senior Vice President of CSC’s Bank Capital Group, worked on-site in Houston and in Dallas with Dean O. Bass, Chairman and CEO of ST Financial Group as well as the Bank’s President David M. McGuire and Chief Financial Officer Thomas N. Adams, to advise and to manage the process. Other CSC advisors involved in the capital raise included Vice President Chris Moulton and Vice President Hatch Smith.

CSC has now raised more than \$584 million in equity capital for community banks across the country over the past five years. CSC was honored in 2012 at the Dallas Business Journal and ACG Dallas/Fort Worth annual M&A Awards. The firm was named the winner in the small deal (under \$50 million) category for its exceptional work on an acquisition of a community bank as well as a \$16.4 million capital raise.

About Commerce Street Capital

Commerce Street Capital, LLC (“CSC”) is a private investment banking firm headquartered in Dallas, Texas. Led by veterans of the banking industry, CSC specializes in investment banking services (mergers and acquisitions, valuations and regulatory issue advising) and bank development (on-site consulting, sales and management of bank capital raises, market assessments and the bank regulatory application process). The firm provides tailored solutions for all or part of a financial institution’s business lifecycle. For more information, visit www.commercestreecapital.com or call 214-545-6800. CSC is a member of FINRA/SIPC.

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