

Strategic Partnership with Great Plains Bancshares, Inc.

Third Coast Bancshares, Inc.
Investor Presentation
October 7th, 2026





DISCLAIMER

FORWARD-LOOKING STATEMENTS

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 that are subject to risks and uncertainties and are made pursuant to the safe harbor provisions of Section 27A of the Securities Act of 1933, as amended (the "Securities Act"), and Section 21E of the Securities Exchange Act of 1934, as amended. These forward-looking statements reflect the current views of Third Coast Bancshares, Inc. (the "Company," "Third Coast," "TCBX," "we," "us," or "our") with respect to, among other things, future events and our financial performance and include, but are not limited to, the expected completion date, financial benefits and other effects of the proposed transaction. These statements are often, but not always, made through the use of words or phrases such as "may," "should," "could," "predict," "potential," "believe," "looking ahead," "will likely result," "expect," "continue," "will," "anticipate," "seek," "estimate," "intend," "plan," "projection," "would" and "outlook," or the negative version of those words or other comparable words or phrases of a future or forward-looking nature. These forward-looking statements are not historical facts, and are based on current expectations, estimates and projections about our industry, management's beliefs and certain assumptions made by management, many of which, by their nature, are inherently uncertain and beyond our control. Accordingly, we caution you that any such forward-looking statements are not guarantees of future performance and are subject to risks, assumptions and uncertainties that are difficult to predict. Although we believe that the expectations reflected in these forward-looking statements are reasonable as of the date made, actual results may prove to be materially different from the results expressed or implied by the forward-looking statements. There are or will be important factors that could cause our actual results to differ materially from those indicated in these forward-looking statements, including, but not limited to, the following: the occurrence of any event, change or other circumstance that could give rise to the right of one or both of the parties to terminate the definitive merger agreement providing for the acquisition of Great Plains Bancshares, Inc. ("Great Plains") by Third Coast; the outcome of any legal proceedings that may be instituted against Third Coast or Great Plains; the possibility that the transaction does not close when expected or at all because required regulatory, shareholder or other approvals and other conditions to closing are not received or satisfied on a timely basis or at all (and the risk that such approvals may result in the imposition of conditions that could adversely affect the combined company or the expected benefits of the transaction); the risk that the benefits from the transaction may not be fully realized or may take longer to realize than expected, including as a result of changes in, or problems arising from, general economic and market conditions, interest and exchange rates, monetary policy, laws and regulations and their enforcement, and the degree of competition in the geographic and business areas in which Third Coast and Great Plains operate; disruption to the parties' businesses as a result of the announcement and pendency of the transaction; the risk that the integration of each party's operations will be materially delayed or will be more costly or difficult than expected or that the parties are otherwise unable to successfully integrate each party's businesses into the other's businesses; the possibility that the transaction may be more expensive to complete than anticipated, including as a result of unexpected factors or events; reputational risk and potential adverse reactions of Third Coast's or Great Plains' customers, suppliers, employees or other business partners, including those resulting from the announcement or completion of the transaction; the dilution caused by Third Coast's issuance of additional shares of its common stock in connection with the transaction; a material adverse change in the financial condition of Third Coast or Great Plains; general competitive, economic, political and market conditions; major catastrophes such as earthquakes, floods or other natural or human disasters, including infectious disease outbreaks; the diversion of management's attention and time from ongoing business operations and opportunities on merger-related matters; and other factors that may affect future results of Third Coast and Great Plains including changes in asset quality and credit risk, the inability to sustain revenue and earnings growth, changes in interest rates and capital markets, inflation, customer borrowing, repayment, investment and deposit practices, the impact, extent and timing of technological changes, capital management activities and other actions of the Board of Governors of the Federal Reserve System and legislative and regulatory actions and reforms. For a discussion of additional factors that could cause our actual results to differ materially from those described in the forward-looking statements, please see the risk factors discussed in our Annual Report on Form 10-K for the year ended December 31, 2025, filed with the U.S. Securities and Exchange Commission (the "SEC"), and our other filings with the SEC.

The foregoing factors should not be construed as exhaustive and should be read together with the other cautionary statements included in this presentation. If one or more events related to these or other risks or uncertainties materialize, or if our underlying assumptions prove to be incorrect, actual results may differ materially from what we anticipate. Accordingly, you should not place undue reliance on any such forward-looking statements. Any forward-looking statement speaks only as of the date on which it is made, and we do not undertake any obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. New factors emerge from time to time, and it is not possible for us to predict which will arise. In addition, we cannot assess the impact of each factor on our business or the extent to which any factor, or combination of factors, may cause actual results to differ materially from those contained in any forward-looking statements.

NON-GAAP FINANCIAL MEASURES

This presentation contains non-GAAP financial measures, including Tangible Common Equity, Tangible Book Value Per Common Share, Tangible Common Equity to Tangible Assets and Return on Average Tangible Common Equity. The non-GAAP financial measures that we discuss in this presentation should not be considered in isolation or as a substitute for the most directly comparable or other financial measures calculated in accordance with GAAP.

CREATING A PREMIER SOUTHWESTERN FRANCHISE

Combined Financial Highlights⁽¹⁾

~\$9.0B
Assets

~\$7.3B
Gross Loans HFI

~\$7.8B
Deposits

9.0%
TCE/TA

9.8%
CET1 Ratio

11.5%
TRBC Ratio

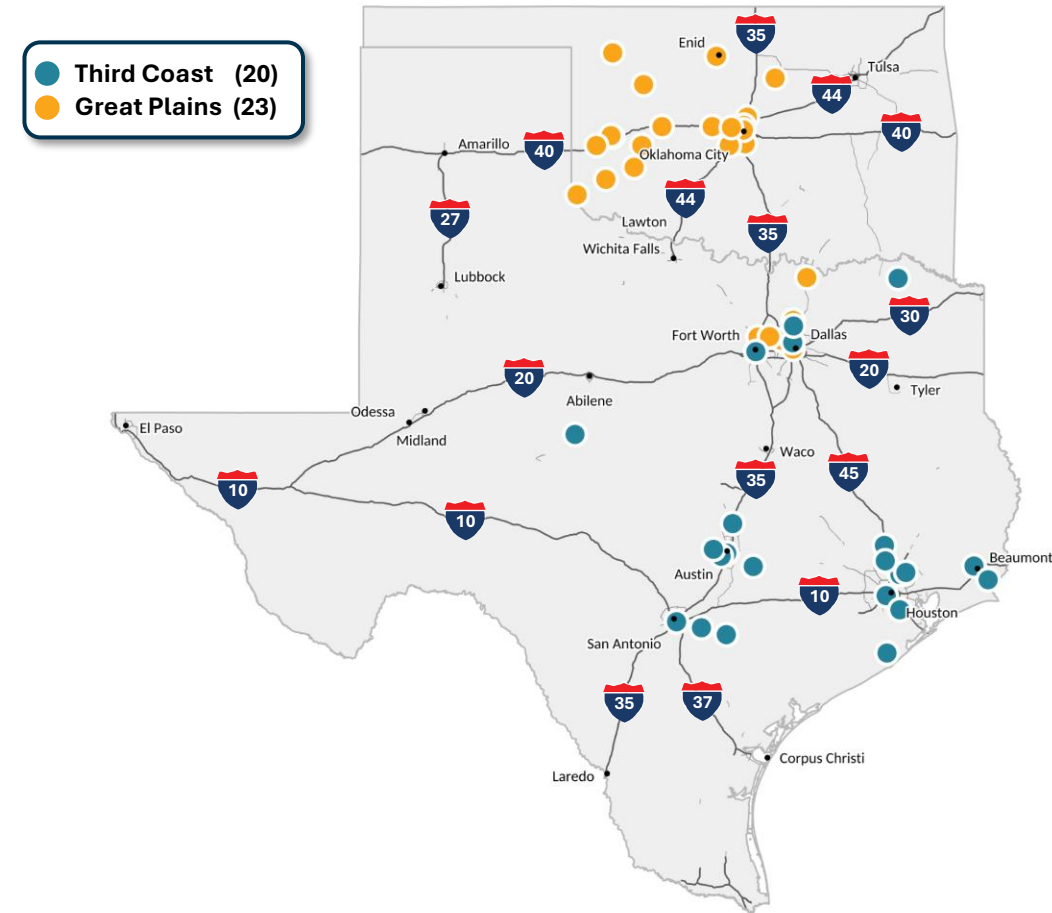
~1.3%
2027E ROAA⁽²⁾

~15%
2027E ROATCE⁽²⁾

~56%
2027E Efficiency Ratio⁽²⁾

Transaction Themes

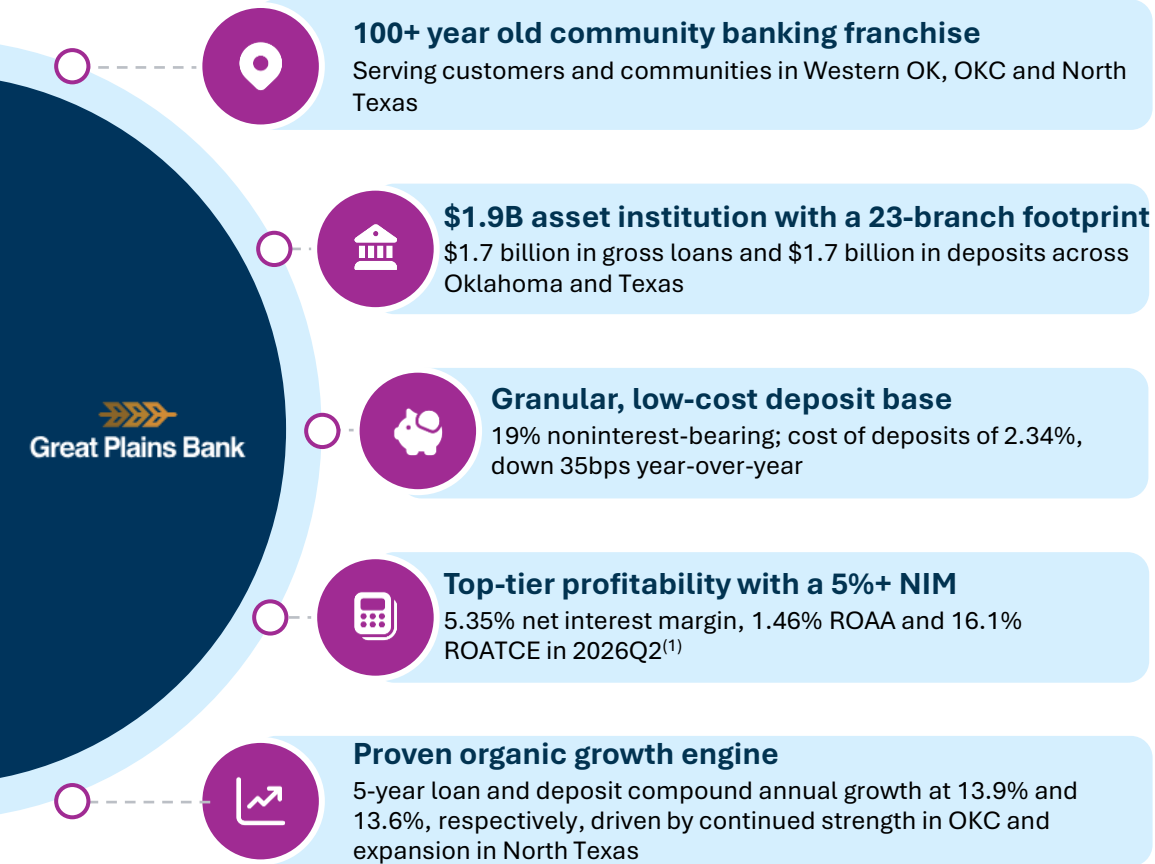
- ❖ **Granular deposit base** | Significant increase in checking accounts and core deposits
- ❖ **Attractive financial impacts** | Notable accretion to projected EPS with manageable TBV dilution
- ❖ **Growth in key markets** | Expands North Texas footprint & enters Oklahoma
- ❖ **Aligned management and culture** | Community-banking, relationship-driven client focus
- ❖ **Straightforward integration** | Due diligence confirms strong operational compatibility



(1) Financial metrics estimated at closing of the transaction (December 31, 2026) and illustratively assumes full conversion of TCBX's convertible preferred securities into common equity / shares at close.

(2) 2027 estimated profitability metrics reflect fully-phased in cost savings for illustrative purposes.

OVERVIEW OF GREAT PLAINS BANCSHARES, INC.



Bank Level Financial Highlights

	2023Y	2024Y	2025Y	2026Q1	2026Q2
Balance Sheet (\$mm)					
Total Assets	\$ 1,602.1	\$ 1,726.3	\$ 1,850.0	\$ 1,900.1	\$ 1,929.0
Gross Loans	1,374.0	1,422.2	1,581.7	1,607.5	1,651.0
Total Deposits	1,411.6	1,532.6	1,635.2	1,678.8	1,708.4
Tangible Common Equity	142.6	154.9	173.5	177.9	176.0
Profitability / Rates (%)⁽¹⁾					
Net Income (\$000s)	\$ 20,435	\$ 18,873	\$ 24,918	\$ 6,738	\$ 6,977
ROAA	1.29	1.12	1.38	1.44	1.46
ROATCE	16.3	13.1	15.7	15.6	16.1
Net Interest Margin	5.02	5.15	5.30	5.32	5.35
Efficiency Ratio	66.6	65.4	64.5	64.4	65.8
Noninterest Income / Total Revenue	20.1	19.4	21.7	20.9	23.4
Balance Sheet Ratios / Capital (%)					
Gross Loans / Deposits	97.3	92.8	96.7	95.8	96.6
Leverage Ratio	9.17	9.37	9.53	9.68	9.42
TRBC Ratio	11.41	12.11	12.22	12.49	12.10
NOO CRE / TRBC	303	241	241	239	243
Asset Quality (%)					
NPA / Assets	0.52	0.52	1.15	1.14	1.09
LLR / Gross Loans	1.16	1.07	1.23	1.27	1.17

Source: S&P Capital IQ Pro.

(1) Net income tax-effected at a 20% corporate tax rate due to status as a Subchapter S corporation; ROAA and ROATCE reflect profitability at a C-corporation equivalent tax rate.

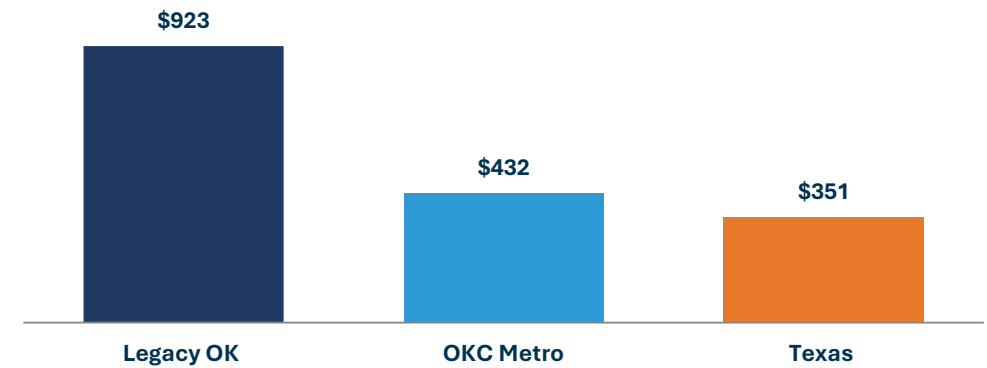
LEADING DEPOSIT SHARE ACROSS GREAT PLAINS' LEGACY MARKETS

Deposit Market Share — Legacy Oklahoma Counties ⁽¹⁾				
County (Great Plains Branch)	Branches	Rank	Share	Banks in Market
Beckham (Elk City, Sayre)	3	#1	34.2%	6
Washita (Cordell)	1	#1	19.0%	8
Harmon (Hollis)	1	#2	37.3%	2
Greer (Mangum)	1	#2	35.0%	3
Kiowa (Hobart)	1	#3	18.0%	6
Woodward	1	#4	9.9%	8
Canadian (El Reno, Yukon)	2	#6	6.4%	19

Oklahoma Market Highlights

- Record \$13.7 billion of capital investment into Oklahoma through August 2025, including a \$9 billion two-year Google commitment
- Oklahoma City metro unemployment of 3.9% as of August 2026, below the national rate of 4.3%
- Emirates Global Aluminium selected Oklahoma for a \$4 billion primary aluminum plant, the first new U.S. smelter in 45 years
 - Creates 1,000 direct jobs

Deposit Base by Market Type (\$mm)



Source: FDIC Summary of Deposits (deposit data as of June 30, 2026); S&P Capital IQ Pro; Oklahoma Department of Commerce; U.S. Bureau of Labor Statistics; Great Plains documents.

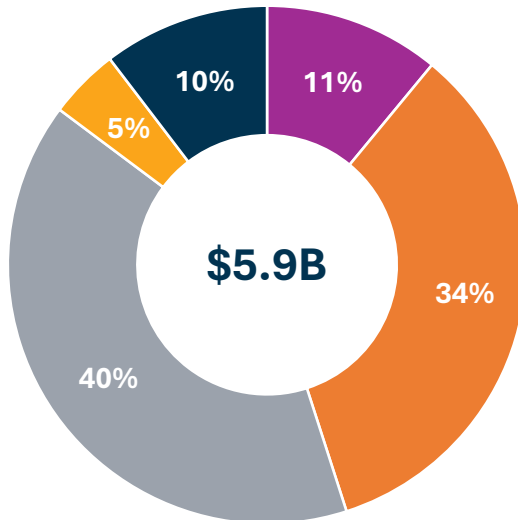
Note I: Deposit market share reflects top-tier holding company ownership and excludes non-retail institutions. Market groupings pursuant to Great Plains branch and division schedule as of June 30, 2026; excludes administrative division branches.

Note II: Oklahoma City metro reflects the Oklahoma City, OK Metropolitan Statistical Area as defined by the U.S. Bureau of Labor Statistics. Metro and national unemployment rates shown are not seasonally adjusted.

(1) Represents Great Plains' highest-ranked Oklahoma deposit markets; ranks #17 statewide with 0.9% of total Oklahoma deposits.

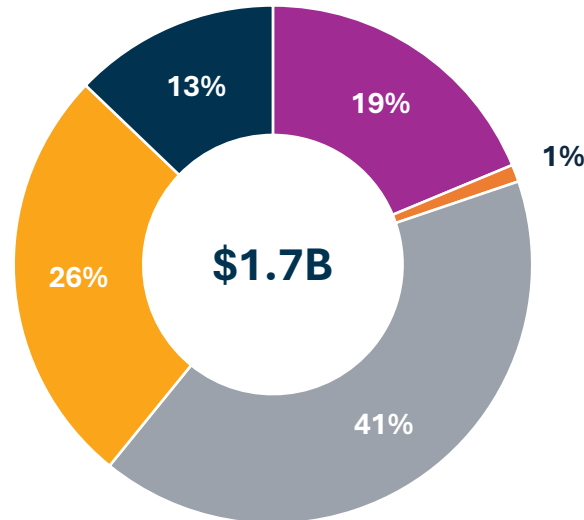
PRO FORMA DEPOSIT COMPOSITION

Third Coast Bancshares, Inc.



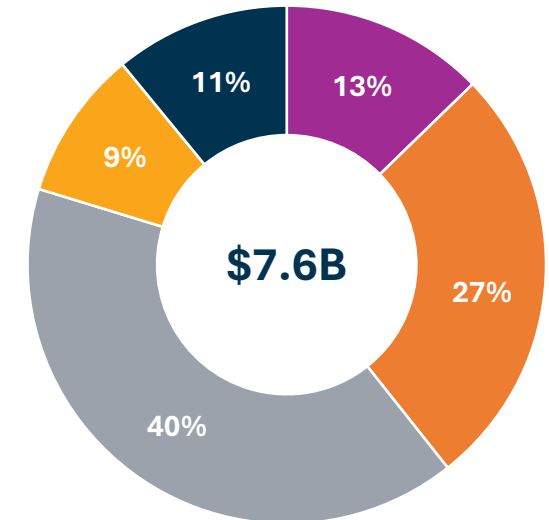
Cost of Deposits: 3.04%
Total Deposit Accounts: 23,768

Great Plains Bancshares, Inc.



Cost of Deposits: 2.34%
Total Deposit Accounts: 45,262

Pro Forma⁽¹⁾



Cost of Deposits: 2.89%
Total Deposit Accounts: 69,030

Key:

- DDA
- NOW & Other
- MMDA & Savings
- Retail Time
- Jumbo Time

TRANSACTION TERMS & STRUCTURE

Transaction Structure	• Merger sub to merge into Great Plains Bancshares, Inc.; Great Plains Bancshares, Inc. to merge into Third Coast Bancshares, Inc.; Great Plains National Bank to merge into Third Coast Bank • 100% stock consideration • 5,570,352 shares of TCBX common stock to be issued for all outstanding shares of Great Plains, subject to certain potential downward adjustments
Transaction Value and Multiples	• Implied aggregate transaction value of \$240 million⁽¹⁾ • Price / tangible book value per share: 1.56x • Price / LTM EPS: 9.3x⁽²⁾ • Price / LTM EPS + Fully Phased-in Cost Savings: 6.1x⁽²⁾ • Core deposit premium: 7.7%⁽³⁾
Pro Forma Ownership	• 78% Third Coast Bancshares, Inc. / 22% Great Plains Bancshares, Inc.⁽⁴⁾
Board of Directors and Management	• Two Great Plains representatives to be appointed to the Board of Directors of TCBX and Third Coast Bank • Long-time Great Plains CEO, Mark Russell, to retain senior role with Third Coast • Thorough discussions and due diligence to determine retention agreements and bonuses for Great Plains employees to include the commercial bankers
Branding	• Great Plains will continue operating under the Great Plains brand as Great Plains Bank, a division of Third Coast Bank
Timing and Approvals	• Closing date expected within 30 days of receiving regulatory and shareholder approvals • Anticipated transaction closing in early Q1 2027

(1) Based on TCBX closing stock price as of October 6, 2026.

(2) LTM net income tax-effected at a 20% corporate tax rate due to status as a Subchapter S corporation.

(3) Equal to aggregate transaction value minus target tangible common equity as a percentage of core deposits. Core deposits defined as total deposits less time deposits greater than \$100,000.

(4) Pro forma ownership reflects illustrative full conversion of TCBX's convertible preferred securities into common equity / shares at close.

KEY TRANSACTION ASSUMPTIONS

Earnings Projections	• Third Coast Bancshares, Inc. 2026 and 2027 estimates per Consensus Estimates • Great Plains Bancshares, Inc. 2026 and 2027 estimates per Great Plains Management
Targeted Cost Savings	• Cost savings of \$17.1 million (estimated at 20.0% of Great Plains' 2027E non-interest expense) • Cost saving phased-in at 50.0% in 2027 and 100% thereafter
Purchase Accounting Adjustments	• 1.31% gross loan credit mark (approximately \$22.3 million), or 1.05x existing reserves at close • Loan portfolio write-down of \$0.7 million accreted straight-line over 3 years • Incremental securities mark of \$4.9 million, accreted straight-line over 5 years • Fixed asset write-up of \$5.0 million amortized straight-line over 20 years • Subordinated debt write-down of \$0.5 million, amortized straight-line over 2 years • Time deposit portfolio write-down of \$0.4 million, amortized straight-line over 1 year • \$28.7 million core deposit intangible amortized sum-of-the-years-digits over 10 years
Restructuring Charges	• Estimated one-time transaction expenses of approximately \$21.0 million, after-tax, including the cash-out of Great Plains' deferred compensation plan in full at close
Additional Model Assumptions	• Financial impact to TCBX shown on a fully converted basis, for illustrative purposes • 4.00% cost of cash • 20.0% marginal tax rate

FINANCIAL IMPACT

EARNINGS & TANGIBLE BOOK VALUE

~14%

2028 EPS Accretion

~(5%)

TBV Dilution

2.5 Years

TBV Earnback

25%+

IRR

PROFITABILITY⁽¹⁾

~1.3%

2027 ROAA

~15%

2027 ROATCE

~4.1%

2027 NIM

~56%

2027 EFFICIENCY RATIO

PROJECTED CAPITAL⁽²⁾

9.0%

TCE/TA

9.1%

Leverage Ratio

9.8%

CET1 Ratio

11.5%

Total Capital Ratio

(1) 2027 estimated profitability metrics reflect fully-phased in cost savings for illustrative purposes.

(2) Projected balances at merger close. Financial impact metrics estimated at closing of the transaction (December 31, 2026) and illustratively assumes full conversion of TCBX's convertible preferred securities into common equity / shares at closing of the transaction.

TRANSACTION MULTIPLES VS RECENT BANK DEALS

	TCBX / Great Plains	Median Bank M&A Transaction Multiples High Performing Targets ⁽¹⁾
Price / Tangible Book Value ⁽²⁾	1.56x	1.62x
Price / LTM EPS	9.3x ⁽³⁾	12.3x
Price / LTM EPS + Cost Savings	6.1x ⁽³⁾	8.2x
Core Deposit Premium ⁽⁴⁾	7.7%	9.3%

Source: S&P Global. Data as of 10/6/2026.

(1) Includes nationwide whole bank M&A transactions between \$150 million and \$500 million in deal value since 1/1/2024 where the target had a last twelve months ("LTM") ROAA greater than 1.00%; excludes merger of equals.

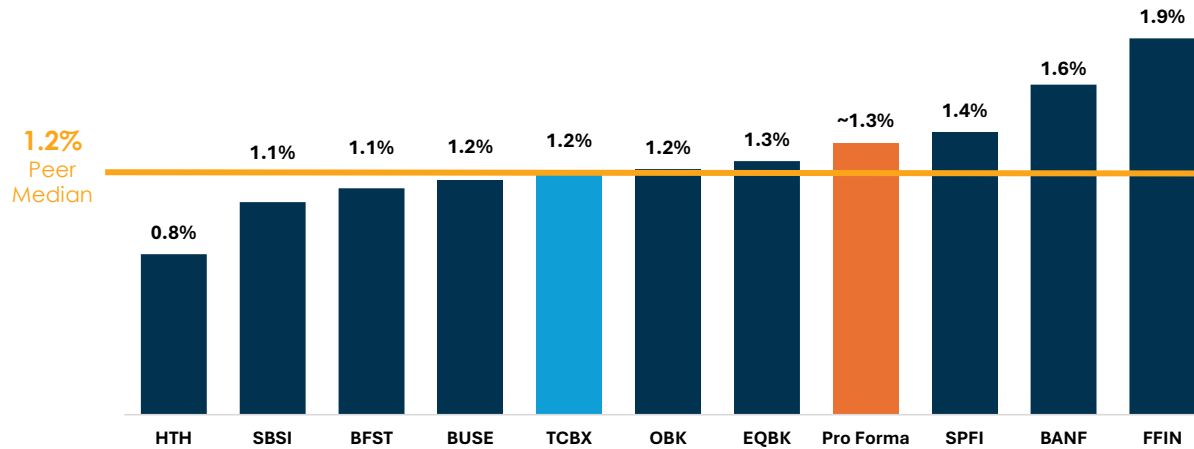
(2) On a normalized basis, applying a standardized target capital level of 9.00% tangible common equity / tangible assets, Price / Tangible Book Value for the TCBX / Great Plains transaction would be 1.44x, as compared to a 1.69x median for the comparable transaction set.

(3) LTM net income tax-effected at a 20% corporate tax rate due to status as a Subchapter S corporation.

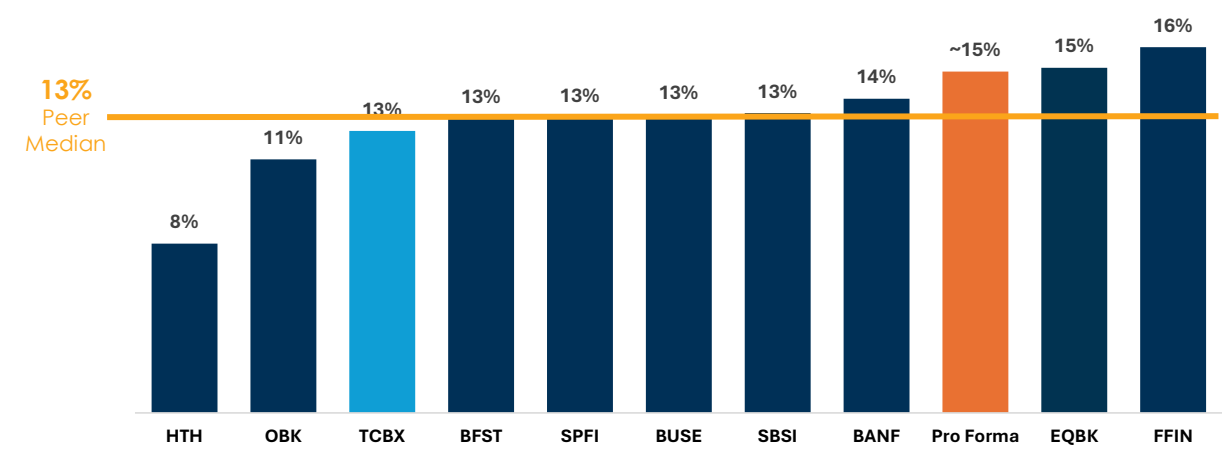
(4) Equal to aggregate transaction value minus target tangible common equity as a percentage of core deposits. Core deposits defined as total deposits less time deposits greater than \$100,000.

PROFITABILITY VS PRO FORMA PEERS

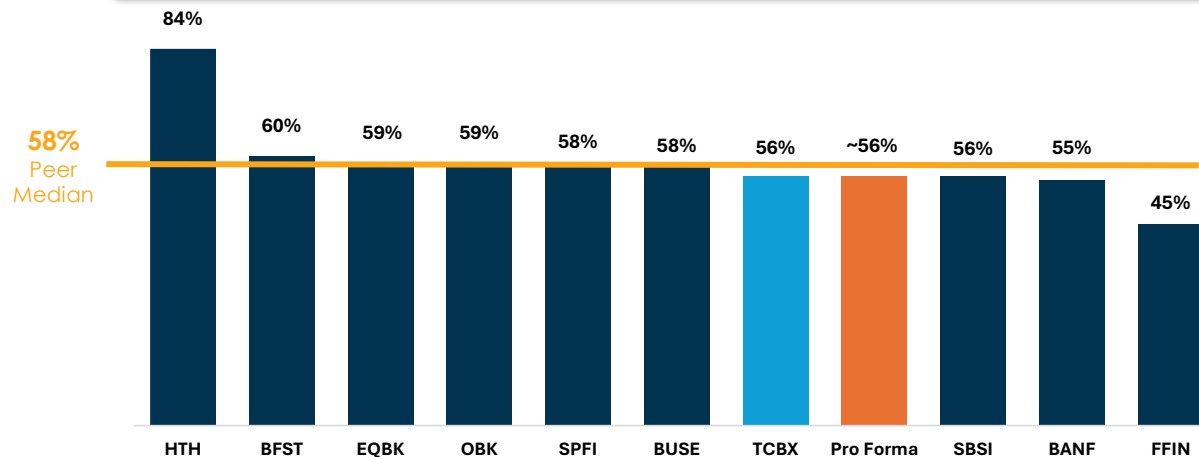
2027E ROAA (%)⁽¹⁾



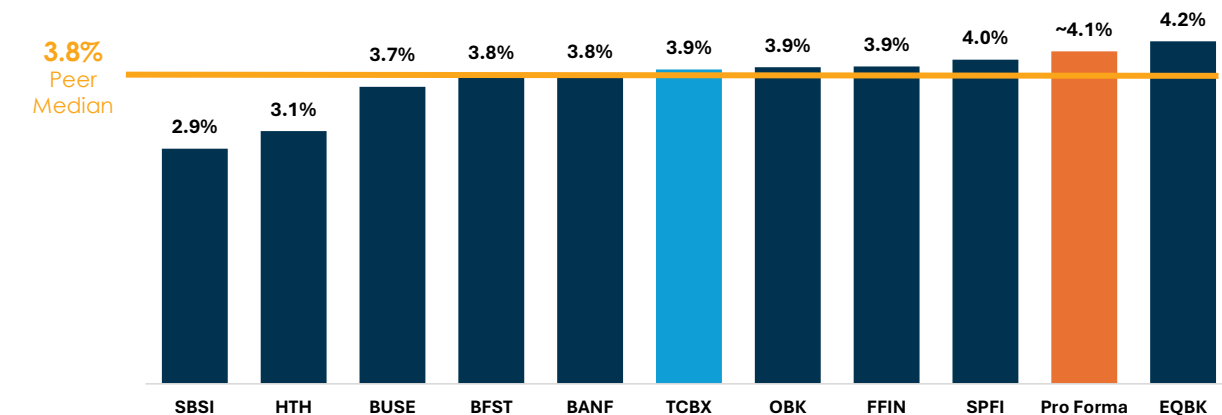
2027E ROATCE (%)⁽¹⁾



2027E EFFICIENCY RATIO (%)⁽¹⁾



2027E NIM (%)

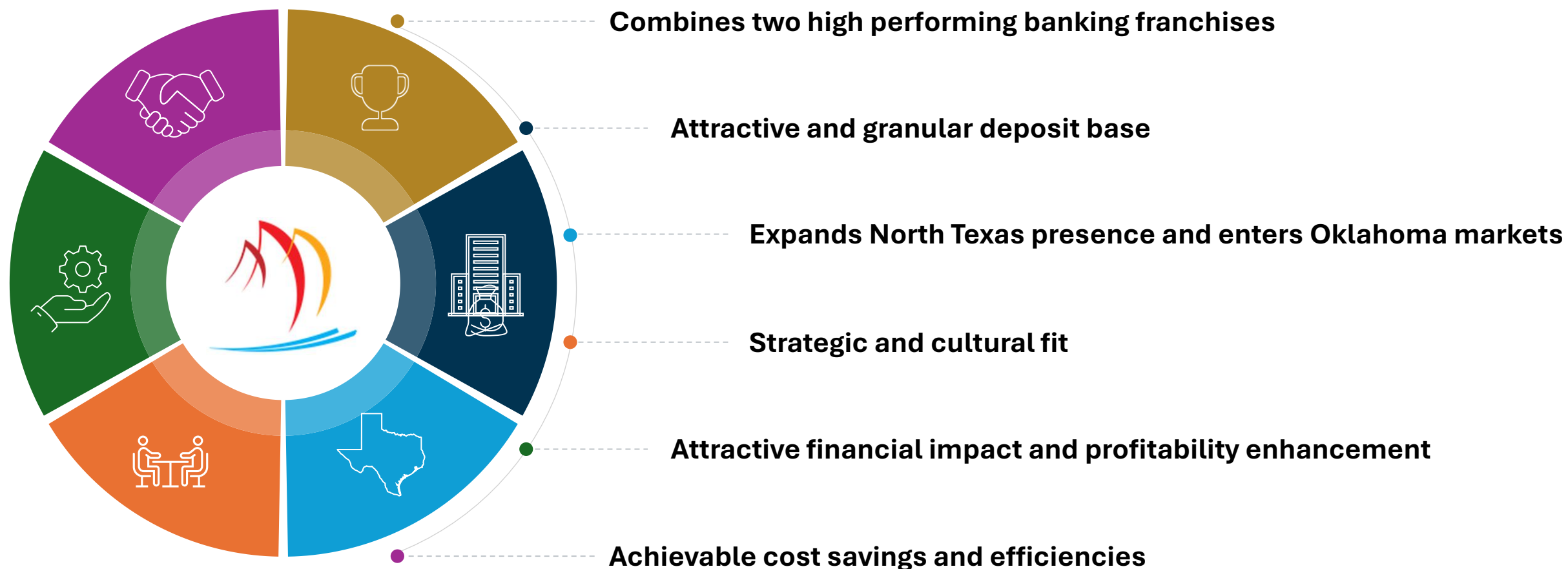


Source: S&P Global and FactSet. Estimates as of 10/6/2026.

Note: Pro Forma peers include major exchange-traded banks headquartered in the Central Southern region as defined by S&P Global (KS, LA, OK and TX) with \$5.0 billion - \$20.0 billion in total assets. Excludes savings banks, thrifts and banks without analyst estimates.

(1) 2027 estimated profitability metrics reflect fully-phased in cost savings for illustrative purposes.

STRATEGICALLY COMPELLING TRANSACTION

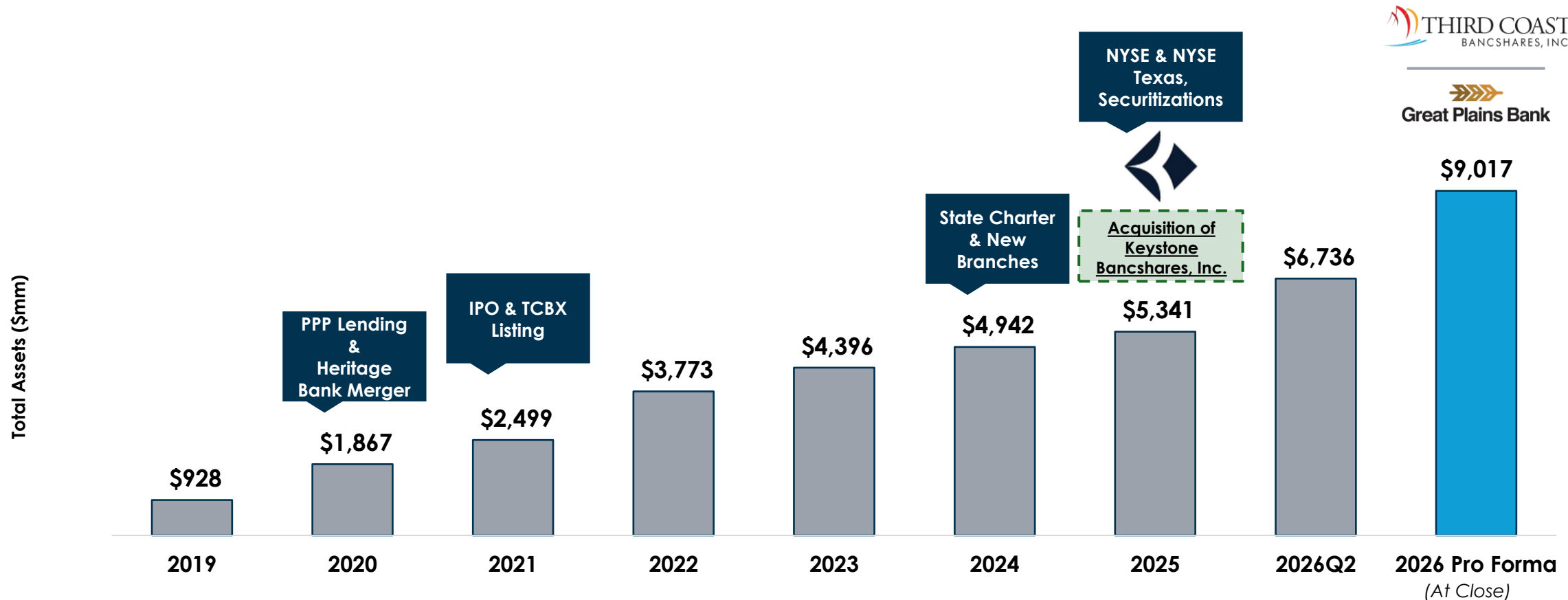


APPENDIX



CONTINUES OUR GROWTH MINDSET

2019 through 2026 Pro Forma (2026E for the KRX)⁽¹⁾
 Asset Growth CAGR: ~38% (vs ~8% for the KRX)⁽¹⁾
 Net Income Growth CAGR: ~76% (vs ~8% for the KRX)⁽¹⁾



Source: S&P Global and FactSet; 2026E assets and net income reflect most recent FactSet Consensus.

Note: KBW NASDAQ Regional Banking Index (KRX) includes 50 U.S. regional banks or thrifts with assets between ~\$12 and ~\$88 billion.

(1) KRX asset and net income growth figures represent the median growth rates of KRX constituents from 2019 through 2026 consensus estimates.

DUE DILIGENCE PROCESS AND OVERVIEW

Management conducted a comprehensive review of all key components of the Great Plains business

Overview

- Management conducted diligence over a ~60-day period leading up to the announcement of the transaction, including on-site management meetings
- Extensive stress testing performed on earning assets and credit diligence meetings to discuss loan portfolio, asset quality and underwriting standards
- Management also engaged an independent third-party loan review, alongside a full internal credit review
- Detailed review of expense base and opportunistic synergies, as well as one-time expenses associated with vendor contracts and more
- Cultural alignment was an important part of the diligence process, and will continue to be an integral consideration throughout the integration process

Key Topics of Review in Diligence



Organizational



Legal & Regulatory



Human Resources



Loan Review



Technology



Deposits & Funding



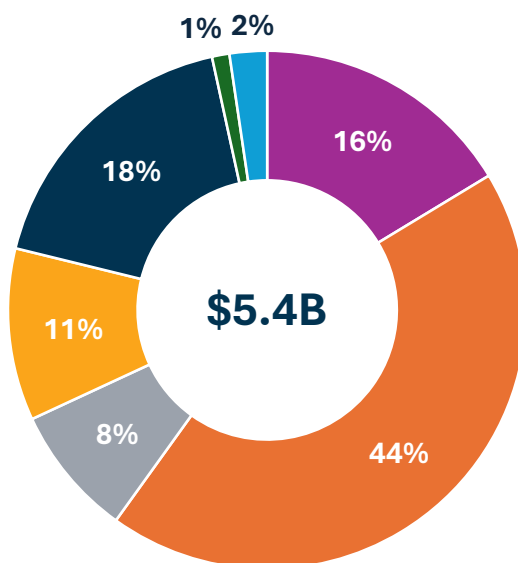
Financial



Contracts

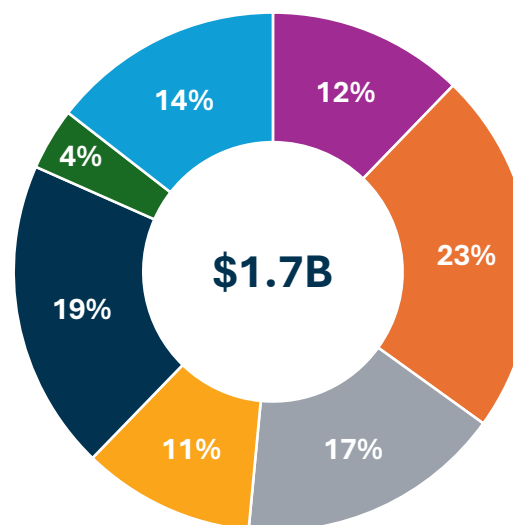
PRO FORMA LOAN COMPOSITION

Third Coast Bancshares, Inc.



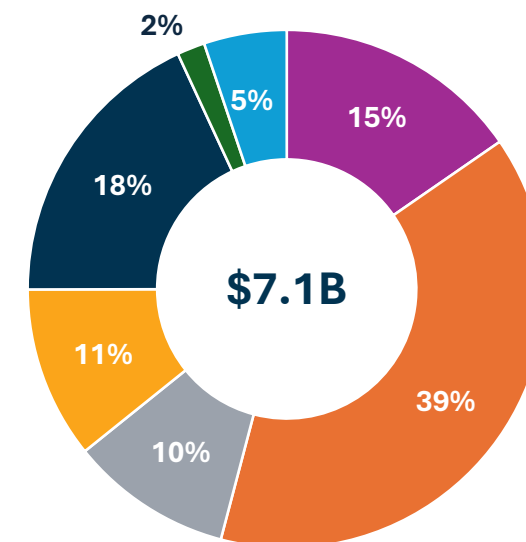
Yield on Loans
7.06%

Great Plains Bancshares, Inc.



Yield on Loans
7.97%

Pro Forma⁽¹⁾



Yield on Loans
7.29%

Key:

- Consumer & Other
- C&D
- C&I
- Res. RE
- OO CRE
- NOO CRE
- Multifamily

ADDITIONAL INFORMATION

No Offer or Solicitation

This communication is being made in respect of the proposed merger transaction involving Third Coast and Great Plains. This communication does not constitute an offer to sell or the solicitation of an offer to buy any securities or the solicitation of any vote or approval, nor shall there be any sale of securities in any jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such jurisdiction. No offer of securities shall be made except by means of a prospectus meeting the requirements of Section 10 of the Securities Act and otherwise in accordance with applicable law.

Important Additional Information and Where to Find It

Third Coast intends to file a registration statement on Form S-4 with the SEC, which will include a joint proxy statement of Great Plains and Third Coast that also constitutes a prospectus of Third Coast, and Third Coast will file other documents regarding the proposed transaction with the SEC. A definitive joint proxy statement/prospectus will also be sent to Great Plains' and Third Coast's shareholders seeking the required shareholder approvals of the proposed transaction.

INVESTORS AND SECURITY HOLDERS ARE URGED TO READ THE REGISTRATION STATEMENT ON FORM S-4 AND THE JOINT PROXY STATEMENT/PROSPECTUS INCLUDED WITHIN THE REGISTRATION STATEMENT ON FORM S-4 WHEN THEY BECOME AVAILABLE, AS WELL AS ANY OTHER RELEVANT DOCUMENTS FILED WITH THE SEC IN CONNECTION WITH THE TRANSACTION OR INCORPORATED BY REFERENCE INTO THE REGISTRATION STATEMENT ON FORM S-4 AND THE JOINT PROXY STATEMENT/PROSPECTUS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION REGARDING THIRD COAST, GREAT PLAINS, THE TRANSACTION AND RELATED MATTERS.

The documents filed by Third Coast with the SEC may be obtained free of charge at the SEC's website at www.sec.gov. In addition, the documents filed by Third Coast may be obtained free of charge at its website at <https://ir.thirdcoast.bank/financials/sec-filings/>. Alternatively, these documents, when available, can be obtained free of charge from Third Coast upon written request to Third Coast Bancshares, Inc., Attn: Investor Relations, 1800 West Loop South, Suite 875, Houston, TX 77027, or by calling (713) 960-1300.

Participants in this Transaction

Third Coast, Great Plains, their respective directors and executive officers and certain of their other members of management and employees may be deemed to be participants in the solicitation of proxies from Great Plains' shareholders and Third Coast's shareholders in connection with the proposed transaction. Information about the directors and executive officers of Third Coast may be found in Third Coast's Annual Report on Form 10-K for the year ended December 31, 2025, as filed with the SEC on March 4, 2026 and in Third Coast's proxy statement for its 2026 Annual Meeting of Shareholders, as filed with the SEC on April 16, 2026, copies of which can be obtained free of charge from Third Coast or from the SEC's website as indicated above. To the extent the holdings of Third Coast's securities by its directors and executive officers have changed since the amounts set forth in Third Coast's proxy statement for its 2026 Annual Meeting of Shareholders, such changes have been or will be reflected on Statements of Changes in Beneficial Ownership of Securities on Form 4 filed with the SEC. Additional information regarding the interests of these participants and other persons who may be deemed participants in the transaction will be included in the joint proxy statement/prospectus and other relevant materials when filed with the SEC.

THIRD COAST BANCSHARES, INC.

NYSE & NYSE Texas: TCBX
Thank you.

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