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COMMUNITY BANKER SHARES EXPERTISE

QUESTIONS & ANSWERS

How did you get your start in banking?

I studied accounting in college, but upon graduation I realized that public accounting was not where I wanted to be. I decided instead to pursue my MBA and found myself particularly interested in finance. In my last semester of the program, my best friend's father offered me a position as a credit analyst at a local community bank. Within a year I was on the lending desk. Five years later I joined Third Coast Bank, and I've been a proud team member for nearly six years now.

What is your business philosophy?

Work hard, be trustworthy and stay loyal. I have found during my time in banking that customers want to work with someone that they know is working hard for them. They feel most confident when they have a banker who is relatable and trustworthy in their corner.

What is your area of lending expertise?

Working at a community bank, one truly should have some expertise in all fields, but my primary area of expertise is real estate lending. I love seeing developments and how they change the area. In Houston there's so much of that happening at all times, and I really enjoy seeing it all come together.

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- MATT BRALY

In what ways do you see your industry changing?

Technology has been the biggest modifier in this industry, and it is vastly increasing the interest of a new, tech-savvy generation of employees. Expectations have also changed. Gone are the days where customers are okay with bankers solely being available for handshakes and social functions. Customers expect an advocate for their business, someone who understands and respects their vision and is available to help them every step of the way.

What is something you are especially proud of during your time with Third Coast Bank?

I'm most proud of the help we've provided our customers and general community through the Paycheck Protection Program (PPP). Employee titles virtually disappeared as members of every level of the organization rolled up their sleeves to help get the

job done, which often included working until midnight on a daily basis. It was a tremendous breakthrough at our bank from a culture standpoint, and it was incredible to be a part of that. Everyone bonded together and proved that we are all willing to do anything necessary for our fellow employees, for the company, for the customers we serve and for the community as a whole.

Tell us something about yourself that people find most interesting?

I am a proud new dad to a beautiful baby boy, Hudson. What's funny is that the PPP experience somewhat prepared me for a child. From sleepless nights, to forgetting to eat, to putting others' needs ahead of my own, so many parallels made having a newborn familiar territory to a certain degree.

What do you want your legacy to be at Third Coast Bank?

I aspire to continue contributing to the evolution of the Houston market, and the bank overall, into a place that both customers and employees feel empowered by and excited to be a part of.

What makes Third Coast Bank different from big box banks?

If you need nothing beyond a place to house your accounts, big box banks are an adequate choice. Their technology is great, and their multiple locations offer convenience. On the other hand, if you're looking for a banker that you can call upon at any time, someone who is your advocate and will stick with you through all the cycles of your business, Third Coast is where you belong.