



Navigating the Future of Business Banking

Texas is home to more than 3 million small businesses, which are essential to the state’s thriving economy. But running a business of any size can require a great deal of funding. Whether you want to expand your business into new geographical markets, launch a new product or service, purchase equipment or refinance existing debt, a banking partner can help you address the opportunities that business ownership brings.

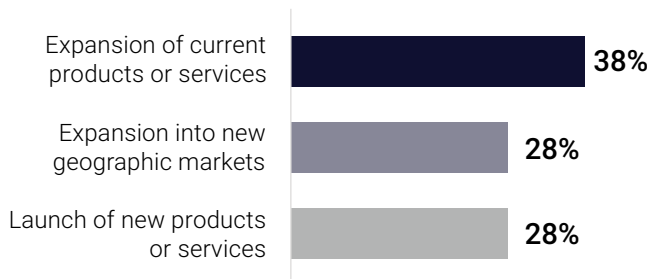
Texas Capital’s 2024 Texas Economic Outlook Report, which surveyed more than 700 business leaders in the state, found that half of Texas-based companies expect capital expenditures to increase over the next 12 months. This is particularly true in the areas of technology and equipment upgrades, marketing efforts and employee development. Thirty-eight percent of business owners also say their company has plans to increase cash and liquidity in the coming year – endeavors that benefit from funding and planning.

What are businesses’ main areas of focus for the future?

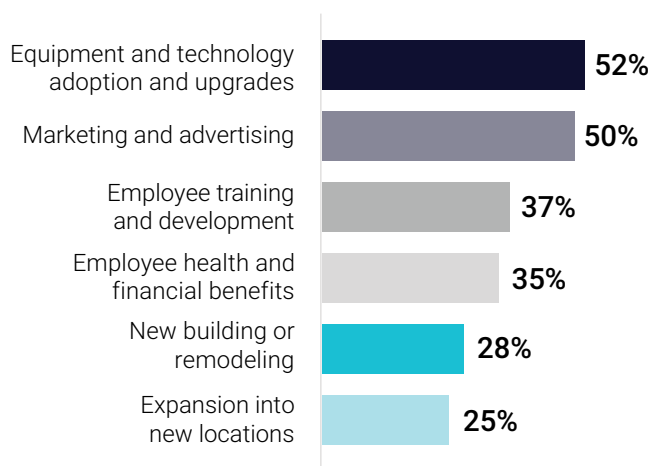
Businesses nationwide are facing challenges, from rising interest rates and inflation to increased capital expenditures. Despite these financial hurdles, 67% of Texas business leaders remain positive about our state’s economy.

Here, we look at key factors influencing business expansion and growth, areas planned for investment and learning opportunities.

Top Three Factors Influencing Business Expansion and Growth



Top Areas Planned for Investment



Which funding format is right for your business?

Conventional Lending

While Small Business Administration (SBA) loans can provide helpful alternative ways to secure funding, conventional loans can prove useful for many businesses. A traditional loan might take the form of term loans, lines of credit or commercial mortgages. Texas Capital can tailor traditional loans to your business needs with flexibility and convenience.

SBA Lending

Government-backed SBA loans can offer business owners access to capital that might otherwise be difficult to obtain via traditional routes. SBA loans, often having lower interest rates and more favorable terms than conventional loans, can help business owners with limited collateral or credit history receive the funding they need in order to bridge financial gaps or spur growth opportunities. Businesses with SBA loans can benefit from:

- Lower down payment requirements
- Longer repayment terms, up to 25 years
- Lower cash flow requirements for payments
- Ability to conserve cash to pay for operating expenses

By choosing an SBA Preferred Lender like Texas Capital, your loan can be closed in-house, helping speed the approval process and give you access to funds faster.

SBA 7(a) Loan: With an SBA 7(a) Loan, the government guarantees 75% of the loan, which is used for various business needs. Texas Capital offers loans ranging from \$500,000 to \$5M, and the interest rates can be variable or fixed. Loan terms run from 10 to 25 years, depending on whether you're looking to expand your business, purchase real estate, refinance debt, purchase inventory and more.

SBA 504 Loan: An SBA 504 Loan is dedicated for real estate and equipment needs. At Texas Capital, these loans range from \$2M to \$15M, and the interest rates are variable or fixed. This type of SBA loan may be right for your business if you want to purchase land, expand an existing building or purchase long-lived machinery.

Commercial Cards

Texas Capital's commercial card solutions serve as both a payables tool and a potential revenue source through qualifying rebates while helping businesses improve cash flow, reduce transaction costs, streamline expense reporting and reduce fraud.

Your Texas Capital Team is Here to Help

No matter what you need funding for, it's important to work with a trusted financial partner like Texas Capital. Our industry-leading liquidity and capital position help us deliver customized solutions that can support your business through fluctuating market conditions and a tightening capital environment. Our team of experienced bankers works closely with our clients to tailor solutions for them, including conventional and SBA lending solutions and financing ventures such as working capital, equipment and owner-occupied real estate.



To meet with your banker or schedule a meeting with a banker in your area, [click here](#). Together, we can strengthen your business and help build your legacy, all while amplifying Texas' economic growth.

