



2025

Our Values in Action





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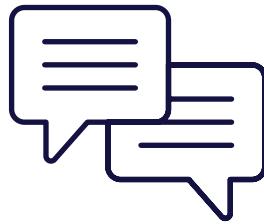
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A MESSAGE FROM

Rob C. Holmes

Chairman, President & CEO

Texas Capital Bancshares, Inc. and Texas Capital



For the past four years, our team steadily pursued the strategy we laid out in 2021, positioning Texas Capital to serve the best clients in all our markets. Today, our firm offers a wide range of differentiated products and services comparable in scope, and superior in client experience, to the largest money center banks. High-touch service from our dedicated bankers, who are located near our clients and deeply invested in their success, is a combination without peer in Texas. We have built our firm to be a relevant, trusted partner, focused on delivering solutions for and through our clients' corporate and personal lifecycles, and ensuring our clients will never outgrow our ability to support them. Our strategy reflects our conviction that Texas deserves a full-service, Texas-based financial services firm and our unwavering confidence in the future of our great state.

The heart of our platform is our people. Texas Capital has twice as many client-facing professionals – many of them long-experienced bankers with tremendous industry knowledge – as we had four years ago. We are the financial services employer of choice in Texas and across the country, with a strong focus on employee engagement.

Noted throughout this third annual “Our Values in Action” report, we have continued to support the firm’s mission by bolstering our commitment to our people, our stakeholders and our communities. On our path to becoming the employer of choice in Texas, we filled more than 500 roles in 2024, with 25% filled by internal candidates. We provided nearly 80,000 hours of technical and leadership training to our employees, and we designed and implemented a First-Year Experience program for new hires to help them excel in their roles. This past year, we launched our first-ever employee

engagement survey, which resulted in more than 80% employee participation – ensuring our people remain engaged and invested.

From impactful investing to supporting businesses of all types, we continue to strengthen our communities and work to grow the economy of Texas. In 2024, our firm financed \$427.5 million in community development lending. We also invested \$36.5 million in Small Business Investment Corporations (SBICs), Community Development Financial Institutions (CDFIs) and other funds making a difference in Texas.

Our continued firmwide technology investments have given us the ability to create best-in-class security protocols for our clients. This year, our cybersecurity platform, again, earned a rating of “A” from Security Scorecard.

As we have often said, our firm is defined by our clients. We are proud to report that the broad-ranging capabilities of our operating platform are evident in how the state’s best clients are engaging with Texas Capital now and in the future. As we continue demonstrating our values in action, we are well prepared to support our stakeholders through any challenge. We are grateful for the opportunity we have to earn their trust every day.





Texas Capital Overview

Texas Capital, a full-service financial services firm, provides customized solutions for businesses, business owners and individual customers. Founded in 1998, the firm is headquartered in Dallas, with offices in Austin, Houston, San Antonio and Fort Worth, serving clients throughout Texas and across the country. With the ability to meet client needs throughout their corporate and personal lifecycles, Texas Capital has established commercial banking, consumer banking, investment banking and private banking capabilities.

Texas Capital owns and operates Bask Bank®, a wholly digital bank. Bask gives customers the ability to earn traditional interest and redeemable American Airlines AAdvantage® miles and open Certificate of Deposit accounts of term lengths ranging from three to 24 months. Bask Bank exists to make customers' financial lives more rewarding.

Headquartered in Dallas, TX, Texas Capital has offices and full-service locations in five markets.



Established December 18, 1998



Total Assets \$30.7bn



Total Employees ~1,830



OUR GOALS



Be the employer of choice in Texas for people interested in growing their career in financial services.



Be a financially resilient firm that is easy to do business with, and is both proactive and responsive to client, employee and community needs.



Provide strong execution on the core set of financial products coupled with industry expertise and higher-touch service that earns us the right to provide advice when it counts.



Build trusted relationships in our core markets and industries that lead us to being a “first call” for top clients and prospects.

AWARDS AND RECOGNITIONS



America's Best Regional Banks & Credit Unions 2025
Newsweek



2024 Best Southwest Regional Banks
GOBankingRates



2024 Financing/Capital Deal of the Year
D CEO Energy Awards



2024 Dealmaker of the Year
ABF Journal



2024 and 2025 Best Money Market Accounts
GOBankingRates



Best Regional Bank 2025
Bankrate



2024 Texas Bankers Association Cornerstone Award



2024 Corporate Unity Advocate Award
Project Unity

Strengthening Our Action

We are honored to publish the next edition of “Our Values in Action.” We have stayed committed to keeping our balance sheet strong, though we know being a full-service financial services firm is not just about the financials. It is also about using our resources to build thriving communities and to help grow Texas’ economy. Strengthening our action is shown through investing in our team, fortifying our governance and security and making an impact through service and philanthropy.

This third annual report will share how we have carried out our mission and strategy, from enacting sustainable solutions to developing our talent. Our Stewardship Council has also focused on identifying how we can continue reinforcing our values throughout all areas of our business. The council, composed of leaders across the firm and governed by Texas Capital’s Board of Directors, is dedicated to advancing our mission.

We are proud of the progress we made last year, but we still have work to do. Looking to the future, we will reaffirm our commitment to our values and continue inspiring our people and our communities.

Sincerely,

Texas Capital Stewardship Council



Our Stewardship Council



ASHLEY AHN
Associate General Counsel & Assistant Corporate Secretary



ANNA ALVARADO-PEARCE
Chief Legal Officer & Corporate Secretary



ELLEN DETRICH
Controller & Chief Accounting Officer



MATTHEW EDGAR
Director of Procurement



BETH HOPKINS
HR Business Partner



BRIAN MAKSYMOWICZ
Head of Marketing



SANDRA MEDINA
Third-Party Risk Manager



KIMBERLY MORRIS
Assistant General Counsel



MATT SCURLOCK
Chief Financial Officer



JAY SHAH
Head of Technology Administration



CATHERINE ZALATORIS
Head of Corporate Real Estate



OUR FOOTPRINT





At Texas Capital, we strive to be good stewards of the environment. Firmwide, we produce consistent efforts to reduce our carbon footprint, from minimizing waste through digital operations to prioritizing sustainable design in office renovations and additions.

Investing in Digital

As we continue to transform Texas Capital and our operations, our leadership team is committed to establishing the firm as the premier full-service financial services firm headquartered in Texas. By remaining a branch-lite financial services firm, we are able to stay agile when it comes to client service and improvements.

Embracing a digital-first approach has helped us use technology and operating platforms that let our clients work toward their financial and business goals, while improving efficiency for everyone.

We developed Texas Capital Initio™, our proprietary account opening and onboarding solution for commercial banking. After launching this market-leading cloud-native software with beta clients in 2023, we have moved 99% of our account openings and onboarding to this efficient digital process. Along with enhancing our client experience, we have lowered our environmental impact by reducing paperwork. This innovative solution gives our new and existing commercial banking clients the ability to self-serve and open new accounts at their convenience.

Seamless digital processes are key in today's world, both now and in the future. Our firmwide transformation has enabled us to upgrade our technology infrastructure

through Texas Capital CoreTex™, our completely modernized Application Programming Interface (API)-driven services platform, and Texas Capital C360™, a cross-organizational operations management system and a completely modernized cloud-based data platform.

As the world becomes increasingly digital, embedded banking and API technologies are emerging as pivotal players in reshaping the financial services industry. Our embedded banking solution, Texas Capital ConnectNow, integrates traditional treasury management services directly into our customers' enterprise resource planning (ERP) systems. The backbone of ConnectNow is our robust suite of Direct APIs, which is also available for businesses to embed in their product offerings for real-time financial solutions.

Texas Capital is also connecting to electronic payment networks like FedNow and Real-Time Payments to provide 24/7 immediate options for clients as part of their overall digital experience.

Digital experiences have likewise been transformative for our consumer clients. Not only has our platform allowed us to extend access to the products and services we offer to a broader community given our branch-lite model, but it also improves the ability for clients to self-serve, and it reduces the amount of paper we send to our clients. Digital has extended itself to our financial centers with improved technology to ensure focus on the client experience, while abiding by regulatory guidelines.

Our highest priority is always an elevated client journey, and the strides we have made as a digitally focused firm have helped us deliver ongoing seamless service.

Finding Sustainable Solutions

Throughout 2024, we continued to capitalize on Texas Capital's existing and expiring leases to make sustainable decisions for key projects: the ongoing phased renovation of our corporate headquarters in Dallas, our relocation in North Dallas to a new campus, the opening of a new financial center in Southlake, the introduction of a new floor in San Antonio and the opening of new corporate office space in The Woodlands.

We reused, recycled and donated materials; we also prioritized sustainable materials and finishes to promote a net positive impact for carbon and water. In addition, all new floors receive filtered water and ice machines to encourage the use of reusable water bottles. To date at Texas Capital Center, more than 25,000 plastic bottles have been saved.

DALLAS CAMPUS

Texas Capital restructured and extended the lease for Texas Capital Center, our corporate headquarters, in Dallas' Uptown neighborhood in 2022. We completed the full renovation of our flagship corporate workspace, including our C-suite, a client conference center, a new sales and trading floor, a training center, a multi-purpose meeting space and a work cafe. We introduced new fine art that celebrates wellness in the workplace, and we added a Wellness and Mother's room on every completed floor we designed. The Texas Capital Center space was designed to incorporate exterior windows and interior glass to maximize open spaces and natural light. A neutral color palette was chosen to create a calm and welcoming environment for visitors and employees. The consolidation into five contiguous floors in the upper tower of the building continues as workspace is renovated to better meet our firm's needs.

Within the workspace planning and construction process to date, we have completed the following and will provide further reporting as work progresses:

- Diverted an additional 300 tons of debris from landfills as demolition continued; the 2023–2024 total is now greater than 550 tons diverted.
- Installed daylight harvesting systems, touchless faucets and low-flow toilets.
- Increased awareness of separation of waste by providing well-labeled receptacles.

The Texas Capital Center and San Antonio renovations and restack have also afforded us the opportunity to give back to our communities by giving a range of items

a second life. We have donated goods, from chairs and conference tables to artwork and whiteboards, to eight Dallas-based organizations and one San Antonio-based organization.

To date, we have donated to the following organizations:

- **Empowering the Masses**, a nonprofit empowering individuals to achieve financial independence so they can become the sustaining force in the lives of their families and productive members of the communities where they live and work.
- **Mercy Street, Inc.**, an organization that exists to cultivate mutually transforming relationships with inner-city youth through Christian mentorship.
- **The Senior Source**, an organization that empowers active seniors to live with purpose and protects vulnerable older adults.
- **Watermark Community Development Corporation**, a group seeking to transform the economic welfare of the community. It serves economic needs like financial literacy and job placement programs in under-resourced Dallas communities.
- **Maestro Leadership Foundation**, an organization whose mission is to grow small-, minority-, woman- and veteran-owned businesses beyond the \$1 million mark in revenue.
- **HOPE Farm**, a long-term leadership development program that guides at-risk young men.
- **Miles of Freedom**, an organization that empowers, equips and educates individuals, families and

communities impacted by incarceration.

- **Dallas Area Habitat for Humanity**, to further affordable homeownership opportunities, financial education, advocacy efforts and neighborhood empowerment programs.

NORTH DALLAS CAMPUS

In 2022, we began the planning process to relocate our IT and operations teams to a LEED Silver-certified campus in North Dallas in 2024. This new campus now includes electric vehicle charging stations and bicycle racks, encouraging our employees to embrace commuting in environmentally friendly ways.

Our North Dallas Campus, situated next to a nature preserve, provides access to outdoor space, with plenty of natural light in addition to LED lighting within the workspace.

Throughout the workspace planning and construction process, we:

- Recycled cardboard, carpet, drywall, insulation, plastic, wood and metals during demolition.
- Retrofitted fluorescent lighting with new LED lighting capabilities.
- Used low volatile organic compound paint.
- Reused or retrofitted furniture.
- Placed outlets and lights on motion sensors to improve energy efficiency.
- Used a new ceiling tile containing 68% recycled content.
- Installed Green Label Plus-Certified carpet that has a net positive impact for carbon and water.
- Chose a carpet backing with a net positive impact for carbon and water that has 35% pre-consumer recycled content by mass.
- Used a luxury vinyl tile that has a net positive impact for carbon.



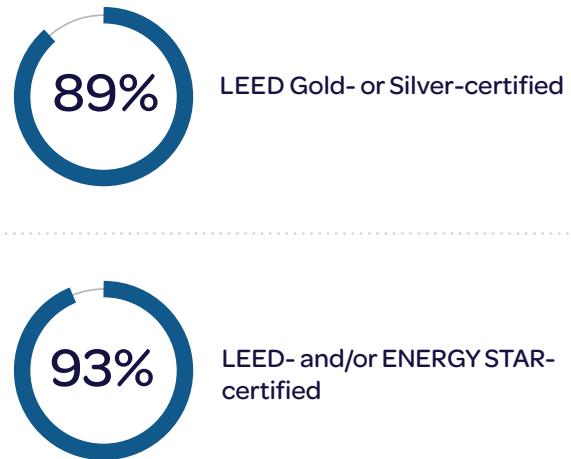


CREATING GREENER WORKSPACES

We strive to create environmentally friendly buildings in our corporate retail portfolio that are healthy and safe workplaces for our employees. We are dedicated to establishing spaces that allow us to leave a smaller carbon footprint and manage our environmental impact.

At year-end 2024, 89% of Texas Capital's portfolio was LEED Gold- or Silver-certified, and 93% are LEED- and/or ENERGY STAR-certified.

AT THE END OF 2024





OUR PEOPLE AND COMMUNITIES





In all that we do, we are focused on helping our employees, clients and communities succeed and thrive. Whether it is ensuring a vibrant culture or increasing access to finance for everyone, we want to have a positive impact in the communities we serve.

Investing in Our People

HUMAN CAPITAL

The health, safety and well-being of our employees and clients is of paramount importance to us. This encompasses financial, physical, mental and social well-being.

HEALTH AND SAFETY

We provide a safe and healthy workplace. In 2024, we continued to support our employees, clients and communities in a variety of ways.

- We maintained focus on the health and safety of every employee. For example, in connection with our continued focus on business continuity, every employee can be accounted for in the event of an emergency, and protocols were improved to communicate roles and responsibilities.
- We focused on improved safety and enhancements to most of our locations across the state of Texas.
- We moved to a new mental health provider, resulting in additional counseling sessions at no additional cost, as well as enhanced physical health support for employees.

The TCB Employee Disaster Relief Fund exists to help employees who are facing financial hardship immediately after a natural disaster or an unforeseen personal hardship. The fund relies primarily on individual donations from employees and support from the bank to fund this program. Every contribution helps, and when combined with the donations of others, can provide a tax-free grant (USA) to help a fellow employee in need when they are facing the unexpected. The program is financially supported by 100% of the firm's Operating Council.

RESPECTFUL WORKPLACE

At Texas Capital, our biggest asset is our people. Having a workplace where all employees feel valued and respected and have an opportunity to exceed is an integral part of the strategy to build a strong, performance-driven culture, where employees can reach their full potential professionally and personally. The firm's initiatives to ensure a respectful workplace are a driver and an enabler for employees to thrive within the firm's teams, with clients and in the firm's communities.

We are committed to doing the right thing for our employees, clients, investors and stakeholders.



WORKPLACE CULTURE

As an organization, Texas Capital continues to have purposeful focus on attracting, developing, engaging and retaining talent. Focus on these foundational components drives sustainable success, resulting in the advancement of talent and growth of the firm. Being an employer of choice requires a concerted effort and intentionality in all that we do. We are deeply committed to fostering an environment where individuals feel valued, respected and empowered to succeed as outlined in our firm values. Our goal is to create a culture where employees are motivated by the opportunity to use their talents and skills toward the firm's success, and all individuals feel a sense of belonging as they contribute to the firm's mission. This reflects our approach to workplace culture and equal opportunity.

- **Recruiting Talent:** We will continue to invest in recruiting strategies to hire the best talent to serve our clients and communities.
- **Employee Resource Groups (ERGs):** The focus in 2024 for all ERGs was on building the business. This included everything from local community events to development topics throughout the year. In addition to advancing educational awareness, the ERGs led the way in creating opportunities for employees to give back to the communities the firm serves through volunteerism.
- **Attracting the Best Talent Through Performance-Driven Opportunities:** We believe the foundation of success lies in hiring and retaining the best talent based on qualifications, skills and experience. All decisions regarding hiring, promotions, compensation and other opportunities are made with an emphasis on merit, individual contributions and an ability to deliver results. The firm does not implement quotas, targets or other metrics that prioritize demographic factors over individual capabilities. This ensures that every individual has an equal opportunity to thrive, develop and advance based on their efforts and accomplishments. Our approach reflects our belief that, when the most qualified individuals are empowered to succeed, the firm as a whole benefits, and we create an environment that fosters excellence and opportunity. In its efforts to attract the best talent, the firm continued to refine its talent pipeline through intern and early career programs. Resources were created for hiring managers, and all hiring managers were required to complete online training. The firm filled more than 500 roles in 2024, with approximately 25% of those roles filled by internal candidates.
- **Developing Our Talent:** We are committed to supporting the development of our employees at every level in the organization and providing them with the resources necessary to successfully drive their careers. Every employee is given the opportunity to grow and develop his or her career through formal training and on-the-job

experience. In 2024, employees actively engaged in nearly 80,000 hours of learning to develop both technical and leadership skills. Approximately 20% of the employee population expanded or changed roles as part of their career growth and professional development. Over the past year, part of the firm's training and development included:

- Revising and updating critical annual regulatory compliance and mandatory corporate training for all employees.
- Building and delivering technical training to our employees to enable them to be successful in their roles, including upskilling on systems, methodologies and processes needed to best serve our clients.
- Launching information sessions for all employees on how to own their own career.
- Continuing to refine the firm's early career program for both interns and college graduates to ensure that this emerging talent has strong credit and technical skills to achieve the firm's goals and best serve its clients. Additionally, we empower our analysts through targeted leadership training, resulting in building partnerships and a network across the firm.
- Continuing the manager development program that supports management integration and development, as managers play a critical role in the success of their employees. This includes a manager training program with regular installments focused on upskilling managers and ensuring they have the tools needed to coach employees. This year, the firm implemented a program for new managers (hired or promoted), focusing on critical tasks and responsibilities and providing training on important leadership and management skills that will enable them to be impactful leaders. It also provides meaningful connection with leaders and peers across the firm to help ensure they are set up for success.
- Designing and implementing a First-Year Experience program for new hires.
- Implementing a Leadership Model that identifies the critical skills and behaviors necessary to be successful at every level and creating Success Profiles, which describes the critical knowledge, skills and abilities needed for every role in the firm. These tools work together to help employees identify areas to focus on to qualify for promotion and role expansion.
- Continuing information sessions for managers and employees to learn about new processes and topics that increase job effectiveness.

- **Engaging Our Talent:** In 2024, we launched our first employee engagement survey under the current management team. The survey resulted in over 80% employee participation and provided valuable insights for management into what is going well and where there is opportunity to do better.
 - We continued to hold quarterly fireside chats with the CEO for senior leaders. This enables the CEO to speak directly with senior leaders post earnings and discuss items that are top of mind, ensuring alignment on priorities and upcoming milestones/ events. Additionally, this forum gave the team a chance to ask questions, engaging leaders in a meaningful and impactful way.
 - The First-Year Experience was designed to ensure that all new hires have a positive transition into the firm. This program focuses on key components of the business model and operating model. It allows for more connection to leaders of the firm, information on the ERGs and volunteer opportunities, as well as the information needed to springboard new employees into their role with a foundation that enables success.
- **Retaining Our Talent:** Our talent planning process facilitates a discussion with senior leaders about talent. This year, Every employee is encouraged to have a development plan that is being discussed with their direct manager throughout the year. This process, along with Success Profiles, provides employees the tools and feedback needed to advance their career.
 - There are many other opportunities for employees to engage with others across the firm, including volunteer events and various wellness programs.

there was increased focus on individual development plans to clearly define professional success and leadership growth.

- The firm's performance management process includes setting goals, mid-year conversations and year-end performance evaluation. These targeted conversations allow managers to coach performance, guide career development and manage performance. Our pay-for-performance culture enables us to retain the best talent and encourage progress and development.
- The firm continues to offer competitive pay and benefits and strives to make improvements each year while managing cost.
- The firm utilizes feedback from exit interviews and the employee engagement survey to drive improvements.



Our focus is attracting, developing, engaging and retaining the best talent.

Our mission is to be the employer of choice in Texas for people interested in growing their career in financial services.

HUMAN CAPITAL MANAGEMENT

What We Offer			
Financial Well-Being	Physical Well-Being	Mental Well-Being	Professional Well-Being
Provide all employees with the opportunity to participate in the Employee Stock Purchase Plan	Continue all efforts around employee safety regardless of working location	Provide all employees with access to mental health support with several sessions paid for by the company	New manager training program
Provide employees with the resources to reduce healthcare costs	Provide all employees with high-quality health insurance	Provide all employees with market-competitive quantities of paid time off	New hire development training
HSA and FSA offerings	Provide both short-term and long-term disability	Benefits that provide fertility coaching and support	Monthly key topic sessions to educate/develop managers
401(k) matching	Wellness platform for all employees to track wellness goals	Awards and recognition platform available to all employees	New college hires training program
Minimize employee premium costs and healthcare prescription costs	Smoking cessation support	Anonymous ethics hotline reporting to all employees and contractors	Success Profiles created for every role
Employee Disaster Relief Fund	Weight loss management support through online platform and healthy eating information sessions	Access to HR support for all employees	Technology career ladder for IT talent
Deferred compensation program			Launched Leadership Model
			Defined promotion process

Texas Capital's Core Benefits Include:

- Access to high-quality health insurance, including a health savings account and flexible savings account.
- 401(k) matching.
- Access to short- and long-term disability.
- Market-competitive paid time off as well as federal holidays off and separate volunteer time.
- Paid bereavement leave.
- Up to 16 weeks of fully paid parental leave for birth mothers (when combined with short-term disability) and up to six weeks for parental bonding for paternity and adoption.
- Access to mental health support and resources, including free real-time coaching and up to eight free counseling sessions.

Creating Community Impact

At Texas Capital, we have always been committed to helping build and transform the communities we serve by making strategic financial investments in the community and promoting a strong corporate culture of volunteerism. The firm's Community Impact Program exists to help reduce barriers that stand in the way of becoming healthy, resilient and prosperous.

The Community Impact Program accomplishes this in three ways: through lending in quality affordable housing and other services and educational facilities; through investing in various funds that infuse capital into growing small businesses; and through service in giving of our time, talent and resources to help support nonprofit organizations serving the needs of individuals and families in these communities.

COMMUNITY IMPACT LENDING

Texas Capital Community Development Corporation (TCCDC), a wholly owned subsidiary of the firm, exists to make loans and investments to help revitalize and stabilize low- and moderate-income (LMI) communities within our Texas markets. This impact lending creates a ripple effect in communities where there is a historic lack of investment and resources.

In 2024, the firm financed \$427.5 million in community development lending. These loans helped create 661 affordable housing units, 430 permanent jobs, three new school buildings, two new medical facilities and one amusement park.

 \$6mm in Affordable Housing Program (AHP) funding	 228-Unit multi-family housing development in Houston	 60-Unit transitional and supportive housing development for women
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Impact Lending Highlights:

- Texas has a shortage of workforce housing for low-income families. With the influx of new "market rate" multi-family housing in historically low- to moderate-income communities, families are being priced out of these communities. Public Housing Agencies play a key role in helping preserve affordability by leveraging their tax-exempt status in new public/private developments. In 2024, Texas Capital financed a 228-unit multi-family housing development in Houston, Texas, with 100% tax exemption for 99 years provided 50% of the units (114) are restricted to tenants at 80% of area median income and 40% (92) of the units are restricted to families at no more than 160% of area median income. As housing and rents continue to rise, programs like this are crucial to maintaining affordability.
- As a member of the Federal Home Loan Bank Dallas (FHLB), Texas Capital leverages all FHLB housing programs available to members to help create affordable housing for thousands of households, homeowners and renters. In 2024, Texas Capital submitted 10 AHP applications vetted through a very competitive process, and three out of 10 applications were awarded grants totaling \$6 million in AHP funding. The developments included a new 60-unit transitional and supportive housing development for women and children, a 96-unit housing development for homeless men and 52 units of permanent, supportive housing for veterans.
- The firm's Government, Nonprofit & Institutions (GNI) team specializes in loan products and services to organizations serving the needs of under-resourced communities and has provided impactful financing for expansion of charter schools, nonprofit services and municipalities. The GNI team financed construction of a new charter school campus in Houston, Texas. The new campus will allow the school to grow the current student population from 855 to more than 1,200 students, of which 85% are considered disadvantaged and/or have free or reduced lunch.

COMMUNITY IMPACT INVESTING

TCCDC also makes strategic investments in lending consortia funds that provide equity and subordinated debt to small and growing businesses. These funds include SBICs, CDFIs and real estate funds that invest in preserving affordable multi-family housing. Texas Capital is also a leader in strategic partnerships with and investments in Minority Deposit Institutions and nonprofit entities that provide capital and technical expertise to small and midsize minority-/women-/veteran-owned businesses. In 2024, TCCDC invested \$36.5 million in various funds that provided much-needed capital to diverse business segments.

Impact Investing Highlights:

- TCCDC invested \$10 million in an SBIC fund that operates in the Critical Technology areas. This fund is one of two in the country that works in conjunction with the Small Business Administration and the Department of Defense in providing funding to businesses in cybersecurity and other areas of defense.
- TCCDC invested \$3 million in an SBIC to provide senior secured debt, mezzanine debt and equity investments targeting small business franchises with multi-unit business models. It also created new jobs in LMI communities.





Community Impact Through Philanthropy and Services

Texas Capital envisions communities where all families have access to a great quality of life, an education that will prepare them for success and the support they need to thrive. Through the Texas Capital Foundation, the firm has always upheld its philanthropic commitment to the communities it serves under the three pillars of Live, Learn and Lift.

In 2024, the firm invested more than \$4.1 million in philanthropic gifts through foundation grants and corporate giving to more than 100 organizations throughout our Texas communities. In addition to philanthropic giving, the firm's employees regularly volunteered to serve nonprofits and other organizations that help uplift people in need. In 2024, Texas Capital employees served more than 6,200 volunteer hours by repairing homes for elderly residents, restocking food pantries, building playgrounds, teaching kids how to code and teaching financial well-being courses.

—
Responding to basic needs to support quality of life.

—
Providing educational opportunities for a lifetime of success.

—
Supporting services for individuals, small businesses and veterans.



6,500
volunteer
hours



100
nonprofit
organizations served



\$4.1mm
philanthropic
gifts given

Texas Capital pledged

\$1 million

to The National Medal of Honor Museum.



Philanthropic and Service Highlights

- The Texas Capital Foundation pledged one of its largest grants, \$1 million, to The National Medal of Honor Museum in Arlington, Texas. The museum is a tribute to the United States Armed Forces Medal of Honor recipients; it will serve to educate the public by sharing Medal of Honor values and engaging stories of recipients and their sacrifices for our nation. The National Medal of Honor Museum serves as the premier national institution dedicated to the stories, impact and legacy of service members who went on to become Medal of Honor recipients and focuses on the six fundamental character values embodied in the Medal of Honor: courage, sacrifice, commitment, integrity, citizenship and patriotism.
- The Texas Capital Foundation also provided grant funding for Alamo Trust Inc. for the new Texas Cavaliers Education Center that will feature the Texas Capital STEAM (Science, Technology, Engineering, Art and Mathematics) Learning Lab, connecting science with Texas history. Children will study preservation and archaeology of the Alamo site through hands-on science and art activities. The STEAM Lab will engage students of all ages with interactive approaches to history, combining archaeology, physics, art and more. The Lab invites learners of all ages to make discoveries and unlock interdisciplinary potential at the Alamo.

Supporting Others Through Philanthropy and Service Highlights

The firm has an abiding commitment to help small businesses by supporting organizations that provide technical assistance and business coaching needed for them to grow their businesses. In 2024, the firm funded several such programs across our Texas markets.

- Texas Capital was a presenting sponsor and panelist at a DFW-area summit for small business suppliers to provide information on access to capital and banking relationships.
- Texas Capital is a leading strategic partner of the Business Beyond the Battlefield Summit, a program geared toward equipping veteran entrepreneurs and small businesses with the financial and technical tools they need to scale their businesses. Texas Capital served as a session moderator and provided small business product information to participants.
- Texas Capital partnered with a Texas workforce development organization to provide financial literacy education to vulnerable members of the Austin and Central Texas community. Bilingual classes were taught in person and focus on budgeting, saving and investing, building credit, credit reporting and controlling debt.

Political Activities

Corporate responsibility includes participation from time to time in the political and public policy process, specifically in areas that impact the banking industry, as well as clients, stockholders, employees and communities. It is important that the firm engage with legislators and policymakers, where appropriate, and support initiatives to advocate constructively for the long-term interests of the company's business and key constituents. The company participates in the political process through contributions from its political action committee (PAC). The PAC annually solicits contributions from eligible employees and makes bipartisan contributions in compliance with local, state and federal election laws. All political contributions are approved by a separate PAC Board composed of senior executives and employees of the firm. The company does not use corporate funds to make direct political contributions to candidates for public office or groups organized to influence political campaigns under Section 527 of the Internal Revenue Code. The firm is a member of several financial services-related trade associations across Texas and the United States that help further the interests of the firm's business and key constituents through effective grassroots advocacy on behalf of the industry. The Governance Committee recognizes the importance of appropriate governance and risk management of the company's corporate political activities and reviews activities for alignment with the company's business, strategy and corporate values, as well as compliance with applicable laws and regulations.



OUR GOVERNANCE AND ETHICS





Integrity underscores everything we do at Texas Capital as we connect with our employees, effect change in our communities and earn the right to be our clients' first call. We believe a strong governance framework is essential to building and maintaining trust with all stakeholders and helping our firm operate efficiently and effectively.

Our Board of Directors

Our Board of Directors helps maintain the strength of our firm and provides critical guidance and effective counterbalance to our leadership team and Operating Council. Texas Capital's strength comes from having many different perspectives and backgrounds, and we aim to have our Board of Directors reflect our communities, clients and employees.

In 2024, our Board was composed of 13 members, with Robert W. Stallings serving as its Chairman for 2024 and through the 2025 Annual Meeting. In January 2025, the Board appointed Rob C. Holmes as Chairman effective immediately after the 2025 Annual Meeting. Robert W. Stallings now serves as Lead Independent Director since Rob C. Holmes became Chair. Having these positions held separately promotes risk management and ensures both

positions can focus on their respective duties.

The Board understands the importance of Board refreshment and composition, and it strives to maintain an appropriate balance of tenure, skills and fresh perspectives. The Board believes that new perspectives and new ideas are critical to a forward-looking and strategic board, as is the ability to benefit from the valuable experience and familiarity that longer-serving directors bring. Since 2021, six new directors, including a new CEO and President and five new independent directors, either joined or were nominated to the Board. This approach to refreshing the Board has aimed to balance the importance of adding new directors while also facilitating their onboarding by providing for a transition period that allows them to work with our more tenured directors before the latter retire from the Board. Each of the company's directors, other than Rob C. Holmes, qualifies as an "independent director" as defined in relevant listing standards of the Nasdaq Stock Market and applicable SEC rules.



Board of Directors



ROB C. HOLMES
Chairman, President & CEO



ROBERT W. STALLINGS
Lead Independent Director



PAOLA ARBOUR
Director



JONATHAN E. BALIFF
Director



RANJANA B. CLARK
Director



ELYSSA HOLT RAGUSA
Director



DAVID S. HUNTLEY
Director



CHARLES S. HYLE
Director



THOMAS E. LONG
Director



MARK MIDKIFF
Director



STEVEN P. ROSENBERG
Director



DALE W. TREMBLAY
Director



LAURA WHITLEY
Director

Supporting Training and Education

Having clear and comprehensive policies and processes has helped our firm maintain a position of financial strength. To ensure our employees understand expectations and stay up to date on Texas Capital systems, we promote an environment of continuous improvement and learning.

In 2024, we continued to provide access for individual learning activities and to encourage ongoing education through our Learning Experience team.

LEARNING CATEGORIES



ONGOING EDUCATION

-  **Annual Compliance Learning Program** \\ All Texas Capital team members complete annual mandatory compliance training. This ensures employees at every level have knowledge of the federal regulations that govern banks and protect consumers.
-  **Analyst & Intern Learning Programs** \\ Our analysts and interns receive both product training in the classroom and hands-on experience with our lines of business. The analyst learning program also includes curriculum targeted to relevant industry expertise and leadership skills.
-  **Succession Planning** \\ Our ongoing succession planning practices help establish long-term resilience throughout our organization. They align with our accountability frameworks and focus on need-based hiring.
-  **Business and Technical Training** \\ We continuously add to our business and technical training offerings and on-demand library, which enables our employees to be successful in their roles and grow their careers. This includes upskilling on systems, methodologies and processes needed to best serve our clients.
-  **Leadership Training** \\ Focused training enables existing, new and emerging leaders to hone important leadership and management skills that will enable them to be impactful leaders.



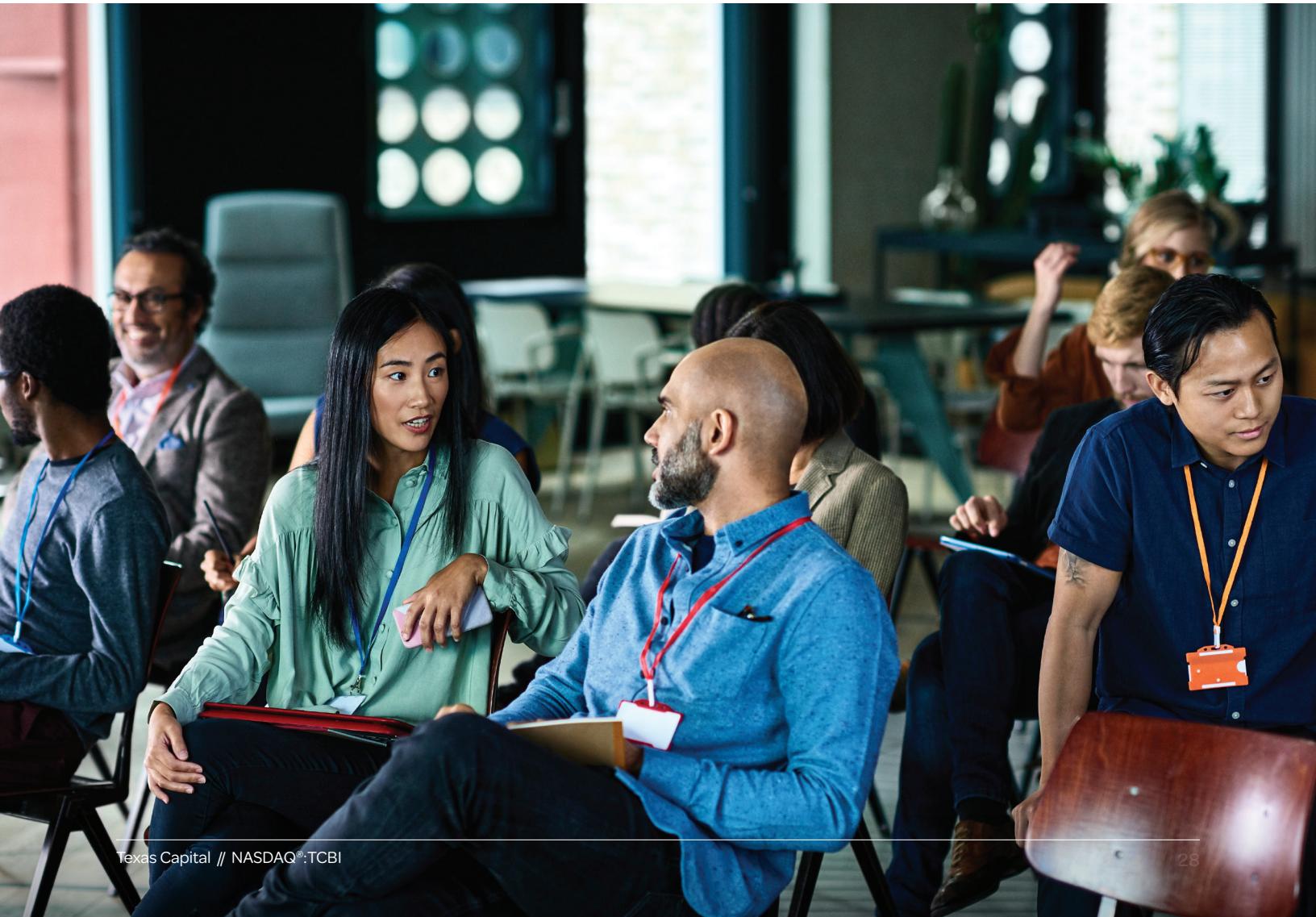
Board Governance \\ The Texas Capital Board of Directors completed its annual training program, which covers various governance topics, including regulatory compliance.



Financial Protection \\ Consumer financial protection training is provided annually to applicable Texas Capital employees and contractors.



Cybersecurity \\ All Texas Capital team members complete annual mandatory cybersecurity training. Additionally, cybersecurity professionals go through specialized cyber range training and cloud security training required for their role. Finally, the Operating Council is committed to maintaining cybersecurity in the forefront of security efforts and participates in biannual cybersecurity tabletop training exercises led by the Chief Information Security Officer.



Prioritizing Privacy And Data Security

Data privacy and security is essential at Texas Capital, and we deploy best-in-class security controls and processes to ensure our stakeholders' information remains safe and secure.



**"A" Rating
in Cybersecurity from
SecurityScorecard**

Our Initiatives Include:

- Network detection and response.
- Endpoint detection and response.
- Data classification.
- Data governance.
- 24/7 security operations and monitoring.
- Vulnerability management.
- Penetration testing and red team exercises.
- Secure Software Development Life Cycle processes.
- Data security.
- Secure logins.
- Insider risk program.
- Third-party cybersecurity protocols and processes.

We are also dedicated to addressing cyber threats through our cyber intelligence team and other detection and prevention capabilities. By bolstering our security operations, we can protect our stakeholders, preserve their trust and provide peace of mind.

Our Cyber Education and Awareness program encompasses phishing testing, educational videos, cybersecurity training, multiple cybersecurity presentations from the FBI and customer cyber education roadshows.

PRIVACY NOTICE

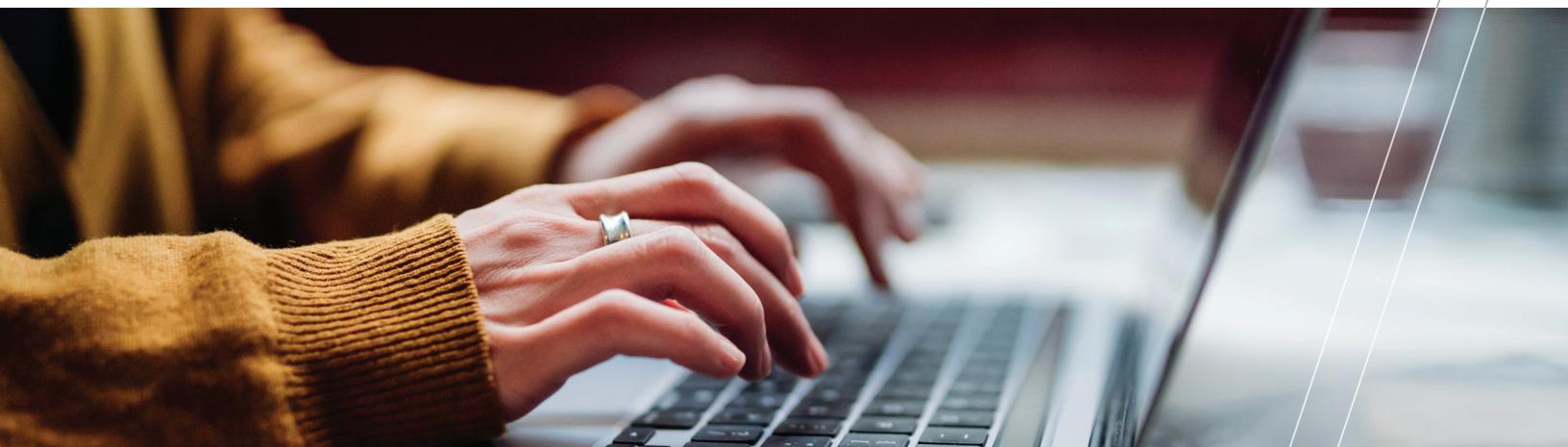
Our privacy notice describes our privacy and security practices regarding our relationship with clients and how we share their information. This notice does not apply to business or commercial customers.

ONLINE PRIVACY POLICY

The Online Privacy Policy discusses the collection, use, sharing and protection of data and information that we gather when clients use our website and mobile applications.

KNOW YOUR CUSTOMER

Our clients' privacy is top priority, which is why Texas Capital is committed to establishing high standards for regulatory compliance. Our Know Your Customer program is an important part of protecting our clients and is designed to help the government fight the funding of terrorism and money-laundering activities. Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.



Our clients' privacy
is paramount.



Navigating Risk

REGULATORY COMPLIANCE MANAGEMENT COMMITTEE

Texas Capital's Regulatory Compliance Management Committee (RCMC) provides primary governance and oversight for regulatory compliance, including implementation of applicable regulatory compliance guidance and ethics for Texas Capital.

The Audit Committee of the Board of Directors receives RCMC reports on a quarterly basis through the Executive Risk Committee (a senior management committee). Reporting includes complaint data and noteworthy trends, with root cause analysis and key performance indicators such as timely resolution or escalation requests.

Additionally, the Executive Risk Committee receives quarterly employee hotline reporting data as well as Code of Conduct data. The Board is required to review and approve the Code of Conduct annually.

INTERNAL AUDIT

The vision of the Internal Audit Department is to be a high-performing team that meets the expectations of our stakeholders and adheres to The Institute of Internal Auditors International Standards for the Professional Practice of Internal Auditing and the attributes of excellence recognized by leading internal audit activities. This enables the Internal Audit Department to be a business partner and a trusted advisor, recognized as a driving force behind a culture of governance, accountability, compliance and execution that helps the organization achieve its objectives. Our vision is excellence in fulfilling our responsibilities to our clients and to our profession.

The mission of the Internal Audit Department is to enhance and protect Texas Capital's value by providing risk-based assurance, advice and insight. To achieve our mission, Internal Audit has been created to be an independent, objective consulting activity designed to improve Texas Capital's operations. Further, Internal Audit helps Texas Capital accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of governance, risk management, control and compliance processes. The Internal Audit function is established by the Board of Directors, and the function's responsibilities are defined by the Audit Committee as part of its oversight role.

Internal Audit covers all operations at least every three years. Ethics and other operational topics are covered in Texas Capital's ongoing audit schedule.



About Texas Capital

Texas Capital Bancshares, Inc. (NASDAQ®: TCBI), a member of the Russell 2000® Index and the S&P MidCap 400®, is the parent company of Texas Capital Bank ("TCB"), a full-service financial services firm that delivers customized solutions to businesses, entrepreneurs and individual customers. Founded in 1998, the institution is headquartered in Dallas with offices in Austin, Houston, San Antonio and Fort Worth and has built a network of clients across the country. With the ability to service clients through their entire lifecycles, TCB has established commercial banking, consumer banking, investment banking and wealth management capabilities. All services are subject to applicable laws, regulations and service terms. For deposit products, Member FDIC.

For more information, please visit our website:
texascapital.com