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TEXAS CAPITAL BANK LAUNCHES LENDER FINANCE GROUP

Dallas – August 4, 2004 – Texas Capital Bank announced today that it has launched a Lender Finance Group to provide financing to independently-owned consumer finance companies. This group will serve firms on a national basis with a special emphasis on firms in the South with borrowing needs from \$1 million to \$15 million.

Headquartered in Dallas, the group will be led by four lenders with an average of 16 years of experience in this market. David Fricke, Matt Hall and Steve Thomas join the Bank from Wells Fargo, while Brad Fisher was previously with CapitalSource.

“This is another great example of Texas Capital Bank’s focus on hiring experienced professionals to provide relationship-based lending to the middle market,” said Jody Grant, Chairman. “Together they bring a depth of industry knowledge and long-term relationships that are unparalleled in this region of the country.”

The Lender Finance Group will expand the Bank’s broad range of financial services that cater to privately-owned companies including special expertise in commercial, real estate and energy lending, treasury management, insurance, and private client banking.

About Texas Capital Bank

Texas Capital Bank is a commercial bank that delivers highly personalized financial services to businesses and private clients. Headquartered in Dallas, the Bank has \$2.4 billion in assets and has full-service locations in Austin, Dallas, Fort Worth, Houston, Plano, and San Antonio. The Bank is the primary subsidiary of Texas Capital Bancshares (NASDAQ: TCBI), which was recently named to the Russell 2000® Index. For further information, please visit us at www.texascapitalbank.com.