



Contact: Patty Sullivan
214.932.6850

TEXAS CAPITAL BANK CLOSES ON LOAN TO FUND INVESTING IN LOW-INCOME AREAS

DALLAS (Sept. 16, 2008) – To promote community development in economically challenged areas of the state, Texas Capital Bank led a group of lenders who closed a \$22 million line of credit to Lone Star CRA Fund, a Dallas-based private equity fund investing in Texas companies located in or willing to move to low-income areas. The Bank acted as agent and committed \$10 million to the credit facility which has the capacity to grow to \$42 million.

In addition, Texas Capital Bank has committed \$500,000 in equity to the fund. “The Bank rarely makes equity investments in such funds. However, the Lone Star CRA fund is an innovative concept from a firm that has an entrepreneurial spirit similar to the Bank’s,” said George Jones, president and CEO, Texas Capital Bank. “Our partnership makes good business sense and allows us to make a difference in economically challenged parts of Dallas and other Texas cities.”

Lone Star Investment Advisers LLC has created Lone Star CRA Fund, its third such fund. Arthur Hollingsworth is the founder and managing partner of Lone Star Investment Advisers.

Community investment

The Bank also operates the Texas Capital Community Development Corporation (TCCDC) to make loans and equity investments in projects that benefit low- to moderate-income people or areas with low- to moderate-income levels.

TCCDC serves the Austin, Dallas, Fort Worth, Houston and San Antonio metropolitan areas.

About Texas Capital Bank

Texas Capital Bank is a commercial bank that delivers highly personalized financial services to businesses and private clients. With headquarters in Dallas, the Bank has \$4.7 billion in assets. It has full-service offices in Austin, Dallas, Fort Worth, Houston and San Antonio. The Bank is the primary subsidiary of Texas Capital

Bancshares (NASDAQ: TCBI), which is included in the Russell 2000 Index. For further information, please visit www.texascapitalbank.com.

###

091208