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Texas Capital Bank

The Best Business Bank In Texas™

Few banks have experienced the unprecedented growth which culminated in Texas Capital Bank becoming the largest independent bank headquartered in North Texas in only eight years. The Bank focused on its core strengths: serving the banking needs of the commercial middle market and private clients.



From its beginning, Texas Capital Bank has experienced consistent growth on the momentum of a singular idea. In 1998, Jody Grant, chairman and CEO of the Bank's parent company, Texas Capital Bancshares, Inc., and his partners set out to fill the void in commercial banking caused by the fallout from the 1980s crash of the Texas banking system. Says Grant, "We saw the opportunity to build a bank that focused solely on this underserved middle market – companies with revenues between \$5 million and \$200 million and credit needs ranging from \$2 million to \$20 million. Texas is the best market in the United States, and its robust business climate has created significant wealth. Growing companies can find themselves in a position where they are too small to be serviced well by the big national banks, but have more sophisticated banking needs than the community banks can provide. Texas Capital Bank fills this niche and serves Texas through five strategically chosen regional offices in Dallas, Fort Worth, Houston, San Antonio and Austin."

What began in 1998 as the largest start-up bank in U.S. history, with \$80 million in initial capitalization and one of the most successful bank IPOs in Texas history in 2003, has become The Best Business Bank in Texas™. Today, Texas Capital Bank has assets of more than \$3.9 billion and capital in excess of \$350 million. Along the way, the Bank has not sacrificed quality for growth and has maintained excellent credit quality. According to Texas Capital Bank's President and CEO,



George Jones, "While we're focused on growth and will be price competitive, we'll continue to emphasize credit quality."

It's the Bankers, Not the Bank

Texas Capital Bank's growth has not come through acquisitions. Rather, its growth and success are attributed to the focus and attention given to its clients. Texas Capital Bank's business model is built on its bankers being trusted advisors who consult and advise their clients on both financial and business needs. "Many of our clients are privately- or family-owned businesses who relate to our bankers because we're building our business the same way they're building theirs," says Jones. "Our clients are on the ground with hands-on management. They're making financial decisions that have a huge impact on their companies. We want to be there for them. If they need additional capital, we introduce them to investors. And we never hesitate to introduce clients to each other."

Texas Capital Bank's model not only resonates with its clients, but also internally with its bankers. Keith Cargill, chief lending officer and president of the Bank's Dallas region, states,

"We've had great success in hand-selecting and retaining some of the most talented bankers in the business. We believe it's the bankers, not the bank, that attract and retain the high-quality customers we target." Looking at the growth and success the Bank has experienced, the results speak for themselves.



TEXAS CAPITAL BANK™
www.texascapitalbank.com

2100 McKinney Avenue, Suite 900, Dallas TX 75201
Member FDIC

214.932.6600
NASDAQ: TCBI