



IT TAKES A COMMUNITY TO STRENGTHEN OUR COMMUNITY.

2019 CORPORATE SOCIAL RESPONSIBILITY REPORT

HELPING COMMUNITIES PROSPER

“Texas Capital Bank’s purpose is to power prosperity in business and in life, and we wholeheartedly extend that sense of mission to our clients, our colleagues, and our community. We know that we are better together as we reach out our hand to help people and communities in need.”



C. Keith Cargill

C. Keith Cargill
President and CEO
Texas Capital Bancshares, Inc.



Sorting shoes for 'Shoes for Orphan Soles' at Buckner Humanitarian Aid Center



Helping grocery shop at CitySquare Food Pantry



Making Christmas stockings for The Salvation Army



Stocking shelves at the Tarrant Area Food Bank



School supply drive for adopted school



Christmas workshop at The Salvation Army



The Salvation Army Angel Tree distribution



Sorting food at Tarrant Area Food Bank



COMMUNITY INVESTMENT

Texas Capital Bank makes strategic investments to help stabilize low- to moderate-income communities through affordable housing, businesses to bring economic opportunity, and access to needed resources.

Through the Texas Capital Community Development Corporation (TCCDC) and other lines of business, Texas Capital Bank is dedicated to investing in community empowerment.

TOTAL COMMUNITY INVESTMENTS & LENDING

\$3.43 BILLION

\$263.8 Million
TCCDC
Lending

\$63.5 Million
TCCDC
Investments

\$120 Million
Builder Finance
Affordable Single-
Family Units \$250K
and Below

\$2.98 Billion
Small Business
Lending



“We are committed to empowering underserved communities by giving a hand-up to those who need it most. Through lending, investments, philanthropy and volunteerism, Texas Capital Bank is making a positive difference in the communities we serve.”

— Effie Dennison
*President, Texas Capital Community Development Corporation
EVP, Community Development and Corporate Social Responsibility*

IMPACT MEASURED



Created 1,091
Multifamily affordable
housing units



Created 967
Single-family affordable
housing units



Created 150
Permanent jobs



Victor Prosper, a multi-family, mixed-use development in Bishop Arts in Southern Dallas, with 20% of units reserved for low- to moderate-income residents.



Texas Capital Bank invested in the Austin Housing Conservancy Fund, to acquire and preserve much-needed affordable housing in Austin. Because of this investment, Mayor Steve Adler proclaimed December 4th as Texas Capital Bank Day in the City of Austin.



Texas Capital Bank partnered with Texas State Affordable Housing Corporation on their Texas Housing Impact Fund, which will help build affordable multi- and single-family homes for people with disabilities, in partnership with Accessible Housing Austin!

COMMUNITY PHILANTHROPY

Texas Capital Bank is committed to helping communities prosper through philanthropy and volunteerism. The bank supports low- to moderate-income communities through Education, Health & Wellness, and Community Revitalization.

\$2,590,971 TOTAL CORPORATE DONATIONS

118+ Nonprofits served

170,931 families received food assistance

61,152 underserved families received health services

1,333 children received tutoring

1,350 individuals received financial literacy instruction

719 adults received small business support services

307 adults received job training



NONPROFIT SPOTLIGHT HOUSTON FOOD BANK

Texas Capital Bank partnered with H-E-B and Houston Food Bank to create and build its first mobile, client-choice food pantry. Fully refrigerated, the mobile pantry deploys to food deserts all over the greater Houston area, including urban and rural areas. Clients are able to walk through and select their groceries from dairy to produce, and volunteers help to load the groceries into their cars.



NONPROFIT SPOTLIGHT READERS 2 LEADERS

First a Reader, Now a Leader!

At the start of first grade, Felix was feeling discouraged in reading and was struggling in school. He had a hard time reading in English, and he wasn't reading much at home with his family. In class, he had a hard time keeping up with the teacher, which made it hard to enjoy school.



Felix's mom, Melba, enrolled him in Readers 2 Leaders. As his vocabulary and reading skills expanded, he discovered reading helped him in his other school subjects too — even with his math homework!

At Readers 2 Leaders, students receive the attention and support they need to have an advantage that carries with them throughout their school years. Texas Capital Bank is proud to support Readers 2 Leaders and their work to promote early literacy in West Dallas.



NONPROFIT SPOTLIGHT TRINITY HABITAT FOR HUMANITY

Shari Turner is a single mother with three teenaged kids, and they have lived in small, cramped apartments most of their lives. In 2019, she became a Habitat for Humanity homeowner, and participated in the building of her new home with Habitat for Humanity during their annual CEO Build. Texas Capital Bank EVP, Vice Chairman Vince Ackerson participated in the build with other area executives. Today, Shari and her kids have a beautiful new home with separate rooms for everyone, a backyard, and a community, for the first time in their lives.





CREATING IMPACTFUL PARTNERSHIPS



FEDERAL HOME LOAN BANK

Texas Capital Bank is a proud member of the Federal Home Loan Bank of Dallas, and through that partnership the bank leverages FHLB's grant funding program to exponentially increase our positive impact in underserved communities.

2019 TOTAL PARTNERSHIP GRANTS:
\$933,246

VOLUNTEERISM

The heartbeat of Texas Capital Bank is its volunteers. In every market, bank employees roll up their sleeves and serve the community at every opportunity. Texas Capital Bank provides many opportunities to volunteer, from community projects to tutoring to board service.

11,128

Service hours

90

Service projects

18

Supply drives



"We are very excited that we were accepted into the program. We have four children, and we wanted to be able to provide a stable home for them. They are also happy that they will have their own rooms. We have friends who will be living in the same neighborhood. Thank you to Habitat, Texas Capital Bank and FHLB for giving us this opportunity. We are very happy!"

*– Kay May
Homeowner*

DALLAS WINGS

Texas Capital Bank partnered with Dallas' WNBA team, the Dallas Wings, building a community-centered relationship focused on serving the underserved. The partnership was launched with a community day in West Dallas. TCB and the Wings created a mural and reading nook at Wesley-Rankin Community Center, building a space to be enjoyed by kids with learning differences. Texas Capital Bank also sponsored the Wings' Inspiring Women Night, featuring minority women who are making a difference in their communities.





A STRONG COMMUNITY IS OUR BEST INVESTMENT

COMMUNITY PARTNERS

MOBILE CENTER

In 2019 Texas Capital Bank started the Mobile Service Initiative in Austin, in partnership with Central Texas Food Bank and CommUnity Care. Together, the three organizations deploy their mobile service vehicles to underserved communities in Austin, providing free food, health screenings and financial literacy. The Texas Capital Bank Mobile Center travels throughout Texas to offer financial literacy services in underserved communities.

2019 TOTALS:

1,233 People
enrolled in financial literacy training

36% Increase
in services year over year

OUR AWARD-WINNING PROGRAM



In 2019, Texas Capital Bank won the prestigious Outstanding Corporation Award from the Association of Fundraising Professionals, Dallas Chapter. This award acknowledged Texas Capital Bank's impactful philanthropy throughout the state of Texas.

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| The Arc of San Antonio | Davis-Scott Family YMCA | Junior Achievement of Central Texas | The Salvation Army |
| African American Museum | Debra's Healing Kitchen | Junior Achievement of San Antonio | S.L.E.W. Wellness Cancer Center |
| After-School All-Stars North Texas | Destiny Empowerment Enterprises Inc. | Junior Achievement of the Chisholm Trail | Second Servings of Houston |
| Alzheimer's Association | E ³ Alliance | KERA | SERJobs for Progress of the Texas Gulf Coast |
| American Red Cross North Texas | Eastside University | Lakewest Family YMCA | The Senior Source |
| Anthem Strong Families | Economic Growth Business Incubator | leadershipForward | Skillpoint Alliance |
| Any Baby Can of Austin | Educational First Steps | Lighthouse for Students | Small Steps Nurturing Center |
| Asset Funders Network | Equidad ATX Inc. | Lighthouse for the Blind | Snack Pak 4 Kids |
| Austin Community Foundation | Family Gateway | The Links, Incorporated STEAM Academy | Spring Branch Education Foundation |
| Austin Film Society | The Family Place | Literacy Coalition of Central Texas | Texas Can Academies |
| Austin Pathways | Fine Arts Chamber Players | Literacy First | Texas Association of Community Development Corporations |
| Austin Street Center | Gabby's Sanctuary ARK | Literacy Instruction for Texas (LIFT) | Texas Offenders Reentry Initiative (TORI) |
| Austin Sunshine Camps | The Gatehouse | Los Barrios Unidos Community Clinic | Texas State Affordable Housing Corporation |
| Avenue Community Development Corporation | Genesis Women's Shelter & Support | March of Dimes | Texas Women's Foundation |
| Best Buddies | George W. Bush Foundation | Mercy Street | The Thanks-Giving Foundation |
| Big Brothers Big Sisters Lone Star | Girl Scouts of Northeast Texas | Mexican American Unity Council Housing Center | Theatre Under the Stars |
| Bishop Art Theatre Center | Goodwill | National Council of Jewish Women | Thinkery |
| Blessings in a Backpack | Gs Arlington Chamber of Commerce | National Multicultural Western Heritage Museum | Trinity Habitat for Humanity |
| Boys & Girls Clubs | H.I.S. BridgeBuilders-San Antonio | New Friends New Life | Trinity Park Conservancy |
| Bridge Lacrosse | Habitat for Humanity of San Antonio | North Texas Food Bank | Trinity River Mission |
| The BridgePath | Helping Hand Home for Children | Oasis Center | Two-Wins Foundation |
| Caritas of Austin | HOPE Farm | Park South Family YMCA | Unicorn Centers Inc. |
| Catholic Charities Fort Worth | Houston Food Bank | Parkland Foundation | United Negro College Fund |
| Central Texas Food Bank | Houston Money Week | Presbyterian Night Shelter | United to Learn |
| Children's Museum Houston | Houston Texans YMCA | Prison Entrepreneurship Program | United Way of San Antonio |
| The Children's Shelter | Hunger Busters | Project MEND | Wesley-Rankin Community Center |
| Chris Howell Foundation | Impact City Initiative dba Good Returns | Prospera Housing Community Services | Women in Need of Generous Support (WiNGS) |
| CitySquare | Impact San Antonio Foundation Inc. | Readers 2 Leaders | Women That Soar |
| Con Mi MADRE | Initiatives for Healthy Communities | The Real Estate Council | Women's Resource of Greater Houston |
| Covenant House Texas | Interfaith Family Services | Resource Center of Dallas Inc. | Yellowstone Academy |
| Cynthia Mickens Ministries Summer Camp | It's Going To Be Ok Inc. | | |
| Dallas Afterschool | | | |
| The Dallas Entrepreneur Center | | | |

About Texas Capital Bank

Texas Capital Bank delivers highly personalized financial services to businesses and entrepreneurs. We are headquartered in Texas and work with clients throughout the state and across the country. Texas Capital Bank, N.A. is a wholly owned subsidiary of Texas Capital Bancshares, Inc. (NASDAQ®: TCBI) and is consistently recognized as one of *Forbes'* Best Banks in America.



To learn more about our community involvement and partnership opportunities,
please contact CommunityRelations@texascapitalbank.com

