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**FOR IMMEDIATE RELEASE**

**Texas Capital Bancshares, Inc. Announces Launch of Texas Capital Securities**

*Texas-based financial institution receives approval for affiliated broker dealer*

**DALLAS – January 10, 2022** - Texas Capital Bancshares, Inc. (NASDAQ: TCBI), the parent company of Texas Capital Bank (“the Bank”), today announced the launch of Texas Capital Securities, its affiliated broker dealer. Texas Capital Securities is a member of Financial Industry Regulatory Authority (FINRA) and Securities Investment Protection Corporation (SIPC) and is registered with the U.S. Securities and Exchange Commission (SEC), the Texas State Securities Board and other state securities regulators.

“With the launch of Texas Capital Securities, we are now able to serve our clients through the entirety of their lifecycles,” said Rob Holmes, president and CEO of Texas Capital Bank. “As outlined in our strategic update, Texas Capital Securities enables a suite of investment banking products, offerings, and solutions that will complement and enhance our robust banking, treasury and private wealth capabilities. We are focused on building deep client relationships with the best companies, and today’s announcement represents an important step in realizing our strategy to create the flagship financial services firm based in Texas.”

Texas Capital Securities provides Texas Capital Bank the ability to provide its established corporate, real estate and mortgage finance client base with mergers and acquisitions advisory, capital raising, securities underwriting, sales and trading, and hedging services, which in turn will drive the ability to generate fee-based revenue and earnings. Holmes announced the Bank’s plans to form an Investment Banking division during a strategic update call on September 1, 2021.

“Obtaining necessary regulatory approvals was a prerequisite for our investment banking strategy. With these in hand, Texas Capital Securities can now offer our clients mergers and acquisitions advisory and capital markets solutions, including underwriting, private placements, and related activities. Through 2022, we expect to announce additional products and services as we build our corporate and mortgage sales and trading businesses,” said Daniel Hoverman, managing partner and president of Texas Capital Securities. “We look forward to delivering insightful financial advice and capital markets access, and we are excited by the opportunity to enable our clients’ success.”

**About Texas Capital Bancshares**

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, a commercial bank that delivers highly personalized financial services to businesses and entrepreneurs. We are headquartered in Dallas, Texas, and work with clients across the country. For more information, please visit [www.texascapitalbank.com](http://www.texascapitalbank.com). Member FDIC.

## **About Texas Capital Securities**

TCBI Securities, Inc., operating as Texas Capital Securities, is the broker dealer affiliate of Texas Capital Bancshares, Inc. Texas Capital Securities provides clients with access to capital markets, financial advisory and other investment banking products, services, and solutions. We are focused on delivering insightful financial advice and superior outcomes for our clients. For more information, please visit [www.texascapitalsecurities.com](http://www.texascapitalsecurities.com). Member FINRA and SIPC.

## **Forward Looking Statements**

*This communication contains “forward-looking statements” within the meaning of and pursuant to the Private Securities Litigation Reform Act of 1995 regarding, among other things, our financial condition, results of operations, business plans and future performance. These statements are not historical in nature and may often be identified by the use of words such as “expect,” “estimate,” “anticipate,” “plan,” “may,” “will,” “forecast,” “could,” “should,” “projects,” “targeted,” “continue,” “intend” and similar expressions.*

*Because forward-looking statements relate to future results and occurrences, they are subject to inherent and various uncertainties, risks, and changes in circumstances that are difficult to predict, may change over time, are based on management’s expectations and assumptions at the time the statements are made and are not guarantees of future results. A number of factors, many of which are beyond our control, could cause actual results to differ materially from future results expressed or implied by such forward-looking statements. These factors include, but are not limited to, (1) the credit quality of our loan portfolio, (2) general economic conditions and related material risks and uncertainties in the United States, globally and in our markets and the impact they may have on us and our customers, including the potential impact on our customers from volatility in financial and commodity asset prices, the potential contraction in mortgage financing activity, as well as the continued impact of the COVID-19 pandemic (and any other pandemic, epidemic or health-related crisis), (3) technological changes, including the increased focus on information technology and cybersecurity and our ability to manage such information systems and the effects of cyber-incidents (including failures, disruptions or security breaches) or those of third-party providers, (4) changes in interest rates and changes in the value of commercial and residential real estate securing our loans, (5) adverse economic or market conditions that could affect the credit quality of our loan portfolio or our operating performance, (6) expectations regarding rates of default and credit losses and the appropriateness of our allowance for credit losses and provision for credit losses, (7) unexpected market conditions, regulatory changes or changes in our credit ratings that could, among other things, cause access to capital market transactions and other sources of funding to become more difficult, (8) the inadequacy of our available funds to meet our obligations, (9) the failure to effectively balance our funding sources with cash demands by depositors and borrowers, (10) material failures of our accounting estimates and risk management processes based on management judgment, (11) failure of our risk management strategies and procedures, including failure or circumvention of our controls, (12) the failure to effectively manage risk, (13) uncertainty regarding our ability to offer and successfully hedge any loan and credit products referencing the Bloomberg Short Term Bank Yield Index and market acceptance of the same, (14) the impact of changing regulatory requirements and legislative changes on our business, (15) the failure to successfully execute our business strategy, including our ability to grow our corporate, real estate, private wealth, mortgage finance, investment banking and other businesses profitably or at all, (16) the failure to identify, attract and retain key personnel or the loss of such personnel, (17) increased or more effective competition from banks or other financial service providers in our markets, (18) structural changes in the markets for origination, sale and servicing of residential mortgages, (19) certainty in the pricing of mortgage loans that we purchase, and later sell or securitize, (20) volatility in the market price of our common stock, (21) credit risk resulting from our*

*exposure to counterparties, (22) an increase in the incidence or severity of fraud, illegal payments, security breaches and other illegal acts impacting us, (23) the failure to maintain adequate regulatory capital to support our business, (24) environmental liability or other environmental, social or governance factors that may materially negatively impact the company, (25) severe weather, natural disasters, acts of war or terrorism and other external events and (26) our success at managing the risk and uncertainties involved in the foregoing factors.*

*These and other factors that could cause results to differ materially from those described in the forward-looking statements, as well as a discussion of the risks and uncertainties that may affect our business, can be found in our Annual Report on Form 10-K, our Quarterly Reports on Form 10-Q and in other filings we make with the Securities and Exchange Commission. The information contained in this communication speaks only as of its date. Except to the extent required by applicable law or regulation, we disclaim any obligation to update such factors or to publicly announce the results of any revisions to any of the forward-looking statements included herein to reflect future events or developments.*

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