

REG F FINANCIAL HIGHLIGHTS

(dollars in thousands except per share data; interim period ratios are annualized)

	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022
Consolidated Balance Sheet					
Total Assets	\$ 35,228,542	\$ 36,404,320	\$ 34,731,738	\$ 31,085,377	\$ 32,338,963
Loans Held for Investment (LHI)	15,168,565	15,221,404	15,331,457	15,849,434	17,517,866
LHI, Mortgage Finance	8,772,799	8,528,313	7,475,497	5,827,965	6,549,507
Total LHI	23,719,853	23,527,760	22,595,088	21,466,248	23,838,360
Demand Deposits	14,228,038	14,970,462	13,390,370	13,434,723	12,555,367
Total Deposits	28,839,563	29,813,668	28,109,365	25,377,938	25,440,021
Stockholders' Equity	3,114,957	3,147,752	3,209,616	3,090,038	3,006,832
Consolidated Statement of Income					
Net Income	\$ 73,481	\$ 43,390	\$ 65,130	\$ 39,650	\$ 34,159
Diluted Earnings per Common Share	\$ 1.31	\$ 0.76	\$ 1.19	\$ 0.69	\$ 0.59
Credit Quality					
Allowance for Credit Losses on Loans	\$ 221,511	\$ 221,957	\$ 211,866	\$ 211,151	\$ 229,013
Provision for Credit Losses on Loans	(18,600)	3,536	(9,054)	(1,227)	20,511
Net Charge Offs	2,373	3,090	1,037	(512)	2,649
Non-Performing Assets	86,636	87,532	72,502	59,327	50,526
Total Provision for Credit Losses to Average LHI	(0.34) %	0.09 %	(0.17) %	(0.04) %	0.39 %
Total Provision for Credit Losses to Average LHI, excluding Mortgage Finance	(0.50) %	0.13 %	(0.26) %	(0.05) %	0.53 %
Total Allowance for Credit Losses to LHI	1.00 %	1.01 %	1.00 %	1.05 %	1.03 %
Total Allowance for Credit Losses to LHI, excluding Mortgage Finance	1.57 %	1.58 %	1.49 %	1.44 %	1.41 %
Texas Ratio ⁽¹⁾	2.92 %	2.83 %	2.35 %	2.11 %	1.72 %
Selected Financial Ratios					
Net Interest Margin	2.02 %	2.11 %	2.12 %	2.23 %	2.68 %
Return on Average Assets	0.76 %	0.47 %	0.69 %	0.47 %	0.44 %
Return on Average Common Equity	9.74 %	5.41 %	8.36 %	4.97 %	4.35 %
Efficiency Ratio ⁽²⁾	65.6 %	71.1 %	65.0 %	75.1 %	70.9 %
Tangible Common Equity to Total Tangible Assets ⁽³⁾	7.9 %	7.8 %	8.3 %	8.9 %	8.3 %
Common Equity Tier 1	10.5 %	10.7 %	11.1 %	11.5 %	10.5 %
Tier 1 Capital	12.1 %	12.2 %	12.6 %	13.0 %	11.9 %
Total Capital	14.8 %	14.9 %	15.3 %	15.7 %	14.4 %
Leverage	8.4 %	9.0 %	9.0 %	9.9 %	10.7 %
Long-Term Issuer Credit Ratings					
	S&P	Moody's			
Texas Capital Bancshares, Inc.	BBB-	Baa3			
Texas Capital Bank	BBB	----			

(1) Non-performing assets plus loans 90+ days past due, divided by the stockholders' equity plus allowance for credit losses on loans less goodwill and intangibles.

(2) Non-interest expense divided by the sum of net interest income and non-interest income.

(3) Stockholders' equity excluding preferred stock, less goodwill and intangibles, divided by total assets, less goodwill and intangibles.