



2022 CORPORATE SOCIAL RESPONSIBILITY REPORT

Building Today for a Stronger Tomorrow



Rebuilding Together

“As I look back on my first year as CEO of Texas Capital Bank, I am proud of what we have accomplished together for our clients, colleagues and communities. This has been a year full of change, and our theme through it all has been building today for a stronger tomorrow.”

In 2021, we did more than recover from the pandemic; we began to build a firm that will have a lasting legacy. Our rebuild will have far-reaching effects on the communities we serve as we are now stronger, more agile and more committed to our community than ever before.

I am proud of the Texas Capital Bank employees who brought this great work to fruition. Through tireless effort and collaboration, along with an authentic heart for service, we are making a positive impact on the communities we serve together.”

ROB HOLMES

President and Chief Executive Officer, Texas Capital Bank



Building Blocks for a Prosperous Community

Building Through Our Strategic Pillars: **Live, Learn, Lift**

Texas Capital Bank's Community Impact program exists to remove barriers that stand in the way of communities becoming healthy, resilient and prosperous. We invest in low- and moderate-income communities by giving them the building blocks they need to succeed.

Empowering the communities we serve

We envision communities where all families have access to a great quality of life, an education that will prepare them for success and the support they need to thrive.



LIVE

Basic needs to support quality of life



LEARN

Educational opportunities for lifetime success



LIFT

Supportive services for individuals, small businesses and veterans

"Texas Capital Bank has always been committed to helping to build and transform the communities we serve through strategic investments, lending and services geared toward our most vulnerable and overlooked populations. In 2021 we focused our efforts on uplifting and empowering women- and minority-owned businesses, STEAM programs to equip the future generation and building Diversity, Equity and Inclusion programs. I am proud of all we have accomplished together in 2021 and look forward to continuing our service in the next year and beyond."



EFFIE DENNISON

EVP, Head of Community Development and Corporate Social Responsibility

Building Today for a Stronger Tomorrow

IMPACT LENDING

Total Community Development Lending	\$342.5M
Builder Finance	\$119.4M
Small Business	\$2.39B
Home Mortgage	\$1.5B
Total Impact Lending	\$4.3B

OVERALL STATISTICS

535 units Affordable multi-family housing units	60,240 Small-business loans
477 units Affordable single-family housing units	1,014 Jobs created
1,195 Home mortgages in low- and moderate-income communities	127 Beds at homeless shelters

IMPACT INVESTING

Investing in equity funds for real estate development, small businesses, public welfare and minority depository.

\$51M

TOTAL IMPACT INVESTMENT

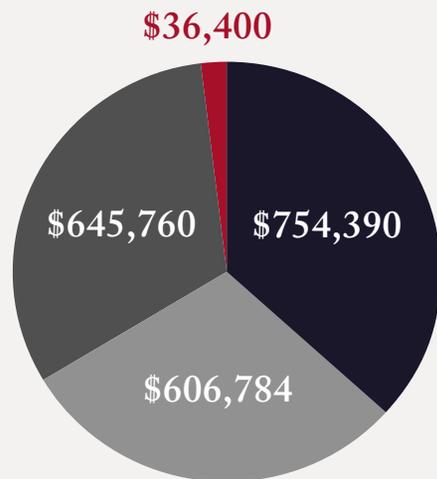
PHILANTHROPIC GIVING

 LIVE

 LEARN

 LIFT

OTHER



7,607

TOTAL VOLUNTEER
HOURS

TOTAL PHILANTHROPIC
GIVING

\$2.043M



LIVE

257

families received emergency home repairs

670

cancer survivors received access to care

3,800

students received weekend meal bags

Rebuilding Lives Through Shelter and Basic Needs: Austin Street Center

Texas Capital Bank has partnered with Austin Street Center in their mission to combat homelessness for many years, but as the center expands and builds a new facility, the bank has made a three-year philanthropic pledge to support the building. This relationship began in 2020 and has also expanded into a business relationship to support the “Help Them Home” campaign to construct a new 60,000-square-foot facility that will double its capacity.

Austin Street Center is one of the largest low-barrier shelters in Dallas, serving both men and women. Austin Street Center not only provides emergency shelter and food, but also wraparound services to help individuals gain permanent, supportive housing.

The partnership between Texas Capital Bank and Austin Street Center is just one example of a holistic partnership that works to serve the pressing needs of the most vulnerable people in our communities.



Austin Street Center is expanding its operations to meet critical needs through a new 60,000-square-foot, 24/7, client-focused homeless shelter and day service center.



“Homelessness is a complex societal issue that cannot be solved only by service providers. To solve homelessness, it takes all of us together as a community. At Austin Street Center, we applaud the efforts, generosity and partnership of our many friends, including Texas Capital Bank, who stand with us on the front line to help eradicate homelessness. Partnerships like these help bring an end to homelessness for hundreds annually, which in turn helps to build the thriving and dynamic societies in which we work and play.”

DANIEL ROBY

Chief Executive Officer, Austin Street Center

Rebuilding Communities, One Block at a Time: Texas Heavenly Homes

Texas Capital Bank partnered with Texas Heavenly Homes and the City of Dallas to begin building 400 new affordable homes in The Bottom District, a 126-acre community redevelopment project southeast of Downtown Dallas. Since the 1930s this community has been in steady decline, with decaying streets, vacant lots and outdated infrastructure.

Through this public-private partnership, the community is being revitalized with new affordable homes, repaired and extended streets, street lighting, internet, and updated plumbing and electrical infrastructure.

At the groundbreaking in July 2021, city dignitaries, county commissioners and community stakeholders gathered to celebrate the hard work that brought this vision to fruition, and to look forward to the future of this vibrant and revitalized community.



“Our goal is to be part of the effort to revitalize this area steeped in culture and history without changing the eclectic character of the community,” said Dick LeBlanc, president of Texas Heavenly Homes, who is building up to 85 new homes. “The area’s proximity to downtown and the Trinity River, combined with its available lots, offers a great opportunity to invest in and resurrect this important area of our city.”

DICK LEBLANC

President, Texas Heavenly Homes



LEARN

2,000

individuals received financial literacy education

2,185

students received tutoring

68

students received computers to allow access to digital learning

Building Connections: CommUnityCare and Thinkery

CommUnityCare is a health center that focuses on the healthcare needs of low-income communities and families. Texas Capital Bank provided a connection and financial support for a new partnership between CommUnityCare and Thinkery, a children's STEAM museum in Austin. Through Texas Capital Bank's grant, 80 children served by CommUnityCare's pediatrics team received STEAM educational kits to do at home. Not only did this project bolster the relationship between low-income families and their healthcare provider during a pandemic, it assisted with educational resources to these children at a time when they could not go to school.



"Thinkery aspires to create inspirational learning experiences for ALL children in Central Texas. This new partnership with Texas Capital Bank and CommUnityCare allowed us to share inquiry-rich, STEAM-based education to families who were in need of playful at-home learning opportunities. Bringing these three trusted community hubs together to make meaningful community impact was a deep honor."

DANA MAHONEY DOMINGUE

Director of Community Engagement, Thinkery



Building Financial Literacy: EVERFI and Sikhi Alpha

EVERFI is an Impact-as-a-Service™ education innovator that provides a digital financial literacy curriculum. In 2021, Sikhi Alpha, a nonprofit focused on empowering families in need, joined in this strategic partnership with Texas Capital Bank to deliver a customized curriculum to elementary schools in underserved areas of Houston. The curriculum included not only financial literacy but also healthy habits, mindfulness and compassion. To date, the program is active in 18 schools and has impacted 390 students.



“Sikhi Alpha is excited to work with EVERFI to bring crucial support to empower communities within the Harris County region. Financial literacy and social-emotional development are critical skills required for students to help build their future foundation. We believe early adoption of these skills can improve intergenerational well-being, enhance decision-making and outline paths to reach goals consistently.”

JUJHAR SINGH

President, Chief Executive Officer and Founder, Sikhi Alpha



“COVID-19 has brought new challenges to our education system and has amplified the disadvantages faced by our most vulnerable communities, but the education system is resilient, and EVERFI, along with strategic partner sponsors...is here to support with needed education in this virtual learning world.”

RAY MARTINEZ

Co-Founder and President, EVERFI

18

**schools where
program is active**

390

**students
impacted**



LEARN

Building Opportunity: Bold Idea

Bold Idea is a nonprofit that teaches students from underserved schools how to code. Texas Capital Bank partnered with this organization to lead an afterschool virtual coding club at Carr Elementary, the bank's adopted school in West Dallas. The West Dallas community is historically under-resourced and is the bank's geographic focus area in Dallas.

This was the school's first-ever computer science program, and 15 fourth- and fifth-grade students attended the 14-week course.

80%

of these students discovered computer science for the first time through this program

99%

of the students at this school are from low-income families

9

bank volunteers served 274 service hours in this program



"We are so grateful for our partnership with Texas Capital Bank. With over 250 mentoring hours from 12 virtual volunteers, Texas Capital Bank stepped up in a big way during a challenging time. On behalf of our team, thank you for your commitment to our students and our work in the community!"

ROBYN BROWN

Founding Chief Executive Officer, Bold Idea



"It was pure joy to be involved with the program. I called it my weekly dose of laughter. These children grew in confidence through the program, and were never shy to share their opinion on a number of different topics. If we inspired at least one of these young girls or boys to consider working in a technology field, then the program was a success."

TRACEY HALEY

AVP, Solutions Architect, Texas Capital Bank



“This was the school’s first-ever computer science program, and 15 fourth- and fifth-grade students attended the 14-week course.”

Bold Idea: Christian Reed, Ty’Tanna Reed, their teacher Ms. Kennedy Polk, and Eric Reed



LIFT

100

crisis relief loans to cover high-interest debts

638

individuals enrolled in workforce development programs

349

formerly incarcerated individuals completed workforce training

Building a Place to Call Home: Harmony House

The working homeless are an often overlooked population, and Harmony House in Houston provides a safe place for chronically homeless individuals to call home while they transition to permanent housing.

Texas Capital Bank partnered with Federal Home Loan Bank of Dallas in their Affordable Housing Program subsidy to fund the construction of a completely new facility, equipping Harmony House with 128 new beds. In 2021, Harmony House broke ground on their new building and it is slated to open in the spring of 2022.



"This building we've been planning for a decade to build would never have come to fruition without this partnership with Texas Capital Bank. We wanted to work with a bank that has a good reputation, and we found a great fit with Texas Capital Bank."

MEG POHODICH

Chief Executive Officer, Harmony House



Building Minority- and Women-Owned Small Businesses

Business Ecosystem Alliance for Minorities & Women (BEAMW)

The Business Ecosystem Alliance for Minorities & Women was formed in response to the Houston Small Business Community Report, a study that found that minority-owned businesses are denied loans at three times the rate of non-minority-owned firms. Additionally, in Houston women own only 24% of small businesses, and the greatest barriers for minority- and women-owned businesses are access to capital and access to a business ecosystem. Through the partnership with Texas Capital Bank, BEAMW has tackled those issues of access head-on.



“At Texas Capital Bank, we truly believe small businesses are the heartbeat of the economy and we are thrilled BEAMW has formed to serve as a collaborative network, committed to serving entrepreneurs across our region. We’re proud to serve alongside BEAMW as partners in providing technical assistance, mentors and support.”

JENNY GUZMAN

VP, Community Development Officer, Texas Capital Bank



Former Houston City Council member Amanda Edwards and new small-business alliance BEAMW partner with Texas Capital Bank to reduce disparities for minority- and women-owned businesses seeking to access capital and scale their businesses.

Mizzen Capital

In 2021, Texas Capital Bank made a \$3 million investment in Mizzen Capital to empower minority-, women- and veteran-owned businesses and create sustainable jobs in underserved communities in Texas.

Mizzen Capital is a women-owned Small Business Investment Company (SBIC) providing loans to lower/middle-market businesses that are socially responsible and sustainable. Mizzen is only the second women-owned SBIC out of over three hundred such funds.



“Mizzen invests in companies across the U.S., but the opportunity to work with Texas Capital Bank provided us with the ability to expand into Texas-based businesses including more women and minority businesses that are traditionally underserved. Mizzen is grateful to Texas Capital Bank for its support.”



ELIZABETH “LIDDY” KARTER

Managing Partner, Mizzen Capital

Building Diversity, Equity and Inclusion in our Communities and Culture

Employee Resource Groups

In 2021 Texas Capital Bank created its first Employee Resource Groups (ERG), which exist to unite employees through allyship. Membership in an ERG is open to all employees at Texas Capital Bank. Texas Capital Bank also continues its strategic Diversity, Equity and Inclusion goals through the DEI council, formed in 2020. This council consists of a cross-section of diverse employees from all business lines in the bank and helps to move the bank forward in its diversity goals.



“DEI is personal to me. I am a product of a powerful corporate DEI strategy. It led to working in various leadership roles and, eventually, owning my own Minority Business Enterprise. I am proud to serve Texas Capital Bank employees as we advance our goals in diversity, equity and inclusion.”

JOE VALENZUELA

VP, Head of Diversity, Equity and Inclusion, Texas Capital Bank



STARs Program

Texas Capital Bank realized the need to attract and equip junior-level bankers with the skills and experiences necessary to grow into great careers in financial services. In 2021, the STARs program was born, an acronym for *Strengthening Talent for Accelerated Results*. Fifty-eight young professionals participated in this training program that covers everything from the basics of commercial banking to the lifecycle of a deal. STARs participants are a diverse group of college graduates who are recruited from university campuses throughout Texas and surrounding areas, including Historically Black Colleges and Universities (HBCUs). This full-time program is a paid training program that ends with each participant obtaining a job with Texas Capital Bank.



“The STARs program at Texas Capital Bank is something that sets this bank apart from the rest. Texas Capital Bank is committed to building a diverse talent pipeline in the financial services industry, which starts with high-quality training in the fundamentals of banking. We are proud to have welcomed our first class of STARs and graduated them into our front lines of business at the bank. We look forward to continuing to grow this program.”

MARCI MACKAY

SVP, Director, Talent Management



Building Historical Markers to Honor the Past: Heritage Trail

The Heritage Trail is a series of historical markers in Fort Worth, Texas, that include many important local and national historic figures and events. However, until 2021, there was no marker commemorating the Black Medical and Business District.

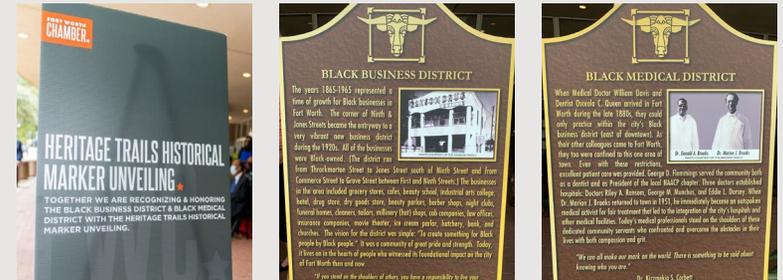
Downtown Fort Worth at 9th and Jones Streets was once the entryway into the city's Black Business District, complete with Black-owned restaurants, hotels, shops and medical providers. Those businesses are now remnants of the past, with only a 100-year-old church standing in remembrance of a once-vibrant community and center of commerce. The Heritage Trail markers now mark the history of this community and legacy of Black excellence in business and medicine.

In 2021, Texas Capital Bank was honored to sponsor two new historical markers for the Heritage Trail in partnership with the Fort Worth Chamber of Commerce, City of Fort Worth, Fort Worth Metropolitan Black Chamber of Commerce, and Tarrant County Black Historical and Genealogical Society.



"Texas Capital Bank is proud to support the efforts to promote Black history in Fort Worth. This city has a rich cultural history that was built through determination and excellence, and we believe in the importance of commemorating that history for generations to come."

EDDIE BROUSSARD
Market President, Fort Worth Region, Texas Capital Bank



"Through the unveiling of two Black historical markers (Black Business District and Black Medical District), the city of Fort Worth embraced its history. The markers provide crucial information that will help all citizens, especially our youth, understand the city's future because they understand its past. Texas Capital Bank's sponsorship and community-focused outlook is greatly appreciated by the Fort Worth community. The other project sponsors, Dr. Michael Brooks and Commissioner Roy C. Brooks, supported this effort in honor of their fathers, who practiced medicine in the Black Medical District before it was demolished. We stand on their shoulders and the shoulders of the other pioneer medical professionals and business owners."

DR. JENNIFER GIDDINGS BROOKS
Historical Researcher, Chair, Black Historical Markers

Building Opportunity for Diverse Talent

Realizing the need for more diversity in the commercial banking talent pipeline, Texas Capital Bank partnered with the Texas Bankers Association and other Texas-based banks to create a new Future Bankers Leadership Program at Texas Southern University, a Historically Black College/ University (HBCU).

This investment is a part of Texas Capital Bank's ongoing commitment to HBCUs, and follows its initial creation of the Commercial Banking Certificate program piloted in 2020 at Prairie View A&M University.

The new Future Bankers Leadership Program is the first of its kind, introducing students to the banking industry through formal curriculum, interaction with executive and industry mentors, and paid banking internships. The program, which launched in the fall of 2021, prepares students to become commercial bankers and aims to develop a more diverse talent pipeline in the banking industry.



"Texas banks are committed to ensuring a diverse future for our industry and the Texas Bankers Association partnership with Texas Capital Bank is a testament to this vital effort. With the help of Texas Capital Bank's generous support, the Future Bankers Leadership Program at Texas Southern University will open doors of opportunity for students into the banking profession as well as deliver a pipeline of students from underserved and minority communities with the necessary skills to not just enter the banking industry, but to lead it. Thank you, Texas Capital Bank!"

CHRIS FURLOW
Chief Executive Officer
and President, TBA



Diversity, Equity and Inclusion in Action



Building a Culture of Service

Even during a global pandemic, Texas Capital Bank has maintained a deep culture of service to its communities. Texas Capital Bank employees regularly volunteer their time, talent and resources to serve nonprofits and other organizations as they help to uplift people in need.

In 2021, Texas Capital Bank employees volunteered to plant community gardens, delivered with Meals on Wheels and served in many other volunteer service projects with their teams, colleagues, friends and family.

7,607

Volunteer hours

133

Service projects

140

bank employees serve
on non-profit boards



About Texas Capital Bank

Texas Capital Bancshares, Inc. (NASDAQ: TCBI) is the parent company of Texas Capital Bank. Headquartered in Dallas, Texas Capital Bank has offices in Austin, Fort Worth, Houston, Richardson, Plano and San Antonio. We are proud to serve the needs of commercial businesses and professionals in Texas and across the country. Member FDIC

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



www.texascapitalbank.com

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