



CELEBRATING **20** YEARS

December 18, 2018

Dear Clients and Colleagues,

Today, Texas Capital Bank celebrates our 20<sup>th</sup> anniversary, a strong and enduring milestone, forged by lasting bonds.

When we founded the bank in 1998, we recognized that ambitious entrepreneurs and middle-market companies needed more than just a bank. They wanted a strategic partner who understood their goals, prioritized their needs and empowered them with the resources and support to pursue success.

The spark from this guiding principle ignited one of the most impressive business banking success stories of the 21<sup>st</sup> century — far exceeding what we founders could ever have imagined.

In life, there are many high points that define us — a first job, a first home, holding a first child. Reflecting over the past two decades, I remember many of the bank's firsts: hiring our first colleagues, shaking hands with our first client, opening our first office. These moments are still as vivid as if they happened yesterday. Each of our colleagues walked into Texas Capital Bank for their first day, and they've chosen to build a career marked by personal and professional firsts. What is most astounding are the firsts we've enabled for our clients, from providing a visionary entrepreneur his or her first loan to helping a business expand into a new market and outpace its competitors. We're proud to be a part of that history. The magnitude of these moments underscores how we truly are powering prosperity in business *and in life*.

I have been blessed to be a part of Texas Capital Bank every day since its first. And on this special day, I am humbled to share this achievement with you — our clients and our colleagues, as we have built this bank together.

To our clients, we exist because of you. It continues to be an honor and a privilege to partner with such elite businesses and people. Thank you for choosing us, trusting us to help you grow your businesses, manage your investments, create opportunity for your employees and improve your communities. I'm incredibly grateful.

To my colleagues, the opportunity to work alongside each of you has been ever rewarding. Your passion is inspiring, your reach is immeasurable and your impact is personal. I'm so blessed to have the chance to work with such caring, intelligent and curious people. With your partnership, I know our best days are still ahead and that together we will continue to achieve the unimaginable.

Here's to empowering more firsts for many years to come.

C. Keith Cargill  
President and Chief Executive Officer  
Texas Capital Bancshares, Inc. and Texas Capital Bank, N.A.