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Texas Capital Bank Partners with Huston-Tillotson University to Provide Commercial Lending Certificate Program in East Austin

Texas-based Financial Institution Expands Historically Black Colleges & Universities Initiative

DALLAS – February 22, 2022 – [Texas Capital Bancshares, Inc.](#) (NASDAQ: TCBI), the parent company of Texas Capital Bank (“the Bank”), in coordination with the [American Bankers Association](#) (ABA), has expanded its Commercial Lending Certificate Program to [Huston-Tillotson University](#) in Austin, Texas.

Texas Capital Bank and ABA began the Commercial Lending Certificate Program for Historically Black Colleges and Universities (HBCUs) in 2021 with Prairie View A&M University located in Prairie View, Texas. As an ABA member, Texas Capital Bank is able to extend its member resources to provide specialized certificate programs to collegiate institutions, such as Huston-Tillotson University.

“Through the creation of this unique Commercial Lending Certificate Program, Texas Capital Bank, in collaboration with Huston-Tillotson and the American Bankers Association, aims to provide students with meaningful opportunities and useful skills to pursue careers in the financial services industry,” said Texas Capital Bank President and CEO Rob C. Holmes. “At Texas Capital Bank we are focused on empowering the communities we serve by dedicating our commitment and resources to foster a culture of trust through collaboration, inclusion, and respect.”

“We’re proud to work with Texas Capital Bank in support of this certificate program at Huston-Tillotson University,” said Jim Edrington, ABA’s chief member engagement officer. “This innovative program offers industry-leading education and skills to talented college students who we hope will join the next generation of bankers looking to make a difference in their community.”

Huston-Tillotson University, a private historically Black university, was founded in Austin in 1875. It was the city’s first institution of higher learning and is one of the first to provide a commercial lending certification program in East Austin. Taught by Dr. Derrick Bonyuet, the course has been designed to cover topics relevant for a comprehensive overview and understanding of the commercial lending landscape. Local Texas Capital Bank executives will guest lecture during the program to provide real world examples of curriculum content in commercial lending process. Students who pass the semester will automatically receive a Commercial Lending Certificate from ABA.

“Offering a course for our students that provides perspective on commercial lending will be instrumental in their professional and personal development whether or not they pursue a career in banking,” said Rohan Thompson, dean of the School of Business and Technology at Huston-Tillotson University. “Through our partnership with Texas Capital Bank, we hope to continue offering advanced financial courses. To have executives provide guest lectures further enhances the partnership by allowing our students to hear directly from industry professionals that will supplement the text material.”

The program will cover qualitative analysis and how to assess industry risk, market risk, and management risk. It is designed to provide an understanding of the role of loan policy and the need to summarize the borrower's various risks into an appropriate credit risk rating for lending approval. In addition, it provides guidance on loan structuring and documentation issues in response to the analysis of quantitative and qualitative risks which includes an overview of key documents, loan agreements, and covenants, as well as negotiating and pricing. The cost of textbooks required for the course will be covered by Texas Capital Bank's arrangement with ABA.

About Texas Capital Bank

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 full-service financial services firm that delivers customized solutions to businesses, entrepreneurs, and individual customers. Founded in 1998, the institution is headquartered in Dallas with offices in Austin, Houston, San Antonio, and Fort Worth, and has built a network of clients across the country. With the ability to service clients through their entire lifecycles, Texas Capital Bank has established commercial banking, consumer banking, investment banking and wealth management capabilities. For more information, please visit www.texascapitalbank.com. Member FDIC.

About Huston-Tillotson University

Huston-Tillotson University, the oldest institution of higher learning in Austin, Texas, has roots dating back to 1875. HT is an independent, church-related, historically black, four-year liberal arts institution located on a 23-acre tree-lined campus near downtown in East Austin. Huston-Tillotson University's mission is to nurture a legacy of leadership and excellence in education, connecting knowledge, power, passion, and values. The University offers associate and master's degrees in addition to Bachelor of Arts and Bachelor of Science degrees in more than 19 areas of study.

About the American Bankers Association

The American Bankers Association is the voice of the nation's \$23.3 trillion banking industry, which is composed of small, regional, and large banks that together employ more than 2 million people, safeguard \$19.2 trillion in deposits and extend nearly \$11 trillion in loans.

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