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FOR IMMEDIATE RELEASE

Texas Capital Bank Appoints Dustin Cosper as Head of Commercial Real Estate

DALLAS – **January 12, 2023** – Texas Capital Bancshares, Inc. (NASDAQ: TCBI), the parent company of Texas Capital Bank ("the Bank"), today announced that Dustin Cosper has been appointed to serve as Head of Commercial Real Estate, effective immediately.

As Head of Commercial Real Estate Mr. Cosper is responsible for driving the execution of the Bank's real estate strategy while working cohesively with other lines of business to provide full-service solutions to clients. Mr. Cosper will report to Madison Simm, President of Real Estate, who leads the Bank's Commercial Real Estate, Mortgage Finance, and Homebuilder and Community Finance lines of business.

"Dustin has been an instrumental leader in our Commercial Real Estate organization and has a proven track record of delivering meaningful results to our clients in Texas and across the country," said Mr. Simm. "As a seasoned real estate banking professional with deep roots in Texas, I am confident that Dustin's expertise and extensive industry relationships will support our program as it continues to grow while maintaining a differentiated and superior client approach."

Mr. Cosper has invested 10 years in Texas Capital Bank's Commercial Real Estate organization, having previously served as Senior Vice President, Group Manager. Prior to Texas Capital Bank, he served as Vice President, Senior Workout Officer for Texas Community Bank in Houston, Texas, leading the special assets team.

Mr. Cosper said, "It is my honor to assume the role of Head of Commercial Real Estate as Texas Capital Bank fulfils its vision of becoming the flagship financial services firm headquartered in Texas. I am looking forward to continuing to build trusted relationships across our core markets that earn us the right to be a client's first call for their real estate banking needs."

About Dustin Cosper

Mr. Cosper joined Texas Capital Bank in 2013 in the Commercial Real Estate division, as a Vice President. Over the past five years, he absorbed the Senior Housing portfolio, generated one of the largest books of business in the Bank, and developed its CRE Structured Finance practice. In 2023, Mr. Cosper was appointed to the role of Head of Commercial Real Estate for Texas Capital Bank, responsible for driving the execution of the Bank's real estate strategy forward.

Prior to Texas Capital Bank, he served as Vice President, Senior Workout Officer for Texas Community Bank in Houston, Texas, leading the special assets team. In his role, Mr. Cosper oversaw the liquidation of criticized and non-performing assets, negotiated real estate sales, and devised litigation and bankruptcy-related strategy and ultimately the liquidation of the bank.

Mr. Cosper earned a Bachelor of Business Administration and a Master of Business Administration in Finance and Banking from Sam Houston State University.

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.

TCBI Securities, Inc., doing business as Texas Capital Securities, is a member of FINRA and SIPC and has registered with the SEC and other state securities regulators as a broker dealer. TCBI Securities, Inc. is a subsidiary of Texas Capital Bank. Securities and other investment products offered by TCBI Securities, Inc. are not FDIC insured, may lose value and are not bank guaranteed. For more information, please visit www.texascapitalbank.com.

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