



**FOR IMMEDIATE RELEASE**

July 19, 2005

**CONTACT**

Tricia Linderman      214.932.6798 | [tricia.linderman@texascapitalbank.com](mailto:tricia.linderman@texascapitalbank.com)

**TEXAS CAPITAL BANK TO PROVIDE PREMIUM FINANCE AND OTHER SERVICES TO NATIONWIDE INSURANCE MARKET**

Dallas – July 19, 2005 – Texas Capital Bank announced today that it has created a new line of business, BankDirect Capital Finance, to provide premium finance and other financial services to insurance agencies and their customers on a nationwide basis.

BankDirect Capital Finance was formed through the acquisition of Premium Finance Holdings and the hiring of a team of people from BayTree Finance Company. Additionally, Texas Capital Bank has purchased the premium finance loan portfolio and operations from BayTree to ensure service and relationship continuity for clients.

The group will be led by Chief Executive Officer Joseph Shockey, President Greg Boots and their teams, all of whom have extensive experience in agency services and premium finance lending, and have worked together for years.

“The creation of BankDirect Capital Finance is consistent with Texas Capital Bank’s strategy of hiring proven leadership in middle-market business segments and has strong profit and growth potential,” said Jody Grant, Chairman of Texas Capital Bank.

“BankDirect Capital Finance brings an unparalleled level of expertise to the industry,” said Mr. Shockey. “Our unique approach, coupled with strong focus on operational excellence, and the support of a national banking association makes us the right choice for insurance agencies nationwide.”

During the past year, Texas Capital Bank has also successfully launched three other middle-market finance practices including lender finance, dealer finance and leasing.

**ABOUT TEXAS CAPITAL BANK**

Texas Capital Bank is a commercial bank that delivers highly personalized financial services to businesses and private clients. Headquartered in Dallas, the Bank has \$2.6 billion in assets and has full-service locations in Austin, Dallas, Fort Worth, Houston, Plano, and San Antonio. The Bank is the primary subsidiary of Texas Capital Bancshares (NASDAQ: TCBI), which was recently named to the Russell 2000® Index. For further information, please visit us at [www.texascapitalbank.com](http://www.texascapitalbank.com).

###