

Promotion

**As Seen In... Forbes, June 22, 2009**

## Texas Capital Bank

*Strong, Stable and Growing*

In today's economic slowdown and credit crisis, few banks can say they're strong, stable and growing. Texas Capital Bank can. The Bank's consistent growth has been due, in large part, to a relentless commitment to providing superior client service and maintaining value-based relationships. As a result, Texas Capital Bank has been successful in keeping existing clients, building their assets, and gaining referrals from them even in challenging economic conditions.



Keith Cargill, President | George Jones, CEO

Texas Capital Bank is well capitalized and one of the strongest banks in the country. For 10 years, the Bank has experienced exceptional growth, grounded in its unrelenting focus on becoming the Best Business Bank in Texas™. What began in 1998 as the largest start-up bank in U.S. history – with \$80 million in initial capitalization and one of the most successful bank IPOs in Texas history in 2003 – has become one of the largest independent banks based in North Texas, with \$5.1 billion in assets and capital in excess of \$387 million as of year-end 2008.

According to George Jones, CEO, the Bank's operating model remains the same because it works. Its focus on Texas middle-market business and private client customers is what is fueling the Bank's growth. "By executing our proven, disciplined business model, we've outperformed many of our industry peers with high loan quality and strong deposit growth through diverse economic cycles."

### A Proven and Well-Capitalized Model

Texas Capital Bank is extremely healthy. The Bank is well capitalized, profitable and growing, with capital levels significantly exceeding all regulatory requirements. In September 2008, the Bank raised \$55 million in opportunistic capital – in 48 hours – from some of the top institutional bank stock investors in this country (including T. Rowe Price and John Hancock), demonstrating the confidence these investors have in the current and long-term strength and potential of Texas Capital Bank.

"We have high-quality customers, the majority of whom are privately- and family-owned businesses that need \$2 million to \$20 million in capital, as well as private clients, who are entrepreneurs, investors and business owners needing individual attention," adds Keith Cargill, president of Texas Capital Bank.

Unlike many banks, Texas Capital Bank's growth is organic, not achieved through acquisitions or mergers. The Bank serves Texas through five strategically chosen regional offices in Austin, Dallas, Fort Worth, Houston and San Antonio. As of fourth quarter 2008, the Bank experienced an impressive 32 consecutive quarters of

profitability and growth. It accomplished this the old-fashioned way: by building on existing relationships and gaining referrals for new ones. Along the way, it hasn't sacrificed quality for growth and has maintained excellent credit quality.

"Our management team is very seasoned and has experienced various economic cycles. We know firsthand the importance of a diversified loan portfolio and ongoing risk management. This experience makes the Bank stronger and more viable in today's turbulent economy," says Cargill.

### Relentless Focus on Building Long-term Relationships

From the start, Texas Capital Bank has been about relationships, the personal connections between its bankers and clients. The Bank's focus always has been on the quality of its relationships, not the quantity of its transactions.

The Bank's practice of building its business one client at a time has resulted in a select core of quality clients, many of whom have been with the Bank since its inception. "We take a long-term view," says Cargill. "We're very good at understanding our clients' objectives and strategic plans, and putting together a road map to help them achieve their goals. We have become a value-added business partner instead of a commodity provider."

Likewise, the Bank hand-picks its Relationship Managers and has some of the most talented people in the business. It recruits bankers who are already excelling at a competing bank but need a collaborative, high-performance culture to optimize their career and client development for the long run. A low turnover of bankers means a high retention of clients. Because it is a very flat organization for a bank its size, Texas Capital Bank's Relationship Managers are empowered to make decisions quickly and never have to talk to someone out of state to make a decision.

"Texas Capital Bank has the dedicated team, base of loyal clients, growth capital and corporate strength to continue to gain high-quality market share during the next several years and beyond," Cargill says.