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FOR IMMEDIATE RELEASE

Texas Capital Bank Names John W. Cummings as Chief Administrative Officer

DALLAS - January 20, 2022 - Texas Capital Bancshares, Inc. (NASDAQ: TCBI), the parent company of Texas Capital Bank ("the Bank"), today announced that John W. Cummings will serve in the newly created role of Executive Vice President, Chief Administrative Officer, effective January 21, 2022.

Mr. Cummings brings nearly 40 years of management and leadership experience in the financial services industry to Texas Capital Bank and will be instrumental in propelling the institution's established strategy forward in a cohesive manner as Chief Administrative Officer. He began his career in the Merrill Lynch & Co. mailroom before serving as an entry-level branch trainee and then advanced to leadership positions across the organization's Operations, Technology, Banking, Finance, Digital Platforms, and Sales segments for 27 years ultimately joining the Executive Committee and reporting directly to the CEO. He left to reengineer Citigroup's U.S. Personal Wealth Management, International Personal Bank, and the U.S. Citigold High-Net-Worth Banking business. Most recently Mr. Cummings served as Citigroup's Head of Wealth Advisory.

"As we reflect on the past year, I am extremely proud of what we have accomplished as an organization," said Rob C. Holmes, president and CEO of Texas Capital Bank. "As we look forward, I am pleased to welcome John as a valuable addition to our executive team as Chief Administrative Officer. I am positive the knowledge and extensive experience he brings will elevate the work we are able to do, while providing support and leadership across our markets as we execute further upon our strategy to become the flagship financial services firm headquartered in Texas."

Mr. Cummings will be responsible for leading the Bank's Community Development, Corporate Communications, Corporate Real Estate, Corporate Security, Operations, and Marketing departments, as well as consumer production lines of business, including Consumer Banking and Private Wealth. He will report to Mr. Holmes and serve as an active member of the Bank's Operating Committee.

"It is an honor and a privilege to join Texas Capital Bank during this period of transformation and revitalization," said Mr. Cummings. "There is an enormous amount of growth opportunity for the Bank and its talented employees, and I am looking forward to implementing best-in-class processes and procedures to help increase efficiencies across some of our vital departments and lines of business. I have been very impressed with the Bank's culture of optimism and am excited to be a part of the journey."

About John W. Cummings

Mr. Cummings has nearly 40 years of management and leadership experience across the financial services industry. Most recently he served at Citigroup Inc. as the Head of the Citigroup Wealth Advisory business, working with high net worth banking consumers across the United States. He has also served as the Chief Operating Officer and Head of U.S. Investment Products for Citigroup Personal Wealth Management.

Prior to Citigroup, Mr. Cummings was with Merrill Lynch & Co. for 27 years, where he began his career in the mailroom before serving as an entry-level branch trainee. He advanced through assignments within Finance, Global Corporate Services, Technology & Operations, Sales, and Business Management to his election as a member of the Global Executive Management Committee. Mr. Cummings led the build-out of a globally resilient business and trading network at Merrill Lynch and was a key leader in the creation of the Merrill Lynch Digital Investment business. In his last role with Merrill Lynch & Co. he served as Head of the Retirement, Trust Company, Clearing, and Digital Investments businesses.

Mr. Cummings has served on the Board of Directors of the Depository Trust Company (DTCC), Level 8, and on the Advisory Board for Columbia University Master of Science in Technology Management program. He earned a Bachelor of Arts degree in economics from Fairfield University and is FINRA Series 7 and 24 certified.

About Texas Capital Bancshares, Inc.

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 commercial bank that delivers highly personalized financial services to businesses and entrepreneurs. We are headquartered in Dallas, Texas, and work with clients across the country. For more information, please visit www.texascapitalbank.com. Member FDIC.

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