

TEXAS CAPITAL BANCSHARES, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 2706735	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$5,132	\$5,694	11.0%	
Loans	\$4,535	\$5,163	13.9%	
Construction & development	\$935	\$911	-2.5%	
Closed-end 1-4 family residential	\$627	\$842	34.3%	
Home equity	\$5	\$3	-33.3%	
Credit card	\$0	\$0		
Other consumer	\$30	\$23	-22.8%	
Commercial & Industrial	\$1,872	\$1,995	6.5%	
Commercial real estate	\$533	\$771	44.6%	
Unused commitments	\$1,405	\$1,143	-18.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$292	\$210	-28.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$87	\$56	-35.5%	
Cash & balances due	\$78	\$80	3.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$2,387	\$3,976	66.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$2,234	\$3,833	71.6%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$4,666	\$5,190	11.2%	
Deposits	\$3,408	\$4,201	23.3%	
Total other borrowings	\$1,231	\$957	-22.2%	
FHLB advances	\$800	\$325	-59.4%	
Equity				
Equity capital at quarter end	\$466	\$505	8.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$30	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	9.6%	9.0%	--	
Tier 1 risk based capital ratio	9.3%	9.1%	--	
Total risk based capital ratio	10.3%	10.4%	--	
Return on equity ¹	4.3%	5.8%	--	
Return on assets ¹	0.4%	0.5%	--	
Net interest margin ¹	3.5%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	87.9%	66.6%	--	
Loss provision to net charge-offs (qtr)	213.1%	131.4%	--	
Net charge-offs to average loans and leases ¹	0.5%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	2.4%	5.3%	0.3%	0.6%
Closed-end 1-4 family residential	0.4%	0.4%	0.3%	0.0%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.0%	1.2%	0.2%	0.0%
Commercial & Industrial	1.0%	1.4%	0.0%	0.0%
Commercial real estate	0.7%	0.0%	0.0%	0.0%
Total loans	1.1%	2.0%	0.1%	0.2%