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possible. The Company has robust training and development programs, which include job profiles for roles across the Company with skills, knowledge, and abilities to empower employees to focus on targeted skill development and career ownership. Further, the Company uses leadership models that identify the critical skills and behaviors necessary to be successful at the Company, and success profiles that describe the critical knowledge, skills and abilities needed for each role. To help employees be successful in their roles, the Company utilizes a Human Capital Management System, which among other things, facilitates streamlined Human Resources (â€œHRâ€) processes, creating a more favorable employee experience and engagement in HR-related activities. At December 31, 2024, the Company had 1,818 employees, nearly all of whom are full time. Due to the Companyâ€™s significant Texas-based operations and branch-lite network, the majority of its employees are based in Texas. None of the Companyâ€™s employees are represented by a collective bargaining agreement, and management considers relations with employees to be good. Regulation and Supervision. General. The Company is subject to extensive federal and state laws and regulations that impose specific requirements and provide regulatory oversight of virtually all aspects of its operations. These laws and regulations generally are intended for the protection of depositors, the Deposit Insurance Fund (â€œDIFâ€) of the Federal Deposit Insurance Corporation (â€œFDICâ€) and the stability of the U.S. banking system as a whole, rather than for the protection of stockholders and creditors. Complying with the regulations discussed below did not have and is not expected to have a material effect on capital expenditures, earnings and competitive position. The Company does not have any environmental control facilities and did not spend any capital expenditures on such facilities during 2024. The following discussion summarizes certain laws, regulations and policies to which the Company is subject. It does not address all applicable laws, regulations and policies that affect the Company currently or might affect it in the future. This discussion is qualified in its entirety by reference to the full texts of the laws, regulations and policies described. TCBIAâ€™s activities are governed by the Bank Holding Company Act of 1956, as amended (â€œBHCAâ€). It is subject to primary regulation, supervision and examination by the Board of Governors of the Federal Reserve System (the â€œFederal Reserveâ€) pursuant to the BHCA. The Company files quarterly reports and other information with the Federal Reserve. As a public company, the Company also files reports with the SEC and is subject to its regulatory authority, including the disclosure and regulatory requirements of the Securities Act of 1933, as amended, and the Securities Exchange Act of 1934, as amended, with respect to the Companyâ€™s securities, financial reporting and certain governance matters. Because TCBIAâ€™s securities are listed on the Nasdaq Global Select Market (â€œNasdaqâ€), the Company is subject to Nasdaq's rules for listed companies, including rules relating to corporate governance. The Bank is organized as a Texas state-chartered bank, and is subject to primary regulation, supervision and examination by the Texas Department of Banking and the FDIC. The Bankâ€™s activities are also subject to regulation by the Consumer Financial Protection Bureau (the â€œCFPBâ€) and by certain other federal and state agencies. The Bank files quarterly reports of condition and income with the FDIC, which provides insurance for certain of the Bankâ€™s deposits. TCBIA Securities is subject to the jurisdiction of several regulatory bodies, including the SEC, FINRA, MSRB and state securities regulators. The SEC and FINRA have active enforcement functions that oversee broker-dealers and investment advisers and can bring actions that result in fines, restitution, limitation on permitted activities, disqualification to continue to conduct certain activities and an inability to rely on certain favorable exemptions. In addition, certain changes in the activities of a broker-dealer require approval from FINRA, and FINRA considers a variety of factors in acting upon applications for such approval, including internal controls, capital levels, management experience and quality, prior enforcement and disciplinary history, and supervisory concerns. 7. Bank Holding Company Regulation. The BHCA limits the Companyâ€™s business to banking, managing or controlling banks and other activities that the Federal Reserve has determined to be closely related to banking. The Gramm-Leach-Bliley Act of 1999, as amended (â€œGLB Actâ€), allows bank holding companies meeting certain management, capital and Community Reinvestment Act standards to elect to be treated as a financial holding company that may offer customers a more comprehensive array of financial products and services. The Company has elected to register with the Federal Reserve as a financial holding company. This authorizes it to engage in any activity that is either (i) a financial in nature or incidental to such financial activity, as determined by the Federal Reserve, or (ii) a complementary to a financial activity, so long as the activity does not pose a substantial risk to the safety and soundness of the Bank or the financial system generally, as determined by the Federal Reserve. Examples of non-banking activities that are financial in nature include securities underwriting and dealing, insurance underwriting, providing investment and financial advice, leasing personal property and making merchant banking investments. In order for the Company to undertake certain new activities permitted by the BHCA and the GLB Act, the Company must be considered â€œwell capitalizedâ€ (as defined below) and well managed, the Bank must have received a rating of at least â€œsatisfactoryâ€ in its most recent examination under the Community Reinvestment Act, and must notify the Federal Reserve within 30 days of engaging in the new activity. Under Federal Reserve regulations, which were codified by the Dodd-Frank Wall Street Reform and Consumer Protection Act (the â€œDodd-Frank Actâ€), TCBIA is expected to act as a source of financial and managerial strength to the Bank and to commit resources to its support. Such support may be required even at times when a holding company may not be in a financial position, or otherwise inclined, to provide such resources. Additionally, TCBIA could in certain circumstances be required to guarantee the capital restoration plan of the Bank if it became undercapitalized. It is the policy of the Federal Reserve that bank holding companies may maintain their existing rate of cash dividends on common stock only out of net income available over the past year and only if the prospective rate of earnings retention is consistent with the organizationâ€™s expected future capital needs, asset quality and financial condition. As a general matter, the Federal Reserve expects a bank holding companyâ€™s board of directors to inform it and to eliminate, defer or significantly reduce the bank holding companyâ€™s dividends if (i) the bank holding companyâ€™s net income available to stockholders for the past four quarters, net of dividends previously paid during that period, is not sufficient to fully fund the dividends, (ii) the bank holding companyâ€™s prospective rate of earnings retention is not consistent with the companyâ€™s capital needs and overall current and prospective financial condition or (iii) the bank holding company will not meet, or is in danger of not meeting, its minimum regulatory capital adequacy ratios. The policy provides that bank holding companies may not pay cash dividends in an amount that would undermine the holding companyâ€™s ability to serve as a source of strength to its banking subsidiary. With certain limited exceptions, the BHCA and the Change in Bank Control Act of 1978, as amended (the â€œCIBC Actâ€), together with regulations promulgated thereunder, prohibit a person or company or a group of persons deemed to be an association or â€œacting in concertâ€ from, directly or indirectly, acquiring 10% or more (5% or more if the acquirer is a bank holding company) of any class of the Companyâ€™s voting stock or obtaining the ability to control in any manner the election of a majority of the Companyâ€™s directors or otherwise direct the management or policies of the Company without prior notice or application to and the approval of the Federal Reserve. If, in the opinion of the applicable federal bank regulatory authorities, a depository institution or holding company is engaged in or is about to engage in an unsafe or unsound practice (which could include the payment of dividends or repurchase or redemptions of securities), such authority may require, generally after notice and hearing, that such institution or holding company cease and desist such practice. The federal banking agencies have indicated that paying dividends that deplete a depository institutionâ€™s or holding companyâ€™s capital base to an inadequate level would be such an unsafe or unsound banking practice. Declaring or paying dividends that exceed its earnings for the relevant period could result in supervisory findings by the Federal Reserve. Federal Reserve regulations require that the Company, under certain circumstances, provide prior notice or obtain prior approval for redemptions or repurchases of its equity securities. Under such regulations, the Federal Reserve may disapprove such actions if the Federal Reserve finds that they would constitute an unsafe or unsound practice or violate any law or Federal Reserve order. Regulation of the Bank by the Texas Department of Banking and the FDIC. Pursuant to applicable Texas and federal law, Texas state-chartered banks are permitted to engage in any activity permissible for national banks, including non-banking activities that are permissible for national banks. In addition, Texas state-chartered banks may engage in financial activities or activities incidental or complementary to a financial activity with prior approval. The Bank is subject to continuous regulation, supervision and examination by the Texas Department of Banking and the FDIC. The regulators monitor all areas of the Bankâ€™s operations, including security devices and procedures, adequacy of capitalization and loss reserves, accounting treatment and impact on capital determinations, loans, investments, borrowings, deposits, liquidity, mergers, issuances of securities, payment of dividends, interest rate risk management, establishment of branches, corporate reorganizations, maintenance of books and records, and adequacy of staff training to carry on safe and sound lending and deposit gathering practices. Among other things, the Bank is required by its regulators to maintain specified capital ratios, file quarterly reports of its financial condition and results of operations and to obtain an annual audit of its financial statements. Regulation of the Bank by the CFPB. The CFPB has regulation, supervision and examination authority over the Bank with respect to substantially all federal statutes and regulations protecting the interests of consumers of financial services, including but not limited to the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Truth in Lending Act, the Home Mortgage Disclosure Act, the Real Estate Settlement Procedures Act, the Fair Debt Collection Practices Act, the Truth in Savings Act, the Right to Financial Privacy Act and the Electronic Funds Transfer Act and their respective related regulations. Penalties for violating these laws and regulations could subject the Bank to lawsuits and administrative penalties, including civil monetary penalties, payments to affected consumers and orders to halt or materially change the Bankâ€™s consumer banking activities. The CFPB has broad authority to pursue enforcement actions, including investigations, civil actions and cease and desist proceedings, and can refer civil and criminal findings to the Department of Justice for prosecution. The Bank is also subject to other federal and state consumer protection laws and regulations that, among other things, prohibit unfair, deceptive and abusive, corrupt or fraudulent business practices, untrue or misleading advertising and unfair competition. Capital Adequacy Requirements. The Federal banking regulators adopted a system using certain risk-based capital guidelines to evaluate the capital adequacy of banks and bank holding companies that is based upon the 1988 capital accord of the Bank for International Settlementsâ€™ Basel Committee on Banking Supervision (the â€œBasel Committeeâ€), a committee of central banks and bank regulators from the major industrialized countries that coordinates international standards for bank regulation. Under the guidelines, specific categories of assets and off-balance-sheet activities such as letters of credit are assigned risk weights, based generally on the perceived credit or other risks associated with the asset. Off-balance-sheet activities are assigned a credit conversion factor based on the perceived likelihood that they will become on-balance-sheet assets. These risk weights are multiplied by corresponding asset balances to determine a â€œrisk weightedâ€ asset base, which is then measured against various forms of capital to produce capital ratios. In 2010, the Basel Committee released a set of international recommendations for strengthening the regulation, supervision and risk management of banking organizations, known as Basel III. In July 2013, the Federal Reserve published final rules for the adoption of the Basel III regulatory capital framework (the â€œBasel III Capital Rulesâ€). The Basel III Capital Rules became effective for the Company on January 1, 2015, with certain transition provisions phasing in over a period that ended on January 1, 2019. The Basel III Capital Rules, among other things, (i) A establishes the capital measure called â€œCommon Equity Tier 1â€ (â€œCET1â€), (ii) A specifies that Tier 1 capital consists of CET1 and â€œAdditional Tier 1 capitalâ€ instruments meeting stated requirements, (iii) A requires that most deductions/adjustments to regulatory capital measures be made to CET1 and not to the other components of capital and (iv) A defines the scope of the deductions/adjustments to the capital measures. The Basel III Capital Rules also specify a capital measure for Tier 2 capital, which includes subordinated debt and a portion of the allowance for credit losses, in each case, subject to certain regulatory requirements. The Companyâ€™s preferred stock constitutes Additional Tier 1 capital and subordinated notes constitute Tier 2 capital. The Basel III Capital Rules set the CET1 risk-based capital requirement, the Tier 1 risk-based capital requirement and the total risk-based capital requirement to a minimum of 4.5%, 6.0% and 8.0%, respectively, each plus a 2.5% capital conservation buffer composed entirely of CET1, producing targeted ratios of 7.0%, 8.5% and 10.5%, respectively. A financial institution with a conservation buffer of less than the required amount is subject to limitations on capital distributions, including dividend payments and stock repurchases, and certain discretionary bonus payments to executive officers. The leverage ratio requirement under the Basel III Capital Rules, calculated as the ratio of Tier 1 capital to quarterly average assets (net of goodwill, certain other intangible assets and certain other deduction), is 4.0%. Under the Basel III Capital Rules, the Company and the Bank must maintain CET1, Tier 1 and total capital ratios that are equal to or greater than 7.0%, 8.5% and 10.5%, respectively, and a leverage ratio equal to or greater than 4.0%. The Company has met the capital adequacy requirements under the Basel III Capital Rules on a fully phased-in basis since it commenced filing of the applicable reports with its federal banking regulators, and as of December 31, 2024 the Bank's CET1 risk-based capital ratio, Tier 1 risk-based capital ratio, total risk-based capital ratio, and leverage ratio were in excess of the amounts required for the Bank to be classified as â€œwell capitalizedâ€ for purposes of the FDICâ€™s prompt corrective action regulations, which are discussed in more detail below. Because the Company had less than \$15 billion in total consolidated assets as of December 31, 2009, it is allowed to continue to classify its trust preferred securities, all of which were issued prior to May 19, 2010, as Tier 1 capital up to 25% of that measure. However, the treatment of existing trust preferred securities as capital may be subject to further regulatory change prior to their maturity, which could require the Company to seek additional capital. As a non-advantaged approaches banking organization, the Company has elected to exclude the effects of certain accumulated other comprehensive income (â€œAOCIâ€) items included in stockholdersâ€™ equity for the determination of regulatory capital and capital ratios under the Basel III Capital Rules. In August 2020, the U.S. federal banking agencies adopted a final rule altering the definition of eligible retained income in their respective capital rules. Under this rule, eligible retained income is the greater of a firmâ€™s (i) net income for the four preceding calendar quarters, net of any distributions and associated tax effects not already reflected in net income, and (ii) average net income over the preceding four quarters. An institutionâ€™s eligible retained income, when considered in conjunction with capital ratios and the capital conservation buffer, provides limitations on capital distributions (including dividends and share repurchases) and certain executive compensation arrangements for the quarter following the calculation. As of December 31, 2024, the Company was permitted to use 100% of its eligible retained income for these purposes in the first quarter of 2025. In February 2019, the federal bank regulatory agencies issued a final rule (the â€œ2019 CECL Ruleâ€) that revised certain capital regulations to account for changes to credit loss accounting under accounting principles generally accepted in the United States (â€œGAAPâ€). The 2019 CECL Rule included a transition option that allows banking organizations to phase in, over a three-year period, the day-one adverse effects of adopting the new accounting standard related to the measurement of current expected credit losses (â€œCECLâ€) on their regulatory capital ratios (three-year transition option). In March 2020, the federal bank regulatory agencies issued an interim final rule that maintains the three-year transition option of the 2019 CECL Rule and also provides banking organizations that were required under GAAP to implement CECL before the end of 2020 the option to delay for two years an estimate of the effect of CECL on regulatory capital, relative to the incurred loss methodologyâ€™s effect on regulatory capital, followed by a three-year transition period (five-year transition option). The Company adopted CECL on January 1, 2020 and elected to utilize the five-year transition option. Regulators may change capital and liquidity requirements, including previous interpretations of practices related to risk weights, which could require an increase to the allocation of capital to assets held by the Bank. Regulators could also require the Company to make retroactive adjustments to financial statements to reflect such changes. A regulatory capital ratio or category may not constitute an accurate representation of a financial institutionâ€™s overall financial condition or prospects. The Companyâ€™s regulatory capital status is addressed in more detail under the heading â€œLiquidity and Capital Resourcesâ€ within Item 7. Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operations and in Note 10 - Regulatory Ratios and Capital in the accompanying notes to the consolidated financial statements included elsewhere in this report. The Federal Deposit Insurance Corporation Improvement Act of 1991 (the â€œFDICIAâ€) established a system of prompt corrective action regulations and policies to resolve the problems of undercapitalized insured depository institutions. Under this system, insured depository institutions are ranked in one of five capital categories as described below. Regulators are required to take mandatory supervisory actions and are authorized to take other discretionary actions of increasing severity with respect to insured depository institutions in the three undercapitalized categories. The five capital categories for insured depository institutions under the prompt corrective action regulations consist of: â€œWell capitalized - equals or exceeds a 10% total risk-based capital ratio, 8% Tier 1 risk-based capital ratio, 6.5% CET1 capital ratio and 5% leverage ratio and is not subject to any written agreement, order or directive requiring it to maintain a specific level for any capital measure; â€œAdequately capitalized - equals or exceeds an 8% total risk-based capital ratio, 6% Tier 1 risk-based capital ratio, 4.5% CET1 capital ratio and 4% leverage ratio; â€œUndercapitalized - total risk-based capital ratio of less than 8%, or a Tier 1 risk-based ratio of less than 6%, a CET1 capital ratio of less than 4.5% or a leverage ratio of less than 4%; â€œSignificantly undercapitalized - total risk-based capital ratio of less than 6%, or a Tier 1 risk-based capital ratio of less than 4%, a CET1 capital ratio of less than 3% or a leverage ratio of less than 3%; and â€œCritically undercapitalized - a ratio of tangible equity to total assets equal to or less than 2%. The prompt corrective action regulations provide that an institution may be downgraded to the next lower category if its regulator determines, after notice and opportunity for hearing or response, that the institution is in an unsafe or unsound condition or has received and not corrected a less-than-satisfactory rating for any of the categories of asset quality, management, earnings or liquidity in its most recent examination. Federal bank regulatory agencies are required to implement arrangements for prompt corrective action for institutions failing to meet minimum requirements to be at least adequately capitalized. FDICIA imposes an increasingly stringent array of restrictions, requirements and prohibitions as an organizationâ€™s

capital levels deteriorate. A bank rated asadequately capitalized or below may not accept, renew or roll over brokered deposits unless it receives a waiver from the FDIC. A significantly undercapitalized institution is subject to mandated capital raising activities, restrictions on interest rates paid and transactions with affiliates, removal of management and other restrictions. The FDIC has only very limited discretion in dealing with a critically undercapitalized institution and generally must appoint a receiver or conservator if the capital deficiency is not corrected promptly. Under the Federal Deposit Insurance Act, as amended (the FDIA), critically undercapitalized banks may not, beginning 60 days after becoming critically undercapitalized, make any payment of principal or interest on their subordinated debt (subject to 10 certain limited exceptions). In addition, under Section 18(i) of the FDIA, banks are required to obtain the advance consent of the FDIC to retire any part of their subordinated notes. Under the FDIA, a bank may not pay interest on its subordinated notes if such interest is required to be paid only out of net profits, or distribute any of its capital assets, while it remains in default on any assessment due to the FDIC. In December 2020, the FDIC issued a final rule that is designed to bring the brokered deposits regulations in line with modern deposit taking methods and generally reduces the scope of deposits that would be classified as brokered, which most directly affects banks rated as adequately capitalized or as undercapitalized. The final rule became effective on April 1, 2021, with an extended compliance date of January 1, 2022. Compliance with the final rule did not have an impact to the Company's classification of brokered deposits. On July 30, 2024, the FDIC proposed a rule to expand the scope of deposits that would be classified as brokered. As of December 31, 2024, this rule has not been finalized. Federal bank regulators may set capital requirements for a particular banking organization that are higher than the minimum ratios when circumstances warrant. Federal banking guidelines provide that banking organizations experiencing significant growth or making acquisitions will be expected to maintain strong capital positions substantially above the minimum supervisory levels, without significant reliance on intangible assets. Concentration of credit risks, interest rate risk (imbalances in rates, maturities or sensitivities) and risks arising from non-traditional activities, as well as an institution's ability to manage these risks, are important factors taken into account by regulatory agencies in assessing an organization's overall capital adequacy. The risk-based and leverage capital ratios established by federal banking regulators are minimum supervisory ratios generally applicable to banking organizations that meet specified criteria, assuming that they otherwise have received the highest regulatory ratings in their most recent examinations. Banking organizations not meeting these criteria are expected to operate with capital positions in excess of the minimum ratios. Regulators can, from time to time, change their policies or interpretations of banking practices to require changes in risk weights assigned to the Bank's assets or changes in the factors considered in order to evaluate capital adequacy, which may require the Bank to obtain additional capital to support existing asset levels or future growth or reduce asset balances in order to meet minimum acceptable capital ratios. Liquidity Requirements. A A U.S. capital rules implementing the Basel III standards also include two quantitative liquidity tests for certain large banking organizations. One of the liquidity tests, referred to as the liquidity coverage ratio (the LCR), is designed to ensure that a banking entity maintains an adequate level of unencumbered high-quality liquid assets equal to the entity's expected net cash outflow for a 30-day time horizon (or, if greater, 25% of its expected total cash outflow) under an acute liquidity stress scenario. The other test, referred to as the net stable funding ratio (the NSFR), is designed to promote more medium- and long-term funding of the assets and activities of banking entities over a one-year time horizon. These requirements encourage the covered banking entities to increase their holdings of U.S. Treasury securities and other sovereign debt as a component of assets and to increase the use of long-term debt as a funding source. While the LCR and NSFR tests are not currently applicable to the Company or the Bank, other relevant measures of liquidity are monitored by management and are reported to the board of directors. Regulators may change capital and liquidity requirements, including previous interpretations of practices related to risk weights, which could require an increase in liquid assets or in the necessary capital to support the assets held by the Bank. Regulators could also require the Company to make retroactive adjustments to financial statements and reported capital ratios to reflect such changes. Stress Testing. A A Pursuant to the Dodd-Frank Act and regulations published by the federal bank regulatory agencies, the Company was required to conduct an annual stress test of capital and consolidated earnings and losses under a base case and two severely adverse stress scenarios provided by federal bank regulatory agencies from the years 2016 to 2018. In response to this requirement, the Company developed dedicated staffing, economic models, policies and procedures to implement stress testing on an annual basis, the results of which were furnished to regulators. The Economic Growth, Regulatory Relief and Consumer Protection Act, enacted in 2018 (the Regulatory Relief Act) terminated TCBI's stress testing requirements, however, the Company created its own stress testing framework and continues to perform certain stress tests as a matter of good governance and risk management and has incorporated the economic models and information developed through the stress testing program into the Company's risk management and business, capital and liquidity planning activities, which are subject to continuing regulatory oversight. Privacy and Data Security. A A The financial privacy provisions of the GLB Act generally prohibit financial institutions, including the Bank, from disclosing non-public personal financial information about customers to non-affiliated third parties unless customers have the opportunity to accept out of the disclosure and have not elected to do so. The Bank is required to comply with state laws regarding consumer privacy if they are more protective than the GLB Act. The federal banking agencies have adopted guidelines for safeguarding confidential, personal customer information. The guidelines require each financial institution, under the supervision and ongoing oversight of its board of directors or an appropriate committee thereof, to create, implement and maintain a comprehensive written information security program designed to ensure the security and confidentiality of customer information, protect against any anticipated threats or hazards to the security or integrity of such information and protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to any customer. In addition, various U.S. regulators have increased their focus on cyber security through guidance, examinations and regulations. Banking organizations are required to notify their primary federal regulator within 36 hours of becoming aware of a computer-security incident that rises to the level of a notification incident. In February 2018, the SEC published interpretive guidance to assist public companies in preparing disclosures about cybersecurity risks and incidents. These SEC guidelines, and any other regulatory guidance, are in addition to notification and disclosure requirements under state and federal banking law and regulations. In July 2023, the SEC issued a final rule to enhance and standardize disclosures regarding cybersecurity risk management, strategy, governance, and incident reporting by public companies that are subject to the reporting requirements of the Securities Exchange Act of 1934. Specifically, the final rule requires current reporting about material cybersecurity incidents, periodic disclosures about a registrant's policies and procedures to identify and manage cybersecurity risk, management's role in implementing cybersecurity policies and procedures, and the board of directors' cybersecurity expertise, if any, and its oversight of cybersecurity risk. See Item 1C. Cybersecurity for a discussion of the Company's cybersecurity risk management, strategy and governance. Privacy and data security areas are expected to receive increased attention at the federal level. An increasing number of state laws and regulations have been enacted in recent years to implement privacy and cybersecurity standards and regulations, including data breach notification and data privacy requirements. Recently, several states have adopted regulations requiring certain financial institutions to implement cybersecurity programs that meet specified requirements. In addition, other jurisdictions in which customers do business, such as the European Union, have adopted similar requirements. This trend of activity is expected to continue to expand, requiring continual monitoring of developments in the states and nations in which the Company's customers are located and ongoing investments in its information systems and compliance capabilities. Community Reinvestment Act. A A The Community Reinvestment Act of 1977 (the CRA) requires depository institutions to assist in meeting the credit needs of their market areas consistent with safe and sound banking practice. Under the CRA, each depository institution is required to help meet the credit needs of its market areas by, among other things, providing credit, making investments and providing community development services to low- and moderate-income individuals and communities. Depository institutions are periodically examined for compliance with the CRA and are assigned one of four ratings. The Bank is subject to examination by the FDIC. In order for a financial holding company to commence new activity permitted by the BHCA, each insured depository institution subsidiary of the financial holding company must have received a rating of at least asatisfactory in its most recent examination under the CRA. The Bank's strategic focus on serving commercial customers in regional and national markets from a limited number of branches makes it more challenging for it to satisfy CRA requirements as compared to banks of comparable size that focus on providing retail banking services in markets where they maintain a network of full-service branches. On October 24, 2023, the Office of the Comptroller of the Currency (the OCC), Federal Reserve, and FDIC issued a final rule to modernize their respective CRA regulations. The revised rules substantially alter the methodology for assessing compliance with the CRA, with material aspects taking effect January 1, 2026 and revised data reporting requirements taking effect January 1, 2027. Among other things, the revised rules evaluate lending outside traditional assessment areas generated by the growth of non-branch delivery systems, such as online and mobile banking, apply a metrics-based benchmarking approach to assessment, and clarify eligible CRA activities. The final rules are likely to make it more challenging and/or costly for the Bank to receive a rating of at least asatisfactory on its CRA exam. The final rules have been subject to an injunction since March 29, 2024. The effective dates will be extended for each day the injunction remains in place, pending the resolution of the lawsuit. The USA Patriot Act, the International Money Laundering Abatement and Financial Anti-Terrorism Act and the Bank Secrecy Act. A A A major focus of U.S. government policy regarding financial institutions in recent years has been combating money laundering, terrorist financing and other illegal payments. The USA Patriot Act of 2001 and the International Money Laundering Abatement and Financial Anti-Terrorism Act of 2001 substantially broadened the scope of U.S. anti-money laundering laws and penalties, specifically related to the Bank Secrecy Act of 1970, and expanded the extra-territorial jurisdiction of the U.S. government in this area. Regulations issued under these laws impose obligations on financial institutions to maintain appropriate policies, procedures and controls to detect, prevent and report money laundering and terrorist financing and other suspicious activity and to verify the identity of their customers and apply additional scrutiny to customers considered to present greater than normal risk. Failure of a financial institution to maintain and implement adequate programs to combat money laundering and terrorist financing, or to comply with relevant laws or regulations, could have serious legal, reputational and financial consequences for the institution. Because of the significance of regulatory emphasis on these requirements, the Company has expended, and expects to continue to expend, significant staffing, technology and financial resources to maintain programs designed to ensure compliance with applicable laws and regulations and an effective audit function for testing compliance with the Bank Secrecy Act on an ongoing basis. 12 The Anti-Money Laundering Act of 2020 (the AMLA), which amends the Bank Secrecy Act of 1970 (the BSA), was enacted in January 2021. The AMLA is intended to be a comprehensive reform and modernization to U.S. bank secrecy and anti-money laundering laws. Among other things, it codifies a risk-based approach to anti-money laundering compliance for financial institutions; requires the development of standards for evaluating technology and internal processes for BSA compliance; and expands enforcement- and investigation-related authority, including increasing available sanctions for certain BSA violations and instituting BSA whistleblower incentives and protections. Office of Foreign Assets Control. The U.S. Treasury Department's Office of Foreign Assets Control (the OFAC) is responsible for administering and enforcing economic and trade sanctions against specified foreign parties, including countries and regimes, foreign individuals and other foreign organizations and entities. OFAC publishes lists of prohibited parties that are regularly consulted by the Bank in the conduct of its business in order to ensure compliance. The Company is responsible for, among other things, blocking accounts of, and transactions with, prohibited parties identified by OFAC, avoiding unlicensed trade and financial transactions with such parties and reporting blocked transactions after their occurrence. Failure to comply with OFAC requirements could have serious legal, financial and reputational consequences for the Company. Safe and Sound Banking Practices; Enforcement. A A Banks and bank holding companies are prohibited from engaging in unsafe and unsound banking practices. Bank regulators have broad authority to prohibit and penalize activities of bank holding companies and their subsidiaries which represent unsafe and unsound banking practices or which constitute violations of laws, regulations or written directives of or agreements with regulators. Regulators have considerable discretion in identifying what they deem to be unsafe and unsound practices and in pursuing enforcement actions in response to them. The FDIA requires federal bank regulatory agencies to prescribe, by regulation or guideline, operational and managerial standards for all insured depository institutions that relate to, among other things: (i) internal controls, information systems and audit systems; (ii) loan documentation; (iii) credit underwriting; (iv) interest rate exposure; (v) asset growth and quality; and (vi) compensation and benefits. Federal banking agencies have adopted regulations and Interagency Guidelines Prescribing Standards for Safety and Soundness to implement these requirements, which regulators use to identify and address problems at insured depository institutions before capital becomes impaired. If a regulator determines that a bank fails to meet any standards prescribed by the guidelines, the bank may be required to submit an acceptable plan to achieve compliance and agree to specific deadlines for the submission to and review by the regulator of reports confirming progress in implementing the safety and soundness compliance plan. Failure to implement such a plan may result in an enforcement action against the bank. Enforcement actions against the Company, the Bank and their respective officers and directors may include the issuance of a written directive, the issuance of a cease-and-desist order that can be judicially enforced, the imposition of civil money penalties, the issuance of directives to increase capital, the issuance of formal and informal agreements, the issuance of removal and prohibition orders against officers or other institution-affiliated parties, the imposition of restrictions and sanctions under prompt corrective action regulations, the termination of deposit insurance (in the case of the Bank) and the appointment of a conservator or receiver for the Bank. Civil money penalties can be over \$2 million for each day a violation continues. Transactions with Affiliates and Insiders. A A The Bank is subject to Section 23A of the Federal Reserve Act, as amended (the FRA), which places limits on, among other covered transactions, the amount of loans or extensions of credit to affiliates that may be made by the Bank. Extensions of credit to affiliates must be adequately collateralized by specified amounts and types of collateral. Section 23A also limits the amount of loans or advances made by the Bank to third party borrowers that are collateralized by securities or obligations of the Bank's affiliates. The Bank is also subject to Section 23B of the FRA, which, among other things, prohibits an institution from engaging in transactions with affiliates unless the transactions are on terms substantially the same, or at least as favorable to such institution or its subsidiaries, as those prevailing at the time for comparable transactions with non-affiliates. The Company is subject to restrictions on extensions of credit to insiders (namely executive officers, directors, and 10% stockholders) and their related interests. These restrictions are contained in the FRA and Federal Reserve Regulation O and apply to all insured depository institutions as well as their subsidiaries and holding companies. These restrictions include limits on loans to any individual insider and such insider's related interests and certain conditions that must be met before such loans can be made. There is also an aggregate limitation on all loans to insiders and their related interests, which cannot exceed the institution's total unimpaired capital and surplus, unless the FDIC determines that a lesser amount is appropriate. Insiders are subject to enforcement actions for knowingly accepting loans in violation of applicable restrictions. Restrictions on Payment of Dividends by the Bank. A A The sole source of funding of TCBI's financial obligations has consisted of proceeds of capital markets transactions and cash payments from the Bank. The Bank is subject to federal banking law requirements concerning the payment of dividends, including, under the FDICIA, the Bank may not pay any dividend if it is undercapitalized or if payment would cause it to become undercapitalized. Limits on Compensation. A A The Federal Reserve, OCC and FDIC in 2010 issued comprehensive final guidance on incentive compensation policies for executive management of banks and bank holding companies. This guidance was intended to ensure that the incentive compensation policies of banking organizations do not undermine their safety and soundness by encouraging excessive risk-taking. The objective of the guidance is to ensure that incentive compensation arrangements (i) provide incentives that do not encourage excessive risk-taking, (ii) are compatible with effective internal controls and risk management and (iii) are supported by strong corporate governance, including oversight by the board of directors. In 2016, as required by the Dodd-Frank Act, the Federal Reserve, the FDIC and the SEC proposed rules that would, depending upon the assets of the institution, directly regulate incentive compensation arrangements and would require enhanced oversight and recordkeeping. As of December 31, 2024, these rules have not been implemented. Deposit Insurance. A A The Bank's deposits are insured through the DIF, which is administered by the FDIC, up to limits established by applicable law, currently \$250,000 per depositor, per account ownership category, per bank. The FDIC determines quarterly deposit insurance assessments consisting of a percentage of an assessment base equal to the Bank's average consolidated total assets less average tangible equity capital and the assignment of one of four risk categories based on supervisory evaluations, regulatory capital levels and certain other factors. The FDIC has the discretion to adjust an institution's risk rating and may terminate its insurance of deposits upon a finding that the institution engaged or is engaging in unsafe and unsound practices, is in an unsafe or unsound condition to continue operations, or violated any applicable law, regulation, rule, order or condition imposed by the FDIC or written agreement entered into with the FDIC. The FDIC may also prohibit any FDIC-insured institution from engaging in any activity it determines to pose a serious risk to the DIF. For 2023, the FDIC assigned assessment rates based on a scorecard considering CAMELS component ratings, financial measures used to measure a bank's ability to withstand asset-related and funding-related stress, and a measure of loss severity that estimates the relative magnitude of potential losses to the FDIC in the event of the bank's failure, all subject to certain adjustments. As of June 30, 2020, the DIF reserve ratio fell to 1.30%, below the statutory minimum of 1.35%. The FDIC, as

required under the Federal Deposit Insurance Act, established a plan on September 15, 2020 to restore the DIF reserve ratio to meet or exceed the statutory minimum of 1.35% within eight years. On October 18, 2022, the FDIC adopted an amended restoration plan to increase the likelihood that the reserve ratio would be restored to at least 1.35% by September 30, 2028. The FDIC’s amended restoration plan increases the initial base deposit insurance assessment rate schedules uniformly by 2 basis points, which began the first quarterly assessment period of 2023. In November 2023, the FDIC approved a final rule to implement a special assessment to recover the loss to the DIF associated with several bank failures that occurred during early 2023. The assessment base for the special assessment is equal to estimated uninsured deposits reported as of December 31, 2022, adjusted to exclude the first \$5 billion, to be collected at an annual rate of approximately 13.4 basis points for an anticipated total of eight quarterly assessment periods, which began with the first quarterly assessment period of 2024. The FDIC could further increase the deposit insurance assessments for certain insured depository institutions, including the Bank, if the DIF reserve ratio is not restored as projected. The Volcker Rule. A A A The Dodd-Frank Act amended the BHCA to require the federal financial regulatory agencies to adopt rules that prohibit banks and their affiliates from engaging in proprietary trading in designated types of financial instruments and from investing in and sponsoring certain hedge funds and private equity funds. The Volcker Rule has not had a material effect on the Company’s operations. Unanticipated effects of the Volcker Rule’s provisions or future interpretations may have an adverse effect on business or services provided to the Bank by other financial institutions. Debit Card Interchange Fees. Dodd-Frank includes a set of rules requiring that interchange transaction fees for electronic debit transactions be reasonable and proportional to certain costs associated with processing the transactions. Interchange fees for electronic debit transactions are limited to 21 cents plus 0.05% of the transaction, plus an additional one cent per transaction fraud adjustment. These rules impose requirements regarding routing and exclusivity of electronic debit transactions, and generally require that debit cards be usable in at least two unaffiliated networks. On October 25, 2023, the FRB proposed to lower the maximum interchange fee that a large debit card issuer can receive for a debit card transaction. The proposal would also establish a regular process for updating the maximum amount every other year going forward. We continue to monitor the development of these proposed rule revisions. Future Legislation and Regulation. Laws, regulations and policies are continually under review by Congress and state legislatures and federal and state regulatory agencies. In addition to the specific legislation and regulations described above, future legislation and regulations or changes to existing statutes, regulations or regulatory policies applicable to the Company and its subsidiaries may affect the business, financial condition and results of operations in adverse and unpredictable ways and increase reporting requirements and compliance costs. The substance or impact of pending or future legislation or regulation, or the application thereof, cannot be predicted. Available Information Under the Securities Exchange Act of 1934, the Company is required to file annual, quarterly and current reports, proxy statements and other information with the SEC. The SEC maintains a website at www.sec.gov that contains reports, proxy and information statements and other information that we file electronically with the SEC. 14 The Company makes available, free of charge through its website, reports on Forms 10-K, 10-Q and 8-K, and amendments to those reports, as soon as reasonably practicable after such reports are filed with or furnished to the SEC. Additionally, the Company has adopted and posted on its website a code of business conduct that applies to the principal executive officer, principal financial officer and principal accounting officer. The address for the website is www.texascapitalbank.com. Any amendments to, or waivers from, the code of business conduct applicable to the Company’s executive officers will be posted on the website within four days of such amendment or waiver. The Company will provide a printed copy of any of the aforementioned documents to any requesting stockholder of the Company. A ITEM 1A. A A A RISK FACTORS The Company is subject to risk. The following discussion, along with management’s discussion and analysis and the financial statements and footnotes, sets forth the most significant risks and uncertainties that management believes could adversely affect the business, financial condition or results of operations. Additional risks and uncertainties that management is not aware of or that management currently deems immaterial may also have a material adverse effect on the business, financial condition or results of operations. There is no assurance that this discussion covers all potential risks that the Company faces. The occurrence of the described risks could cause results to differ materially from those described in its forward-looking statements included elsewhere in this report or in other filings with the SEC, and could have a material adverse impact on the business, financial condition or results of operations. Summary of Risk Factors The following is a summary of the most significant risks and uncertainties that management believes could adversely affect the business, financial condition or results of operations. In addition to the following summary, you should consider the other information set forth in this “Risk Factors” section and the other information contained in this report before investing in the Company’s securities. Credit Risk The Company must effectively manage its credit risks. A significant portion of the Company’s assets consists of commercial loans, which may involve a higher degree of credit risk. The Company is subject to risks arising from conditions in the real estate market, as a significant portion of its loans are secured by commercial and residential real estate. Future profitability depends, to a significant extent, upon commercial business customers. The Company’s business is concentrated in Texas and exposure to the Texas economy, including the energy industry, could adversely affect its performance. The Company must effectively manage its counterparty risk. The Company must maintain an appropriate allowance for credit losses. Changes in accounting standards could materially affect how the Company reports its financial results. Liquidity Risk The Company must effectively manage its liquidity risk. The Company’s growth plans are dependent on the availability of capital and funding. The Company is dependent on funds obtained from borrowing or capital transactions or from the Bank to fund its obligations. Market Risk The Company must effectively manage its interest rate risk. The Company must effectively manage market risk associated primarily with sales and trading activities. Changes in interest rates affect the value of the Company’s securities portfolio, and the Company may realize losses if it were to sell such securities at a time when interest rates are higher than the yield on the Company’s securities portfolio. Strategic Risk The Company competes with many banks and other traditional, non-traditional, brick and mortar and online financial service providers. The Company must effectively execute its business strategy in order to continue asset and earnings growth. The Company must be effective in developing and executing new lines of business and new products and services while managing associated risks, including the ability to use technology to provide products and services that will satisfy customer demands. The Company may pursue bank and non-bank acquisition opportunities as they arise. However, even if the Company identifies attractive acquisition opportunities, it may not be able to complete such acquisitions on favorable terms or realize the anticipated benefits from such acquisitions. 15 Operational Risk The Company must continue to attract, retain and develop key personnel. The Company, its vendors and customers must effectively manage information systems and cyber risk and threats which may result in disruptions, failures or breaches in security. A successful cyber attack affecting the Company could cause significant harm to the Company and its clients and customers. The Company’s operations rely extensively on a broad range of external vendors. The development and use of AI presents risks and challenges that may adversely impact the Company’s business. The Company’s accounting estimates and risk management processes rely on management judgment, which may prove inadequate, wrong or be adversely impacted by inaccurate or mistakes in assumptions or models. The risk management strategies and processes may not be effective and the Company’s controls and procedures, including disclosure controls and procedures and internal control over financial reporting, may fail or be circumvented. The business is susceptible to fraud and conduct risk. Legal, Regulatory and Compliance Risk The Company is subject to extensive government regulation and supervision and interpretations thereof. The Company must maintain adequate regulatory capital to support its business objectives and strategy. The Company is subject to claims and litigation in the ordinary course of its business, including claims that may not be covered by insurance. Other Risks Affecting the Business The business faces unpredictable economic and business conditions. The soundness of other financial institutions could adversely affect the business. Negative developments affecting the banking industry, and resulting media coverage, have eroded customer confidence in the banking system. The Company is subject to environmental liability risk associated with lending activities. Severe weather, earthquakes, other natural disasters, climate change, pandemics, acts of war or terrorism and other external and geopolitical events could significantly impact the business. Negative public opinion could damage the Company’s reputation and adversely affect its earnings. Risks Relating to Company Securities The Company’s stock price can be volatile. The holders of the Company’s indebtedness and preferred stock have rights that are senior to those of its common stockholders. Federal legislation and regulations impose restrictions on the ownership of the Company’s common stock. Anti-takeover provisions of the Company’s certificate of incorporation, bylaws and Delaware law may make it more difficult for holders to receive a change in control premium. Risk Factors Associated with the Business Credit Risk The Company must effectively manage its credit risks. A A A The risk of non-payment of loans is inherent in commercial banking, which may result from many factors, including: Adverse changes in local, U.S. and global economic and industry conditions, and other geopolitical events; Declines in the value of collateral, including asset values that are directly or indirectly related to external factors such as commodity prices, real estate values, interest rates or geopolitical risks; Concentrations of credit associated with specific loan categories, industries or collateral types; and Exposures to individual borrowers and to groups of entities that may be affiliated on some basis that individually and/or collectively represent a larger percentage of the Company’s total loans or capital than might be considered common at other banks of similar size. The Company relies heavily on information provided by third parties when originating and monitoring loans. If this information is intentionally or negligently misrepresented and the Company does not detect such misrepresentations, the credit risk associated with the transaction may be increased. Although the Company attempts to manage its credit risk by carefully monitoring the concentration of its loans within specific loan categories and industries and through prudent loan approval and monitoring practices in all categories of lending, the Company cannot assure that its approval and monitoring procedures will reduce these lending risks. The Company’s significant number of large credit relationships (above \$20 million) could exacerbate credit problems precipitated by a regional or national economic downturn. Competitive pressures could erode underwriting standards, leading to a decline in general credit quality and increases in credit defaults and non-performing asset levels. If the Company’s credit portfolio management routines, policies and procedures are not able to adequately adapt to changes in economic, competitive or other conditions that affect customers and the quality of the loan portfolio, the Company may incur increased losses that could adversely affect its financial results and lead to increased regulatory scrutiny, restrictions on its lending activity or financial penalties. A significant portion of the Company’s assets consists of commercial loans, which may involve a higher degree of credit risk. The Company generally invests a greater proportion of its assets in commercial loans to business customers than other banking institutions of its size, and its business plan calls for continued efforts to increase its assets invested in these loans. Commercial loans may involve a higher degree of credit risk than other types of loans due, in part, to their larger average size, the effects of changing economic conditions on the businesses of the Company’s commercial loan customers, the dependence of borrowers and counterparties on operating cash flow to service debt and the Company’s reliance upon collateral which may not be readily marketable. Due to the greater proportion of these commercial loans in its portfolio and because the balances of these loans are, on average, larger than other categories of loans, losses incurred on a relatively small number of commercial loans could have a materially adverse impact on results of operations and financial condition. The Company is subject to risks arising from conditions in the real estate market, as a significant portion of its loans are secured by commercial and residential real estate. The Company’s real estate lending activities and its exposure to fluctuations in real estate collateral values are significant and may increase as its assets increase. The market value of real estate can fluctuate significantly in a relatively short period of time as a result of market conditions in the geographic area in which the real estate is located, in response to factors such as economic downturns, changes in the economic health of industries heavily concentrated in a particular area and in response to changes in market interest rates, which influence capitalization rates used to value revenue-generating commercial real estate. If the value of real estate serving as collateral for loans declines materially, a significant part of the loan portfolio could become under-collateralized and losses incurred upon borrower defaults would increase. Conditions in certain segments of the real estate industry, including homebuilding, lot development and mortgage lending, may have an effect on the values of real estate pledged as collateral for loans. The inability of purchasers of real estate, including residential real estate, to obtain financing may weaken the financial condition of borrowers who are dependent on the sale or refinancing of property to repay their loans. Changes in the economic health of certain industries can have a significant impact on other sectors or industries which are directly or indirectly associated with those industries and may impact the value of real estate in areas where such industries are concentrated. Future profitability depends, to a significant extent, upon commercial business customers. The Company’s future profitability depends, to a significant extent, upon revenue it receives from commercial business customers, and their ability to continue to meet their loan obligations. Adverse economic conditions or other factors affecting this market segment, and the Company’s failure to timely identify and react to unexpected economic downturns, may have a greater adverse effect than other financial institutions that have a more diversified customer base. Additionally, the Company’s inability to grow its commercial business customer base in a highly competitive market could affect its future growth and profitability. The Company’s business is concentrated in Texas and exposure to the Texas economy, including the energy industry, could adversely affect its performance. Although more than 50% of the Company’s loan exposure is outside of Texas and more than 50% of its deposits are sourced outside of Texas, the Texas concentration remains significant compared to peer banks. A majority of the loans held for investment, excluding mortgage finance loans and other national lines of business, are to businesses with headquarters or operations in Texas. As a result, the Company’s financial condition and results of operations may be strongly affected by any prolonged period of economic recession or other adverse business, economic or regulatory conditions affecting Texas businesses and financial institutions. Furthermore, while the Texas economy is increasingly more diversified, the energy sector and related industries continue to play an important role in the overall Texas economy and represent a significant part of the economies in some of the primary markets in which the Company operates. The Company’s portfolio of energy loans consists primarily of producing reserve-based loans to exploration and production companies, with a smaller portion of loan balances attributable to royalty owners, midstream operators, saltwater disposal and other service companies whose businesses primarily relate to production, not exploration and development, of oil and gas. These businesses are significantly affected by volatility in oil and natural gas prices, reserve depletion curves, material declines in the level of drilling and production activity in Texas and in other areas of the United States and material fluctuations in investor interest in oil and gas exploration and production investments. There is no assurance that the Company will not be materially adversely impacted by the direct and indirect effects of current and future economic conditions in Texas. The Company must effectively manage its counterparty risk. Financial services institutions are interrelated as a result of trading, clearing, counterparty and other relationships. The Company has exposure to many different industries and counterparties, and routinely executes transactions with counterparties in the financial services industry, including commercial banks, brokers and dealers, investment banks, and other financial market participants. Many of these transactions expose the Company to credit risk in the event of a default by a counterparty or client. In addition, the Company’s credit risk may be increased when the collateral securing its loans cannot be realized upon or is liquidated at prices not sufficient to recover the full amount of its credit or derivative exposure. Any such losses could have a material adverse effect on the business, financial condition, results of operations or profitability. 17 The Company must maintain an appropriate allowance for credit losses. Management’s experience in the banking industry indicates that some portion of the Company’s loans will become delinquent, and some may only be partially repaid or may never be repaid at all. The Company maintains an allowance for credit losses on loans, which is a reserve established through a provision for credit losses charged to expense each quarter, that is consistent with management’s assessment of the collectability of the loan portfolio in light of the amount of loans committed and outstanding and current and future economic conditions and market trends. When specific loan losses are identified, the amount of the expected loss is removed, or charged off, from the allowance. Management’s methodology for establishing the appropriateness of the allowance for credit losses on loans depends on subjective application of risk grades as indicators of each borrower’s ability to repay specific loans, together with an assessment of how actual or projected changes in competitor underwriting practices, competition for borrowers and depositors and other conditions in markets are likely to impact improvement or deterioration in the collectability of loans as compared to historical experience. The Company has a substantially larger percentage of commercial, real estate and other categories of business loans relative to total assets than most other banks in the market and individual loans are generally larger as a percentage of the Company’s total earning assets than other banks. As a result, the Company’s business model may make it more vulnerable to changes in the underlying business credit quality than other entities with which the Company competes. The failure to maintain above-peer credit quality metrics could have a material adverse impact on growth and profitability. If management’s assessment of inherent risk and losses in the loan portfolio is inaccurate, or geopolitical, economic and market conditions or borrowers’ financial performance experience material unanticipated changes, the allowance may become inadequate, requiring larger provisions for loan losses that can materially decrease the Company’s earnings or profitability. Federal regulators periodically review the Company’s allowance for credit losses and based on their judgments or interpretations, which may be different than management’s, may require the Company to change classifications or grades of loans, increase the allowance for credit losses or recognize further loan charge-offs. Any increase in the allowance for credit losses or

in the amount of loan charge-offs required by the Company’s methodology or regulatory agencies could have a negative effect on results of operations and financial condition.Changes in accounting standards could materially affect how the Company reports its financial results. The Financial Accounting Standards Board and the SEC may change the financial accounting and reporting standards, or the interpretation of those standards, that govern the preparation of the Company’s external financial statements from time to time. The impact of these changes or the application thereof on the Company’s financial condition and operations can be difficult to predict.Liquidity RisksThe company must effectively manage its liquidity risk. The Company requires liquidity in the form of available funds to meet deposit, debt and other obligations as they come due, borrower requests to draw on committed credit facilities including unexpected demands for cash payments. While neither the Company nor the Bank is subject to Basel III liquidity regulations, the adequacy of its liquidity is a matter of regulatory interest given the significant portion of the balance sheet represented by loans as opposed to securities and other more marketable investments. The Company’s principal source of funding consists of customer deposits, supplemented by its short-term and long-term borrowings, including federal funds purchased and Federal Home Loan Bank (FHLB) borrowings. Recently proposed changes to the FHLB system could adversely impact the Company’s access to FHLB borrowings or increase the cost of such borrowings. The Company also relies on the availability of the mortgage secondary market provided by Ginnie Mae and the government sponsored entities (GSEs) to support the liquidity of its residential mortgage assets. A substantial majority of the Company’s liabilities consist of demand, savings, checking and money market deposits, which are payable on demand or upon relatively short notice. By comparison, a substantial portion of the assets are loans, most of which, excluding mortgage finance loans, cannot be collected or sold in so short a time frame, creating the potential for an imbalance in the availability of liquid assets to satisfy depositors and loan funding requirements.An inability to raise funds through deposits, borrowings, the sale of securities and loans and other sources, or an inability to access the capital markets, could have a substantial negative effect on the Company’s liquidity. Furthermore, such funding sources even if available could become more expensive, which could negatively impact the Company’s profitability and net interest margin. The Company actively manages its available sources of funds to meet expected or anticipated needs under normal and financially stressed conditions, but there is no assurance that the Company will be able to make new loans, meet ongoing funding commitments to borrowers, or replace maturing deposits and advances as necessary under all possible circumstances. The Company’s ability to obtain funding, including on attractive terms, could be impaired by factors beyond its control, such as disruptions in financial markets, negative expectations regarding the financial services industry generally or in the markets or negative perceptions of the Company, including credit ratings.The Company sources a significant volume of its non-interest bearing deposits from its commercial clients, creating concentrations of deposits that may carry a greater risk of unexpected material withdrawals. These customers are more likely to actively monitor the Company’s financial condition and results of operations and could withdraw their deposits quickly upon the occurrence of a material adverse development affecting the Company or its businesses or based on market rumors regarding the Company or other regional banks. In response to this risk, the Company has increased its liquidity and developed techniques for monitoring and planning for changes in liquidity and capital, but there is no assurance that the Company will maintain or have access to sufficient funding and capital to fully mitigate its liquidity risk.One potential source of liquidity for the Company are brokered deposits arranged by brokers acting as intermediaries, typically larger money-center financial institutions. The Company receives these deposits from certain of its customers in connection with its delivery of other financial services to them or their customers. The deposits are subject to regulatory classification as brokered deposits, which are generally considered to be more sensitive to interest rates, with a higher withdrawal than other deposits if the rates offered are not competitive with rates offered by the Bank’s competitors. Furthermore, banks with higher levels of brokered deposits may be viewed as having higher liquidity risks, which may lead to further deposit outflow. If the Bank does not maintain regulatory capital above the level required to be well capitalized the Bank would be required to obtain FDIC consent for it to continue to accept, renew or roll over most deposits classified as brokered deposits, and there can be no assurance that the FDIC would consent under any circumstances. The Bank could also be required to suspend or eliminate deposit gathering from any source classified as brokered deposits. The FDIC can change the definition of brokered deposits or extend the classification to deposits not currently classified as brokered deposits and the FDIC has proposed rules that would reclassify certain deposits as brokered deposits. These non-traditional deposits are subject to greater operational and reputational risk of unexpected withdrawal than traditional demand and time deposits, particularly those provided by consumers.The Company’s growth plans are dependent on the availability of capital and funding. The Company’s historical ability to raise capital through the sale of capital stock and debt securities may be affected by economic and market conditions or regulatory changes that are beyond its control. Adverse changes in its operating performance or financial condition could make raising additional capital difficult or more expensive or limit access to customary sources of funding, including inter-bank borrowings, repurchase agreements and borrowings from the Federal Reserve Bank of Dallas (Reserve Bank) or the FHLB. Unexpected changes in requirements for capital resulting from regulatory actions could require the Company to raise capital at a time, and at a price, that might be unfavorable, or could require that the Company forego continuing growth or reduce its then current loan portfolio. The Company cannot offer assurance that capital and funding will be available to it in the future, in needed amounts, upon acceptable terms or at all. The Company’s efforts to raise capital could require the issuance of securities at times and with maturities, conditions and rates that are disadvantageous, and which could have a dilutive impact on its then or current stockholders. Factors that could adversely affect the Company’s ability to raise additional capital or necessary funding include conditions in the capital markets, its financial performance, its credit ratings, regulatory actions and general economic conditions. Increases in cost of capital, including dilution and increased interest or dividend requirements, could have a direct adverse impact on the Company’s operating performance and its ability to achieve its growth objectives.The Company’s mortgage finance business has experienced, and will likely continue to experience, highly variable usage of the Company’s funding capacity resulting from seasonal demands for credit, changes in consumer demand driven by changes in interest rates, housing affordability and supply and month-end spikes of residential mortgage closings. These spikes could also result in the Company and the Bank having capital ratios that are below internally targeted levels or even levels that could cause the Bank to not be well capitalized and could affect liquidity levels. At the same time, managing this risk by declining to respond fully to the needs of customers could severely impact the business. The Company has historically responded to these variable funding demands by, among other things, increasing the extent of participations sold in its mortgage loan interests, as needed, and by maintaining a substantial borrowing relationship with the FHLB. Its mortgage finance customers have also provided significant deposit balances associated with the borrower escrow accounts created at the time certain mortgage loans are funded, which have benefited liquidity and net interest margin. In response to competitive pressures, the Company sometimes finds it necessary to pay interest on some of these accounts, as regulations allow or require and this trend may continue, which can affect its costs of funds. Individual escrow account balances also experience significant variability monthly as principal and interest payments, including ad valorem taxes and insurance premiums, are paid periodically. While the short average holding period of its mortgage interests of approximately 20 days will allow the Company, if necessitated by a funding shortfall, to rapidly decrease the size of the portfolio and its associated capital and funding requirements, any such action might significantly damage the business and important mortgage finance relationships.The Company is dependent on funds obtained from borrowing or capital transactions or from the Bank to fund its obligations. The Company is a financial holding company engaged in the business of managing, controlling and operating the Bank. The Company conducts no material business or other activity at the parent company level other than activities incidental to holding equity and debt investments in the Bank. As a result, the Company relies on the proceeds of capital transactions, borrowings under its revolving line of credit and payments of interest and principal on loans made to the Bank to pay its operating expenses, to satisfy its obligations to debt holders and to pay dividends on its preferred stock. The profitability of the Bank is subject to fluctuation based upon, among other things, the cost and availability of funds, changes in interest rates and economic conditions in general. The Bank’s ability to pay dividends to the Company is subject to regulatory limitations that can, under certain adverse circumstances, prohibit the payment of dividends to it. The Company’s right to participate in any distribution from the liquidation or sale of the Bank’s assets is subject to the prior claims of the Bank’s creditors.If the Company is unable to access funds from capital transactions, borrowing under its revolving line of credit or dividends or interest on loan payments from the Bank, the Company may be unable to satisfy its obligations to creditors or debtholders or pay dividends on its preferred stock.Market RisksThe Company must effectively manage its interest rate risk. The Company’s profitability is dependent to a large extent on its net interest income, which is the difference between the interest income paid on its loans and investments and the interest the Company pays to third parties such as its depositors, lenders and debtholders. Periods of volatile interest rates may have a material effect on the Company’s earnings. Changes in interest rates can impact profits and the fair values of certain assets and liabilities. Models that the Company uses to forecast and plan for the impact of rising and falling interest rates may be incorrect or fail to consider the impact of competition and other conditions affecting loans and deposits.Interest rate risk can also result from mismatches between the dollar amounts of repricing or maturing assets and liabilities and from mismatches in the timing and rates at which the assets and liabilities reprice. The Company actively monitors and manages the balances of maturing and repricing assets and liabilities to reduce the adverse impact of changes in interest rates, but there can be no assurance that the Company will be able to avoid material adverse effects on net interest margin in all market conditions.Rising interest rates in prior periods have increased interest expense, with a commensurate positive effect on net interest income; however, interest rates have begun to decrease following three cuts to the Federal Funds rate by the Federal Reserve in 2024. Rapid and unexpected volatility in interest rates creates additional uncertainty and potential for adverse financial effects. There can be no assurance that the Company will not be materially adversely affected by future changes in interest rates.The company must effectively manage market risk associated primarily with sales and trading activities. In addition to interest rate risk, the Company is exposed to market risk, principally related to trading activities conducted to support customer transactions or to provide customers with liquidity. The Company typically seeks to manage the market risks of its positions with offsetting positions that eliminate or reduce market risk to fall within acceptable tolerances. The Company uses VaR as a primary risk measure to aggregate, monitor and limit risks at the portfolio level across all trading activities. VaR is calculated based on one year historical moves in key market risk factors relevant to the financial asset and any associated portfolio and estimates potential loss on subject positions at 95th percentile confidence interval.Changes in interest rates affect the value of the Company’s securities portfolio, and the Company may realize losses if it were to sell such securities at a time when interest rates are higher than the yield on the Company’s securities portfolio. As a result of inflationary pressures and the resulting rapid increases in interest rates in prior periods, the trading value of previously issued government and other fixed income securities declined significantly. These securities make up a majority of the securities portfolio of most banks in the U.S., including the Company’s, resulting in unrealized losses embedded in U.S. banks’ securities portfolios. If the Company were to sell securities with embedded unrealized losses, as the Company did in the third quarter of 2024, it may incur losses, which could impair the Company’s capital, financial condition, and results of operations and require the Company to raise additional capital on unfavorable terms, thereby negatively impacting its profitability. While the Company has taken actions to maximize its funding sources, there is no guarantee that such actions will be successful or sufficient in the event of sudden liquidity needs.Strategic RisksThe Company competes with many banks and other traditional, non-traditional, brick and mortar and online financial service providers. Competition among providers of financial services in markets, in Texas, regionally and nationally, is intense. The Company competes with other financial and bank holding companies, state and national commercial banks, savings and loan associations, consumer finance companies, credit unions, securities brokerages, insurance companies, mortgage banking companies, money market mutual funds, asset-based non-bank lenders, government sponsored or subsidized lenders, financial technology companies and other financial services providers. Many of these competitors have substantially greater financial resources, lending limits and technological resources and larger branch networks than the Company does and are able to offer a broader range of products and services than the Company can. Many competitors offer lower interest rates and more liberal loan terms that appeal to borrowers but adversely affect net interest margin and assurance of repayment. The Company is increasingly faced with competition in many of its products and services by non-bank providers who may have competitive advantages of size, access to potential customers and fewer regulatory requirements. Failure to compete effectively for deposit, loan and other banking customers in any of the lines of business could cause the Company to lose market share, slow or reverse growth rate or suffer adverse effects on financial condition, results of operations or profitability. See the discussion above in Item 1. Business Competition for additional discussion of the Company’s competition.The Company must effectively execute its business strategy in order to continue asset and earnings growth. The Company’s core strategy is to develop its business principally through organic growth by offering a differentiated banking experience to companies in high-value business segments. Its prospects for continued growth must be considered in light of the risks, 20expenses and difficulties frequently encountered by growing companies. In order to execute the Company’s business strategy successfully, the Company must, among other things:continue to identify and expand into suitable markets and lines of business, in Texas, regionally and nationally;develop new products and services and execute the full range of products and services more efficiently and effectively;attract and retain qualified front-line personnel in each of the targeted market segments to build customer base;respond to market opportunities promptly and nimbly while balancing the demands of risk management and compliance with regulatory requirements;expand loan portfolio in an intensely competitive environment while maintaining credit quality;attract sufficient deposits and capital to fund expected and anticipated loan growth and satisfy regulatory requirements;compete effectively for investment banking and broker-dealer customers;control expenses;andacquire and maintain sufficient qualified staffing and information technology and operational resources to support growth and compliance with regulatory requirements.Failure to effectively execute the business strategy could have a material adverse effect on the business, future prospects, financial condition, results of operations or profitability.The Company must be effective in developing and executing new lines of business and new products and services while managing associated risks, including the ability to use technology to provide products and services that will satisfy customer demands. The Company’s business strategy involves developing and growing new lines of business and offering new products and services, including through the introduction of new technologies, within existing lines of business to grow its client base, retain existing clients and realize strategic priorities for revenue growth. Substantial costs, risks and uncertainties are associated with these efforts, particularly in instances where the markets are not fully developed. Developing and marketing new activities requires that the Company invests significant time and resources before new sources of revenues, funding and profits can be realized. Timetables for the development and launch of new activities may not be achieved and price and profitability targets may not prove feasible, or their realization may be delayed. External factors, such as compliance with regulations, receipt of necessary licenses or permits, competitive alternatives and shifting market preferences, may also adversely impact the successful execution of new activities. New activities necessarily entail additional risks and may present additional risks to the effectiveness of the Company’s system of internal controls and risk management strategies. All service offerings, including current offerings and new activities, may become more risky due to changes in economic, competitive and market conditions beyond the Company’s control. Regulators could determine that the Company’s, the Bank’s or TCBI Securities’ risk management practices are not adequate or the Company’s, the Bank’s or TCBI Securities’ capital levels are not sufficiently in excess of well capitalized levels and take action to restrain growth. Failure to successfully manage these risks, generally and to the satisfaction of regulators, in the development and implementation of new lines of business or new products or services could have a material adverse effect on the business, results of operations and financial condition.The Company may pursue bank and non-bank acquisition opportunities as they arise. However, even if the Company identifies attractive acquisition opportunities, it may not be able to complete such acquisitions on favorable terms or realize the anticipated benefits from such acquisitions. While the Company continues to focus on organic growth opportunities, it may pursue attractive bank or non-bank acquisition and consolidation opportunities that arise in the Company’s core markets and beyond. The number of financial institutions headquartered in Texas, regionally and nationally, continues to decline through merger and other consolidation activity. In the event that attractive acquisition opportunities arise, the Company would likely face competition for such acquisitions from other banking and financial companies, many of which have significantly greater resources and may have more attractive valuations. This competition could either prevent the Company from being able to complete attractive acquisition opportunities or increase prices for potential acquisitions which could reduce the Company’s potential returns and reduce the attractiveness of these opportunities. Furthermore, even if the Company is able to identify and complete acquisitions, the terms of such acquisitions may not be favorable to the Company or it may fail to realize the anticipated benefits from such acquisitions. In addition, all acquisitions are subject to various regulatory approvals, and if the Company were unable (or there was a perception that the Company would be unable) to obtain such approvals for any reason, including due to any actual or perceived capital, liquidity, profitability, or regulatory compliance issues, it would impair the Company’s ability to consummate acquisitions. Any acquisition could also be dilutive to the Company’s earnings and shareholders’ equity per share of the Company’s common stock.Operational RisksThe Company must continue to attract, retain and develop key personnel. The Company’s success depends to a significant extent upon its

ability to attract, develop and retain experienced personnel in each of its lines of business and markets including managers in operational areas, compliance and other support areas to build and maintain the infrastructure and controls required 21to support continuing growth. Competition for the best people in the industry can be intense, and there is no assurance that the Company will continue to attract or retain talent or develop personnel. Factors that affect its ability to attract, develop and retain key employees include compensation and benefits programs, profitability, ability to establish appropriate succession plans for key talent, reputation for rewarding and promoting qualified employees and market competition for employees with certain skills, including information systems development and security. The cost of employee compensation is a significant portion of operating expenses and can materially impact results of operations or profitability, especially during periods of wage inflation. The unanticipated loss of the services of key personnel could have an adverse effect on the business. The Company, its vendors and customers must effectively manage information systems and cyber risk and threats which may result in disruptions, failures or breaches in security. The Company, its vendors and customers all rely heavily on communications and information systems to conduct their respective businesses, store sensitive data and work effectively together. The financial services industry is undergoing rapid technological changes with frequent introductions of new technology-driven products and services. The Companyâ€™s ability to compete successfully depends in part upon its ability to use technology to provide products and services that will satisfy customer demands. Many of the Companyâ€™s larger competitors invest substantially greater resources in technological capabilities than the Company does. The Company may not be able to effectively protect, develop and manage mission critical systems and IT infrastructure to support strategic business initiatives, which could impair its ability to achieve financial, operational, compliance and strategic objectives and negatively affect the business, results of operations, financial condition or profitability. Communications and information systems and those of the Companyâ€™s vendors and customers remain vulnerable to unexpected disruptions, failures and cyber-attacks. Any disruptions, failures or breaches in security of these systems could result in significant disruption to the Companyâ€™s operations. Information security breaches and cyber-security-related incidents include, but are not limited to, attempts to access information, theft of information, credentials or other intellectual property, including customer and company information, malicious code, computer viruses and denial of service attacks that could result in unauthorized access, data breaches resulting in misuse, loss or destruction of data (including confidential customer and employee information), ransomware attacks, account takeovers, unavailability of service or other events. These types of threats may derive from human error, fraud or malice on the part of external or internal parties or may result from accidental technological failure. The risk, frequency and intensity of such attacks is escalating, including as a result of remote working arrangements, the use of the internet and telecommunications technologies to conduct financial transactions, and the increased sophistication of these threats. Material failures or interruptions of these systems could impair the Companyâ€™s ability to serve customers and to operate the business and could damage the Companyâ€™s reputation, result in a loss of business, subject the Company or the Bank to additional regulatory scrutiny or enforcement or exposure to civil litigation, criminal penalties or financial liability. While the Company has developed extensive recovery plans, the Company cannot assure that those plans will be effective to prevent adverse effects resulting from system failures. The use of the Companyâ€™s cloud technologies is also critical to the operation of systems, and its reliance on cloud technologies is growing. Service disruptions in cloud technologies may lead to delays in accessing, or the loss of, data that is important to the businesses and may hinder clientsâ€™ access to products and services. The Company collects and stores sensitive data, including personally identifiable information of its customers and employees and in the ordinary course of business must allow certain vendors access to that data. Breaches of the systems or vendors' or customersâ€™ systems, thefts of data and other breaches and criminal activity may result in significant costs to respond or remediate losses if the Company or its vendors are at fault, damage to the Companyâ€™s customer relationships, regulatory scrutiny and enforcement and loss of future business opportunities due to reputational damage. Even the most well-protected information, networks, systems and facilities remain potentially vulnerable because attempted security breaches, particularly cyber-attacks and intrusions, or disruptions will occur in the future, and because the techniques used in such attempts are rapidly and constantly evolving and generally are not recognized until launched against a target, and in some cases are designed not to be detected and, in fact, may not be detected for a period of time or at all. Accordingly, the Company may be unable to anticipate or be prepared for these techniques or to implement adequate security barriers or other preventative measures, and thus it is impossible for the Company to entirely mitigate this risk. Breaches can be perpetrated by unknown third parties, but could also be facilitated by employees either inadvertently or by consciously attempting to create disruption or certain acts of fraud. The Companyâ€™s customers and employees have been, and will continue to be, targeted by parties using fraudulent e-mails and other communications in attempts to misappropriate passwords, bank account information or other personal information or to introduce viruses or other malware through â€œTrojan horseâ€ programs to the Companyâ€™s information systems, the information systems of merchants or third-party service providers and/or customers' computers. Although the Company, with the help of third-party service providers, will continue to implement information security technology solutions and establish operational procedures to protect sensitive data, there can be no assurance that these measures will be effective. The Company advises, or alerts and provides some guidance to customers and evaluates and imposes security requirements on vendors regarding protection of their respective information systems, but there is no assurance that these actions will have the intended positive effects or will be effective to prevent losses or attacks. Successful cyber-attacks on the Company, vendors or customers may affect the Companyâ€™s reputation, and failure to meet 22customer expectations could have a material impact on the Companyâ€™s ability to attract and retain deposits as a primary source of funding. A security breach or other significant disruption of information systems or those related to customers, merchants and third-party vendors, including as a result of cyber-attacks, could (i) disrupt the proper functioning of networks and systems and therefore the operations and/or those of certain customers; (ii) result in the unauthorized access to, and destruction, loss, theft, misappropriation or release of confidential, sensitive or otherwise valuable information; (iii) result in a violation of applicable privacy, data breach and other laws, subjecting the Company to additional regulatory scrutiny and exposure to civil litigation, criminal penalties, governmental fines or financial liability; (iv) require significant management attention and resources to respond, remediate or remedy the damages that result; or (v) harm the reputation or cause a decrease in the number of customers that choose to do business with the Company. The occurrence of any of the foregoing could have a material adverse effect on the business, financial condition, results of operations or profitability. A successful cyber attack affecting the Company could cause significant harm to the Company and its clients and customers. The Company and similar financial institutions are subject to continuous threats from cyber attacks on its computer systems, software, networks and other technology from various actors, including groups acting on behalf of hostile countries, cyber-criminals, â€œhacktivistsâ€ (i.e., individuals or groups that use technology to promote a political agenda or social change) and others. These cyber attacks can take many forms, including attempts to introduce computer viruses or malicious code, which are commonly referred to as â€œmalware,â€ into the Companyâ€™s systems. These attacks are often designed to: obtain unauthorized access to confidential information belonging to the Company or its clients, customers, counterparties or employees, manipulate data, destroy data or systems with the aim of rendering services unavailable, disrupt, sabotage or degrade service on the Companyâ€™s systems, steal money, or extort money through the use of so-called â€œransomware.â€ The Company has experienced security breaches and cyber attacks in the past, and it is inevitable that additional breaches and attacks will occur in the future. While such breaches and attacks have not materially impacted the Company to date, future security breaches and cyber attacks could result in serious and harmful consequences for the Company or its clients and customers. A principal reason that the Company cannot provide absolute security against cyber attacks is that it may not always be possible to anticipate, detect or recognize threats to the Companyâ€™s systems, or to implement effective preventive measures against all breaches because: the techniques used in cyber attacks evolve frequently and are increasingly sophisticated, and therefore may not be recognized until launched, cyber attacks can originate from a wide variety of sources, including the Companyâ€™s own employees, cyber-criminals, hacktivists, groups linked to terrorist organizations or hostile countries, or third parties whose objective is to disrupt the operations of financial institutions more generally, the Company does not have control over the cybersecurity of the systems of the large number of clients, customers, counterparties and third-party service providers with which it does business, and it is possible that a third party, after establishing a foothold on an internal network without being detected, might obtain access to other networks and systems. The risk of a security breach due to a cyber attack could increase in the future due to factors such as: the Companyâ€™s ongoing expansion of its mobile and digital banking and other internet-based product offerings and its internal use of internet-based products and applications and the increased use of remote access to facilitate remote arrangements for employees, vendors and other third parties. In addition, a third party could misappropriate confidential information obtained by intercepting signals or communications from mobile devices used by the Companyâ€™s employees. A successful penetration or circumvention of the security of the Companyâ€™s systems or the systems of a vendor, governmental body or another market participant could cause serious negative consequences, including: significant disruption of the Companyâ€™s operations and those of its clients, customers and counterparties, including losing access to operational systems, misappropriation of confidential information of the Company or that of its clients, customers, counterparties, employees or regulators, disruption of or damage to the Companyâ€™s systems and those of its clients, customers and counterparties, the inability, or extended delays in the ability, to fully recover and restore data that has been stolen, manipulated or destroyed, or the inability to prevent systems from processing fraudulent transactions, allegations or violations by the Company of applicable privacy and other laws, financial loss to the Company or to its clients, customers, counterparties or employees, loss of confidence in the Companyâ€™s cybersecurity and business resiliency measures, dissatisfaction among the Companyâ€™s clients, customers or counterparties, significant exposure to litigation and regulatory fines, penalties or other sanctions, and harm to the Companyâ€™s reputation. The extent of a particular cyber attack and the steps that the Company may need to take to investigate the attack may not be immediately clear, and it may take a significant amount of time before such an investigation or determination, judicial or otherwise, can be completed. While such an investigation is ongoing, the Company may not necessarily know the full extent of the harm caused by the cyber attack, and that damage may continue to spread. These factors may inhibit the Companyâ€™s ability to provide rapid, full and reliable information about the cyber attack to its clients, customers, counterparties and regulators, and the public. Furthermore, it may not be clear how best to contain and remediate the harm caused by the cyber attack, and certain errors or actions could be repeated or compounded before they are discovered and remediated. Any or all of these factors could further increase the costs and consequences of a cyber attack. The Companyâ€™s operations rely extensively on a broad range of external vendors. The Company relies on a large number of vendors to provide products and services necessary to maintain the day-to-day operations, particularly in the areas of operations, treasury management systems, information technology and security. This reliance exposes the Company to the risk 23that these vendors will not perform as required by agreements including risks resulting from disruptions in communications with vendors, cyber-attacks and security breaches at vendors, failure of a vendor to provide services for other reasons and poor performance of services. An external vendorâ€™s failure to perform in any of these areas could be disruptive to the business and operations, which could have a material adverse impact on the business, financial condition, results of operations or profitability, including causing reputational damage. External vendors who must have access to the Companyâ€™s information systems in order to provide their services have been identified as significant sources of information technology security risk and are monitored. While the Company has implemented an active program of oversight to address this risk, there can be no assurance that the Company will not experience material security breaches associated with vendors or other third parties. The development and use of AI presents risks and challenges that may adversely impact the Companyâ€™s business. The Company or its third-party (or fourth party) vendors, clients or counterparties may develop or incorporate AI technology in certain business processes, services, or products. The development and use of AI presents a number of risks and challenges to the Companyâ€™s business. The legal and regulatory environment relating to AI is uncertain and rapidly evolving, both in the U.S. and internationally, and includes regulatory schemes targeted specifically at AI as well as provisions in intellectual property, privacy, consumer protection, employment, and other laws applicable to the use of AI. These evolving laws and regulations could require changes in the Companyâ€™s implementation of AI technology and increase the Companyâ€™s compliance costs and the risk of non-compliance. AI models, particularly generative AI models, may produce output or take action that is incorrect, that reflects biases included in the data on which they are trained, that results in the release of private, confidential, or proprietary information, that infringes on the intellectual property rights of others, or that is otherwise harmful. In addition, the complexity of many AI models makes it difficult to understand why they are generating particular outputs. This limited transparency increases the challenges associated with assessing the proper operation of AI models, understanding and monitoring the capabilities of the AI models, reducing erroneous output, eliminating bias, and complying with regulations that require documentation or explanation of the basis on which decisions are made. Further, the Company may rely on AI models developed by third parties, and, to that extent, would be dependent in part on the manner in which those third parties develop and train their models, including risks arising from the inclusion of any unauthorized material in the training data for their models and the effectiveness of the steps these third parties have taken to limit the risks associated with the output of their models, matters over which the Company may have limited visibility. Any of these risks could expose the Company to liability or adverse legal or regulatory consequences and harm the Companyâ€™s reputation and the public perception of its business or the effectiveness of its security measures. The Companyâ€™s accounting estimates and risk management processes rely on management judgment, which may prove inadequate, wrong or be adversely impacted by inaccurate or mistakes in assumptions or models. The processes the Companyâ€™s uses to estimate expected credit losses for purposes of establishing the allowance for credit losses and to measure the fair value of financial instruments, certain liquidity and capital planning tools, including the processes the Company uses to estimate the effects of changing interest rates and other market measures on its financial condition and results of operations, all depend upon managementâ€™s judgment. Managementâ€™s judgment and the data relied upon by management may be based on assumptions that prove to be inaccurate, particularly in times of market stress or other unforeseen circumstances. Additionally, CECL requires the application of greater management judgment that is supported by new models and more data elements, including macroeconomic forecasts, than the previous allowance standard. The Companyâ€™s adoption of the CECL model has increased the complexity, and associated risk, of the analysis and processes relying on management judgment, which could negatively impact the financial condition, results of operations or profitability of the Company. The risk management strategies and processes may not be effective and the Companyâ€™s controls and procedures, including disclosure controls and procedures and internal control over financial reporting, may fail or be circumvented. The Company continues to invest in the development of risk management techniques, strategies, assessment methods and related controls and monitoring approaches on an ongoing basis. However, these risk management strategies and processes may not be fully effective in mitigating the risk exposure in all economic market environments or against all types of risk. Any failures in risk management strategies and processes to accurately identify, quantify and monitor risk exposure could limit the ability to effectively manage risks. Management regularly reviews and updates internal controls over financial reporting, disclosure controls and procedures, and corporate governance policies and procedures. In particular, any failure to maintain or develop effective internal control over financial reporting and disclosure controls and procedures and or any difficulties encountered in their implementation or improvement could cause the Company to fail to meet its reporting obligations and may result in a restatement of its financial statements for prior periods. Ineffective disclosure controls and procedures and internal control over financial reporting could also cause investors to lose confidence in the Companyâ€™s reported financial and other information, including if the Company were to report a material weakness, which would likely have a negative effect on the trading price of the Companyâ€™s common stock. If the Company has a material weakness in its internal control over financial reporting, the Company may not detect errors on a timely basis and its financial statements may be materially misstated. If the Company is unable to maintain effective internal controls over financial reporting and disclosure controls, the Company could become subject to investigations by Nasdaq, the SEC or other regulatory authorities or shareholder litigation, which could require 24additional management attention and which could adversely affect the Companyâ€™s business, financial condition and results of operations. Any system of controls, however well designed and operated, is based in part on certain assumptions and management judgment and can provide only reasonable, not absolute, assurances that the objectives of the system are met. Any failure or circumvention of controls and procedures or failure to comply with regulations related to controls and procedures could have a material adverse effect on the business, financial condition, results of operations or profitability. The business is susceptible to fraud and conduct risk. The Companyâ€™s business exposes it to fraud risk from loan and deposit customers, the parties they do business with, as well as from employees, contractors and vendors. The Company relies on financial and other data from new and existing customers which could turn out to be fraudulent when accepting such customers, executing their financial transactions and making and purchasing loans and other financial assets. In times of increased economic stress the Company is at increased risk of fraud losses. The Company believes it has underwriting and operational controls in place to prevent or detect such fraud, but cannot provide assurance that these controls will be effective in detecting fraud or that the Company will not experience fraud losses or incur costs or other damage related to such fraud, at levels that adversely affect financial results or reputation. The Companyâ€™s lending customers may also experience fraud in their businesses which could adversely affect their ability to repay their loans

or make use of services. The Company’s and its customers’ exposure to fraud may increase the Company’s financial risk and reputation risk as it may result in unexpected loan losses that exceed those that have been provided for in the allowance for credit losses. In addition, the Company is subject to risk from the conduct of its employees, including the negative impact that can result from employee misconduct or failure by employees to conduct themselves in accordance with the Company’s policies. All of which could damage the Company’s reputation and result in loss of customers or other financial loss or expose the Company to increased regulatory or other risk. Legal, Regulatory and Compliance RisksThe Company is subject to extensive government regulation and supervision and interpretations thereof. The Company, as a bank holding company and financial holding company, and the Bank, as a Texas state-chartered bank, are subject to extensive federal and state regulation and supervision and the potential for regulatory enforcement actions, which impact the business on a daily basis. TCBI Securities is also subject to the jurisdiction of several regulatory bodies, including the SEC, FINRA, MSRB and state securities regulators. These regulations affect lending practices, permissible products and services and their terms and conditions, customer relationships, capital structure, investment practices, accounting, financial reporting, operations and ability to grow, among other things. These regulations also impose obligations to maintain appropriate policies, procedures and controls to detect, prevent and report money laundering and terrorist financing and to verify the identities of customers. See the discussion above at Business - Regulation and Supervision for additional discussion of the extensive regulation and supervision the Company and the Bank are subject to. The level of regulatory scrutiny that the Company and the Bank are subject to may fluctuate over time, based on numerous factors. In addition, Congress, state legislatures, and federal and state regulatory agencies continually review banking laws, regulations and policies for possible changes. Changes to statutes, regulations or regulatory policies, including changes in interpretation or implementation of statutes, regulations or policies, could affect the Company and the Bank in substantial and unpredictable ways. Material changes in regulation and requirements imposed on financial institutions, such as the Dodd-Frank Act, Basel III Capital Rules, European Union’s General Data Protection Regulations and California Consumer Privacy Act result in additional costs, impose more stringent capital, liquidity and leverage requirements, limit the types of financial services and products the Company may offer and increase the ability of non-bank financial services providers to offer competing financial services and products, among other things. Such changes could result in new regulatory obligations which could prove difficult, expensive or competitively impractical to comply with if not equally imposed upon non-bank financial services providers with whom the Company competes. The Company is subject to a continuous program and routine of examinations by regulators concerning, among other things, lending practices, reserve methodology, compliance with changing regulations and interpretations, BSA/AML compliance, interest rate management, liquidity, capital and operational risk, enterprise risk management, regulatory and financial accounting practices and policies and related matters, which can divert management’s time and attention from focusing on the business. The Company devotes a significant amount of management time and expense to enhancing the infrastructure to support its compliance obligations, which can pose significant regulatory enforcement, financial and reputational risks if not appropriately addressed. The Company expends substantial effort and incurs costs to maintain and improve its systems, controls, accounting, operations, information security, compliance, audit effectiveness, analytical capabilities, staffing and training in order to satisfy regulatory requirements or recommendations. The Company cannot offer assurance that these efforts will be accepted by regulators as satisfying the applicable legal and regulatory requirements. Failure to comply with relevant laws, regulations, recommendations or policies could result in sanctions by regulatory agencies, civil money penalties and/or reputation damage, which could have a material adverse effect on the business, financial condition and results of operations. While the Company has policies and procedures designed to prevent any such violations, there can be no assurance that such violations will not occur.25The Company must maintain adequate regulatory capital to support its business objectives and strategy. Under regulatory capital adequacy guidelines and other regulatory requirements, the Company must satisfy capital requirements based upon quantitative measures of assets, liabilities and certain off-balance sheet items. Satisfaction of these requirements is subject to qualitative judgments by regulators that may differ materially from management’s and that are subject to being determined retroactively for prior periods. Additionally, regulators can make subjective assessments about the adequacy of capital levels, even if the Company’s and the Bank’s reported capital exceeds the “well capitalized” requirements. The Company’s ability to maintain its status as a financial holding company and to continue to operate the Bank as it has in recent periods is dependent upon a number of factors, including the Bank capitalizing as “well capitalized” and “well managed” under applicable prompt corrective action regulations and upon the Company qualifying on an ongoing basis as “well capitalized” and “well managed” under applicable Federal Reserve regulations. Failure to meet regulatory capital standards could have a material adverse effect on the business, including damaging the confidence of customers, adversely impacting the Company’s and the Bank’s reputation and competitive position and retention of key personnel. Any of these developments could limit access to “brokered deposits,” “FRB discount window,” “advances from the FHLB,” “capital markets transactions;” and “development of new financial services. Failure to meet regulatory capital standards may also result in higher FDIC assessments. If the Company or the Bank falls below guidelines for being deemed “adequately capitalized” the FDIC or Federal Reserve could impose restrictions on banking activities and a broad range of regulatory requirements in order to effect “prompt corrective action.” The capital requirements applicable to the Company and the Bank are in a process of continuous evaluation and revision in connection with actions of the Basel Committee and regulators. The Company cannot predict the final form, or the effects, of these regulations on the business, but among the possible effects are requirements that the Company slow the rate of growth or obtain additional capital which could reduce earnings or dilute existing stockholders. The Company is subject to claims and litigation in the ordinary course of its business, including claims that may not be covered by insurance. Customers and other parties the Company engage with may, on a regular basis, assert claims and take legal action against the Company and the Company regularly takes legal action to collect unpaid borrowers’ obligations, realize on collateral and assert rights in commercial and other contexts. These actions frequently result in counter claims against the Company. Litigation arises in a variety of contexts, including lending activities, employment practices, commercial agreements, fiduciary responsibility related to wealth management services, intellectual property rights and other general business and banking matters. Claims and legal actions may result in significant legal costs to defend or assert rights and may result in reputational damage that adversely affects existing and future customer relationships. If claims and legal actions are not resolved in a favorable manner, the Company may suffer significant financial liability or adverse effects on its reputation, which could have a material adverse effect on the business, financial condition, results of operations or profitability. See Legal Proceedings below for additional disclosures regarding legal proceedings. The Company purchases insurance coverage to mitigate a wide range of risks. There is no assurance that insurance will be adequate to protect the Company against material losses in excess of coverage limits or that insurers will perform their obligations under policies without attempting to limit or exclude coverage. The Company could be required to pursue legal actions against insurers to obtain payment of amounts owed, and there is no assurance that such actions, if pursued, would be successful. Other Risks Affecting the BusinessThe business faces unpredictable economic and business conditions. The business is directly impacted by general economic, business and political conditions in Texas, the United States and internationally. The credit quality of the loan portfolio necessarily reflects, among other things, the general economic conditions in the areas in which the Company and its customers conduct their respective businesses. The Company’s financial condition can be affected by other factors that are beyond its control, including: “geopolitical, national, regional and local economic conditions;” “the value of the U.S. Dollar in relation to the currencies of other advanced and emerging market countries;” “the performance of both domestic and international equity and debt markets and valuation of securities traded on recognized domestic and international exchanges;” “general economic consequences of international conditions and the impact of those conditions on the U.S. and global economies;” “legislative and regulatory changes impacting the banking industry;” “impact of the 2024 presidential and congressional elections and other political conditions;” “the financial health of customers and economic conditions affecting them and the value of collateral, including effects from the continued price volatility of oil and gas and other commodities;” “the incidence of fraud, illegal payments, security breaches and other illegal acts among or impacting the Company, its customers and third parties;” “structural changes in the markets for origination, sale and servicing of residential mortgages;” “changes in governmental economic and regulatory policies, including the extent and timing of intervention in credit markets by the Federal Reserve or withdrawal from that intervention, generally including changes attributable to presidential and congressional elections;” “acts or threats of war, including the ongoing war in Ukraine and the Israeli Palestinian conflict;” “changes in the availability of liquidity at a systemic level;” and “material inflation or deflation. Substantial deterioration in any of the foregoing conditions can have a material adverse effect on prospects and results of operations and financial condition. Declining or adverse economic conditions and adverse changes in investor, consumer and business sentiment generally result in reduced business activity, which may decrease the demand for products and services. Recently, inflation has been at a higher level than experienced in many decades, which has increased costs and impacted operations for the Company and many of its customers. There is no assurance that the Company will be able to return to historical rate of growth or profitability. The Company’s customer base is primarily commercial in nature, and the Company does not have a significant retail branch network or retail consumer deposit base. In periods of economic downturn, business and commercial deposits may be more volatile than traditional retail consumer deposits. As a result, the financial condition and results of operations could be adversely affected to a greater degree by these uncertainties than competitors having a larger retail customer base. Additionally, the Company’s investment banking revenue is directly related to general economic conditions and corresponding financial market activity. When the outlook for such economic conditions is uncertain or negative, financial market activity generally tends to decrease, which can be expected to reduce the Company’s investment banking revenues and prospects for new business. The soundness of other financial institutions could adversely affect the business. Financial services institutions are interrelated as a result of trading, clearing, counterparty or other relationships. The Company has exposure to many different industries and counterparties, and the Company routinely executes transactions with counterparties in the financial services industry, including broker-dealers, commercial banks, investment banks and other institutional clients. Many of these transactions expose the Company to credit risk in the event of default of a counterparty or client. In addition, the Company’s credit risk may be exacerbated when the collateral held by the Company cannot be realized upon or is liquidated at prices not sufficient to recover the full amount of the loan or derivative exposure due. There can be no assurance that any such losses would not materially and adversely affect results of operations or profitability. Negative developments affecting the banking industry, and resulting media coverage, have eroded customer confidence in the banking system. Any future bank failures like those experienced in 2023 or similar events may negatively impact customer confidence in the safety and soundness of regional banks and may generate market volatility among publicly traded bank holding companies and, in particular, regional banks like the Company. As a result, customers may choose to maintain deposits with larger financial institutions or invest in higher yielding short-term fixed income securities, all of which could materially adversely impact the Company’s liquidity, loan funding capacity, net interest margin, capital and results of operations. While the Department of the Treasury, the Federal Reserve, and the FDIC historically have taken action to ensure that depositors of failed banks had access to their deposits, including uninsured deposit accounts, there is no guarantee that regional bank failures or bank runs will not occur in the future and, if they were to occur, they may have a material and adverse impact on customer and investor confidence in regional banks negatively impacting the Company’s liquidity, capital, results of operations and stock price. The Company is subject to environmental liability risk associated with lending activities. A significant portion of the loan portfolio is secured by real property. During the ordinary course of business, the Company may foreclose on and take title to properties securing certain loans. There is a risk that hazardous or toxic substances could be found on these properties, and that the Company may be liable for remediation costs, including personal injury and property damage. Environmental laws may require incurring substantial expenses and may materially reduce the affected property’s value by limiting the ability to use or sell it. Although the Company has policies and procedures requiring environmental review before initiating any foreclosure 27 action on real property, these reviews may not be sufficient to detect all potential environmental hazards. The remediation costs and any other financial liabilities associated with an environmental hazard could have a material adverse effect on financial condition, results of operations and profitability. Future laws or regulations or more stringent interpretations or enforcement policies with respect to existing laws and regulations may increase the Company’s exposure to environmental liability. Severe weather, earthquakes, other natural disasters, climate change, pandemics, acts of war or terrorism and other external and geopolitical events could significantly impact the business. Severe weather, earthquakes, other natural disasters, pandemics, climate change, acts of war or terrorism and other adverse external events could have a significant impact on the Company’s ability to conduct business. Such events could affect the stability of its deposit base, impair the ability of borrowers to repay outstanding loans, impair the value of collateral securing loans, cause significant property damage, result in loss of revenue, cause us to incur additional expenses or disrupt the Company’s operations. In recent years, hurricanes have caused extensive flooding and destruction along the coastal areas of Texas and in other areas in the U.S., including communities where the Company conducts business. Climate change has the potential to increase to frequency and severity of these severe weather events in the future. Although management has established disaster recovery policies and procedures, the occurrence of any such events could have a material adverse effect on the business, financial condition, results of operations or profitability. Furthermore, legislative and regulatory initiatives related to climate change have the potential to disrupt the business and result in operational changes and expenditures that could significantly impact the business and the operations and creditworthiness of the Company’s clients and also increase the compliance burden on the Company. Negative public opinion could damage the Company’s reputation and adversely affect its earnings. Reputational risk, or the risk to earnings and capital from negative public opinion, is inherent in the business. Negative public opinion can result from the actual or perceived manner in which the Company conducts its business activities; management of actual or potential conflicts of interest and ethical issues; protection of confidential client information; and public scrutiny related to environmental, social and governance issues. The Company’s brand and reputation may also be harmed by actions taken by third parties that it contracts with to provide services to the extent such parties fail to meet their contractual, legal and regulatory obligations or act in a manner that is harmful to clients. If the Company fails to supervise these relationships effectively, it could also be subject to regulatory enforcement, including fines and penalties. Negative public opinion can adversely affect the Company’s ability to keep and attract clients and can expose it to litigation and regulatory action. The Company takes steps to minimize reputation risk, but its efforts may not be sufficient. Risks Relating to Company SecuritiesThe Company’s stock price can be volatile. Stock price volatility may make it more difficult to resell or buy common stock. The stock price can fluctuate significantly in response to a variety of factors including, among other things: “actual or anticipated variations in quarterly and annual results of operations;” “changes in recommendations by securities analysts;” “changes in composition and perceptions of the investors who own the Company’s stock and other securities;” “changes in ratings from national rating agencies on publicly or privately-owned debt securities and deposits in the Bank;” “operating and stock price performance of other companies that investors deem comparable to the Company;” “news reports relating to trends, concerns and other issues in the financial services industry, including regulatory actions against other financial institutions;” “actual or expected economic conditions that are perceived to affect the Company such as changes in commodity prices, real estate values or interest rates;” “perceptions in the marketplace regarding the Company or its competitors;” “new technology used, or services offered, by competitors;” “significant acquisitions or business combinations, strategic partnerships, joint ventures or capital commitments by or involving the Company or competitors;” “changes in government regulations and interpretation of those regulations, changes in practices requested or required by regulators and changes in regulatory enforcement focus;” and “geopolitical conditions such as acts or threats of terrorism or military conflicts. General market fluctuations, industry factors and general economic and political conditions and events, such as economic slowdowns or recessions, interest rate changes or credit loss trends, could also cause the Company’s stock price to decrease regardless of operating results.28 Additionally, the trading volume in the Company’s common stock is less than that of other larger financial services companies. Given the lower trading volume of the common stock, significant sales of the common stock, or the expectation of these sales, could increase the volatility of the Company’s stock price and cause the stock price to fall. The holders of the Company’s indebtedness and preferred stock have rights that are senior to those of its common stockholders. As of December 31, 2024, the Company had \$375.0 million in outstanding subordinated notes issued by the holding company, \$175.0 million in outstanding subordinated notes issued by the Bank, and \$113.4 million in outstanding junior subordinated notes that are held by statutory trusts which issued trust preferred securities to investors. Payments of the principal and interest on trust preferred securities are conditionally guaranteed to the extent not paid by each trust, provided the trust has funds available for such obligations. The Company’s subordinated notes and junior subordinated notes are senior to the shares of preferred stock and common stock in right of payment of dividends and other distributions. The Company must be current on interest and principal payments on its indebtedness before any dividends can be paid on its preferred stock or its common stock. In the event of bankruptcy, dissolution or liquidation, the holders of the Company’s indebtedness must be satisfied before any distributions can be made to preferred or common stockholders. If certain conditions are met, the Company has the right to defer interest payments on the junior subordinated debentures (and the related

trust preferred securities) at any time or from time to time for a period not to exceed 20 consecutive quarters in a deferral period, during which time no dividends may be paid to holders of preferred stock or common stock. Because the Bankâ€™s subordinated notes are obligations of the Bank, they would, in liquidation of the Bank or sale of its assets, receive payment before any amounts would be payable to holders of the Companyâ€™s common stock, preferred stock or subordinated notes. At December 31, 2024, the Company had issued and outstanding 300,000 shares of 5.75% fixed rate non-cumulative perpetual preferred stock, Series B, with a liquidation preference of \$1,000 per share (the â€œSeries B Preferred Stockâ€) and 12 million depositary shares, each representing 1/40th interest in a share of the Series B preferred stock. The preferred stock is senior to the shares of common stock in right of payment of dividends and other distributions. The Company must be current on dividends payable to holders of preferred stock before any dividends can be paid on the common stock. In the event of the Companyâ€™s bankruptcy, dissolution or liquidation, the holders of preferred stock must be satisfied before any distributions can be made to common stockholders. Federal legislation and regulations impose restriction on the ownership of the Companyâ€™s common stock. The ability of a third party to acquire the Company is limited under applicable U.S. banking laws and regulations. The BHCA requires any bank holding company (as defined therein) to obtain the approval of the Federal Reserve prior to acquiring, directly or indirectly, 5% or more of the Companyâ€™s outstanding common stock. Any â€œcompanyâ€ (as defined in the BHCA) other than a bank holding company would be required to obtain Federal Reserve approval before acquiring â€œcontrolâ€ of the Company. â€œControlâ€ generally means (i) the ownership or control of 25% or more of a class of voting securities, (ii) the ability to elect a majority of the directors or (iii) the ability otherwise to exercise a controlling influence over management and policies. A holder of 25% or more of outstanding voting common stock, other than an individual, is subject to regulation and supervision as a bank holding company under the BHCA. In addition, under the CIBC Act and the Federal Reserveâ€™s regulations thereunder, any person, either individually or acting through or in concert with one or more persons, is required to provide notice to the Federal Reserve prior to acquiring, directly or indirectly, 10% or more of the Companyâ€™s outstanding voting common stock. Anti-takeover provisions of the Companyâ€™s certificate of incorporation, bylaws and Delaware law may make it more difficult for holders to receive a change in control premium. Certain provisions of the Companyâ€™s certificate of incorporation and bylaws could make a merger, tender offer or proxy contest more difficult, even if such events were perceived by many stockholders as beneficial to their interests. These provisions include advance notice for nominations of directors and stockholders' proposals, and authority to issue â€œblank checkâ€ preferred stock with such designations, rights and preferences as may be determined from time to time by the Companyâ€™s board of directors. In addition, as a Delaware corporation, the Company is subject to Section 203 of the Delaware General Corporation Law which, in general, prevents an interested stockholder, defined generally as a person owning 15% or more of a corporation's outstanding voting stock, from engaging in a business combination with the Company for three years following the date that person became an interested stockholder unless certain specified conditions are satisfied. ITEM 1B. A. A. A. UNRESOLVED STAFF COMMENTS None. ITEM 1C. A. A. A. CYBERSECURITY Cybersecurity Risk Management and Strategy Cybersecurity risks are constantly evolving and becoming increasingly pervasive across all industries. To mitigate these risks and protect sensitive customer data, financial transactions and the Companyâ€™s information systems, the Company has implemented a comprehensive cybersecurity risk management program, which is a component of its overarching enterprise risk management program. Key components of the cybersecurity risk management program include: â€¢ A risk assessment process that identifies and prioritizes material cybersecurity risks; defines and evaluates the effectiveness of controls to mitigate the risks; and reports results to executive management and the Board of Directors. â€¢ A third-party Managed Detection and Response (â€œMDRâ€) service, which monitors the security of the Companyâ€™s information systems around-the-clock, including intrusion detection and alerting. â€¢ A dedicated cybersecurity team covering all critical cyber defense functions such as engineering, data protection, identity and access management, insider risk management, security operations, threat emulation and threat intelligence. â€¢ A training program that educates employees about cybersecurity risks and how to protect themselves from cyberattacks. â€¢ An awareness program that keeps employees informed about cybersecurity threats and how to stay safe online. â€¢ An incident response plan that outlines the steps the Company will take to respond to a cybersecurity incident, which is tested on a periodic basis. The Company engages reputable third-party assessors to conduct various independent risk assessments on a regular basis, including but not limited to maturity assessments and various testing. Following a defense-in-depth strategy, the Company leverages both in-house resources and third-party service providers to implement and maintain processes and controls to manage the identified risks. The Companyâ€™s Third-Party Risk Management program is designed to ensure that its vendors meet its cybersecurity requirements. This includes conducting periodic risk assessments of vendors, requiring vendors to implement appropriate cybersecurity controls and monitoring vendor compliance with the Companyâ€™s cybersecurity requirements. The Companyâ€™s cybersecurity risk management program and strategy are designed to ensure the company's information and information systems are appropriately protected from a variety of threats, both natural and man-made. Periodic risk assessments are performed to validate control requirements and ensure that the Companyâ€™s information is protected at a level commensurate with its sensitivity, value, and criticality. Preventative and detective security controls are employed on all media where information is stored, the systems that process it, and infrastructure components that facilitate its transmission to ensure the confidentiality, integrity, and availability of Company information. These controls include, but are not limited to access control, data encryption, data loss prevention, incident response, security monitoring, third party risk management, and vulnerability management. The Company's cybersecurity risk management program and strategy are regularly reviewed and updated to ensure that they are aligned with the Company's business objectives and are designed to address evolving cybersecurity threats and satisfy regulatory requirements and industry standards. Material Effects of Cybersecurity Threats While cybersecurity risks have the potential to materially affect the Company's business, financial condition, and results of operations, the Company does not believe that risks from cybersecurity threats or attacks, including as a result of any previous cybersecurity incidents, have materially affected the Company, including its business strategy, results of operations or financial condition. However, the sophistication of cyber threats continues to increase, and the Companyâ€™s cybersecurity risk management and strategy may be insufficient or may not be successful in protecting against all cyber incidents. Accordingly, no matter how well designed or implemented the Companyâ€™s controls are, it will not be able to anticipate all cyber security breaches, and it may not be able to implement effective preventive measures against such security breaches in a timely manner. For more information on how cybersecurity risk may materially affect the Companyâ€™s business strategy, results of operations or financial condition, please refer to Item 1A. Risk Factors. Governance Board of Directors Oversight The Companyâ€™s board of directors is charged with overseeing the establishment and execution of the Companyâ€™s risk management framework and monitoring adherence to related policies required by applicable statutes, regulations and principles of safety and soundness. Consistent with this responsibility, the board of directors has delegated primary oversight responsibility (i) of the Companyâ€™s general risk management framework to the Risk Committee of the board of directors and (ii) of the Companyâ€™s information technology, cybersecurity risk and cybersecurity risk management to the Technology Committee of the board of directors, which was formed in the first quarter of 2025. At least one member of the Risk Committee also serves as a member of the Technology Committee. The Risk Committee previously has received, and the Technology Committee will receive on an ongoing basis, regular updates on the Companyâ€™s cybersecurity risks and incidents and the cybersecurity program through direct interaction with the Chief Information Security Officer (â€œCISOâ€) and the Chief Security Officer (â€œCSOâ€). The Risk Committee previously has provided, and the Technology Committee will provide on an ongoing basis, updates regarding cybersecurity risks and the cybersecurity program to the full board of directors. Additionally, awareness and training on cybersecurity topics is provided to the board of directors on an annual basis. Management's Role The Information Security department is responsible for implementing and maintaining the Companyâ€™s cybersecurity risk management program. The Information Security department consists of cybersecurity and information risk professionals who assess, identify, and manage cybersecurity risks. Information Security is led by the CISO, who reports directly to the Chief Information Officer and the board of directors with dotted-line reporting to the Chief Risk Officer. The Companyâ€™s CISO has over 20 years of experience in cybersecurity across the financial services industry as well as experience working in a leading managed security services provider. Prior to joining the Company, the Companyâ€™s CISO served as leader of the Global Threat Management Center for a major global financial institution. The Information Risk department is led by the CSO, who reports directly to the Chief Risk Officer. The CSO is responsible for ensuring the protection of electronic and physical information through the identification and management of risk activities. As a governance and oversight function, the Information Risk department measures and reports on the quality of information and cyber risk management across all functions of the firm. Information security risk is reported by both the Information Security and Information Risk departments through monthly management metric reporting working groups and multiple layers of quarterly risk committees to achieve an appropriate flow of information risk reporting to the board of directors. The risk committees include the Operational and Information Technology Risk Management Committee, the Executive Risk Management Committee and the Risk Committee and Technology Committee of the board of directors. These committees establish and oversee policies, programs, and other guidance to provide specific expectations for managing cybersecurity risk. ITEM 2. A. A. A. PROPERTIES The Companyâ€™s corporate headquarters is located in Dallas, Texas. These facilities, which the Company leases, house its executive and primary administrative offices, as well as the principal banking headquarters of Texas Capital Bank and primary office of supervisory of TCBI Securities. The Company also leases other facilities in its primary Texas market regions of Austin, Dallas, Fort Worth, Houston and San Antonio, some of which operate as full-service banking centers. The Company also leases an operations center in Richardson, Texas that houses its loan and deposit operations and customer call center. ITEM 3. A. A. A. LEGAL PROCEEDINGS The Company is subject to various claims and legal actions that may arise in the course of conducting its business. Management does not expect the final disposition or adjudication of any of these matters to have a material adverse impact on the Companyâ€™s financial statements or results of operations. A ITEM 4. A. A. A. MINE SAFETY DISCLOSURES Not applicable. 31 ITEM 5. A. A. A. MARKET FOR REGISTRANTâ€™S COMMON EQUITY, RELATED STOCKHOLDER MATTERS AND ISSUER PURCHASES OF EQUITY SECURITIES The Companyâ€™s common stock is traded on The Nasdaq Global Select Market under the symbol â€œTCBIâ€. On February 10, 2025, there were approximately 130 holders of record of the Companyâ€™s common stock. The Company has not paid any cash dividends on its common stock since it commenced operations and has no plans to do so in the foreseeable future. Stock Performance Graph The following table and graph set forth the cumulative total stockholder return for the Companyâ€™s common stock for the five-year period ending on December 31, 2024, compared to an overall stock market index (Russell 2000 Index) and two of the Companyâ€™s peer group indexes (Nasdaq Bank Index and KBW Bank Index). The Russell 2000 Index (Bloomberg: RTY), Nasdaq Bank Index (Bloomberg: CBNK) and KBW Bank Index (Bloomberg: BKK) are based on total returns assuming reinvestment of dividends. The graph assumes an investment of \$100 on December 31, 2019. The performance graph represents past performance and should not be considered to be an indication of future performance. A 12/31/2019 12/31/2020 12/31/2021 12/31/2022 12/31/2023 12/31/2024 Texas Capital Bancshares, Inc. \$100.00A \$104.81A \$106.13A \$106.24A \$113.85A \$137.75A Russell 2000 Index 100.00A 117.99A 134.10A 105.65A 121.77A 133.74A Nasdaq Bank Index 100.00A 89.74A 124.75A 102.08A 96.13A 112.02A KBW Bank Index 100.00A 87.06A 115.99A 89.01A 85.59A 112.81A 32 Purchases of Equity Securities by the Issuer and Affiliated Purchasers The Company repurchased shares of its common stock in the open market during 2024 as follows: Total Number of Approximate Dollar Value Shares Purchased as Part of Shares That May Be Purchased under the Plans or Programs and Average Price Paid Publicly Announced Be Purchased under the Shares Purchased per Share (1) Plans or Programs Plans or Programs (1) First Quarter January 2024â€ A \$â€ A A \$150,000,000A February 2024 112,215A 58.23A 112,215A 143,466,072A March 2024 11,123A 59.55A 417,123A 118,624,951A Total 529,338A \$59.27A 529,338A 118,624,951A Second Quarter April 2024 393,914A \$58.46A 393,914A 59,596,029A May 2024 11,597A 58.64A 11,597A 93,156,593A June 2024 16,587A 57.78A 416,587A 69,085,247A Total 852,098A \$58.14A 852,098A 69,085,247A Third Quarter July 2024â€ A \$â€ A A \$69,085,247A August 2024 4â€ A â€ A A \$69,085,247A September 2024 4â€ A â€ A A \$69,085,247A Total 4â€ A \$â€ A A \$69,085,247A Fourth Quarter October 2024â€ A \$â€ A A \$69,085,247A November 2024 4â€ A â€ A A \$69,085,247A December 2024 4â€ A â€ A A \$69,085,247A Total 4â€ A \$â€ A A \$69,085,247A Year to date total 1,381,436A \$58.57A 1,381,436A \$69,085,247A (1) A. A. A. The approximate dollar value of shares that may yet be purchased under the plans or programs and average price paid per share do not include the effect of excise tax expense incurred on net stock repurchases. On January 17, 2024, the Companyâ€™s board of directors authorized a share repurchase program under which the Company could repurchase up to \$150.0 million in shares of its outstanding common stock, excluding the effect of excise tax expense incurred on net stock repurchases. Remaining repurchase authorization under the January 18, 2023 share repurchase program was terminated upon authorization of this new program. On January 22, 2025, the Companyâ€™s board of directors authorized a new share repurchase program under which the Company may repurchase up to \$200.0 million in shares of its outstanding common stock, excluding the effect of excise tax expense incurred on net stock repurchases. The share repurchase program expires on January 31, 2026, but may be suspended or discontinued at any time. Remaining repurchase authorization under the January 17, 2024 share repurchase program was terminated upon authorization of this new program. Any repurchases under the Companyâ€™s repurchase program will be made in accordance with applicable securities laws from time to time in open market or private transactions. The extent to which the Company repurchases shares, and the timing of such repurchases, will be at managementâ€™s discretion and will depend upon a variety of factors, including market conditions, the Companyâ€™s capital position and amount of retained earnings, regulatory requirements and other considerations. ITEM 6. A. A. A. [RESERVED] 33 ITEM 7. A. A. A. MANAGEMENTâ€™S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONS Results of Operations Selected income statement data and key performance indicators are presented in the table below: For the Year Ended December 31, (dollars in thousands except per share data) 2024 2023 2022 Net interest income \$901,300A \$914,123A \$875,765A Provision for credit losses \$67,000A \$72,000A \$66,000A Non-interest income \$1,046A \$161,419A \$349,522A Non-interest expense \$758,285A \$756,947A \$727,532A Income before income taxes \$107,061A \$246,595A \$431,755A Income tax expense \$29,553A \$9,454A \$9,277A Net income \$77,508A \$189,141A \$332,478A Preferred stock dividends \$17,250A \$17,250A \$17,250A Net income available to common stockholders \$60,258A \$171,891A \$315,228A Basic earnings per common share \$1.29A \$3.58A \$6.25A Diluted earnings per common share \$1.28A \$3.54A \$6.18A Net interest margin 3.03A % 3.17A % 2.79A % Return on average assets (â€œROAâ€) 0.25A % 0.64A % 1.04A % Return on average common equity (â€œROEâ€) 2.04A % 6.15A % 11.33A % Efficiency ratio 118.1A % 70.4A % 59.4A % Non-interest income to average earning assets 0.11A % 0.57A % 1.12A % Non-interest expense to average earning assets 2.57A % 2.66A % 2.34A % (1) A. A. A. Non-interest expense divided by the sum of net interest income and non-interest income. Year ended December 31, 2024 compared to year ended December 31, 2023 The Company reported net income of \$77.5 million and net income available to common stockholders of \$60.3 million for the year ended December 31, 2024, compared to net income of \$189.1 million and net income available to common stockholders of \$171.9 million for the same period in 2023. On a fully diluted basis, earnings per common share was \$1.28 for the year ended December 31, 2024, compared to \$3.54 for the same period in 2023. ROE was 2.04% and ROA was 0.25% for the year ended December 31, 2024, compared to 6.15% and 0.64%, respectively, for the same period in 2023. The decrease in net income for the year ended December 31, 2024 compared to the same period in 2023 resulted primarily from a decrease in non-interest income, primarily as a result of the \$179.6 million loss on sale of available-for-sale debt securities recognized during the third quarter of 2024 in connection with strategic balance sheet repositioning undertaken by the Company. Details of the changes in the various components of net income are discussed below. 34 Taxable Equivalent Net Interest Income Analysis - Year to Date (1) Year Ended December 31, 2024 Year Ended December 31, 2023 Year Ended December 31, 2022 (dollars in thousands) Average Balance RevenueA /Expense YieldA /Rate Average Balance RevenueA /Expense YieldA /Rate Assets Investment securities (2) \$4,386,458A \$148,219A 3.17A % \$4,162,931A \$108,294A 2.37A % \$3,525,986A \$64,021A 1.69A % Interest bearing cash and cash equivalents 3,940,590A 203,406A 5.16A % \$4,353,911A 220,976A 5.08A % \$5,967,329A 97,271A 1.63A % Loans held for sale 25,855A 2,432A 9.41A % 333,166A 2,856A 8.61A % 528,973A 23,555A 4.45A % Loans held for investment, mortgage finance (4) 612,994A 179,233A 3.89A % 4,080,263A 171,366A 4.20A % 5,285,612A 201,680A 3.82A % Loans held for investment (3) (4) 16,746,912A 1,196,673A 7.15A % 16,076,646A 1,126,843A 7.01A % 16,063,437A 758,965A 4.72A % Less: Allowance for credit losses on loans 263,279A 4â€ A â€ A 249,180A 4â€ A â€ A 221,639A 4â€ A â€ A 16,080A 16,080A 4â€ A â€ A Loans held for investment, net 21,096,627A 1,375,906A 6.52A % 19,907,729A 1,298,209A 6.52A % 21,127,410A 960,645A 4.55A % Total earning assets 29,449,530A 1,729,963A 5.82A % 28,457,737A 1,630,335A 5.65A % 31,149,698A 1,145,492A 3.65A % Cash and other assets 1,163,665A 1,079,607A 900,121A Total

assets\$30,613,195Â \$29,537,344Â \$32,049,819Â Liabilities and Stockholdersâ€” EquityTransaction deposits\$2,049,720Â \$65,215Â 3.18Â %\$1,466,583Â 42,561Â 2.90Â %\$1,659,476Â \$18,099Â 1.09Â %Savings deposits12,143,539Â 572,126Â 4.71Â %10,921,264Â 480,106Â 4.40Â %9,983,571Â 151,400Â 1.52Â %Time deposits1,946,341Â 98,855Â 5.08Â %1,573,294Â 65,108Â 4.14Â %1,313,483Â 21,164Â 1.61Â %Total interest bearing deposits16,139,600Â 736,196Â 4.56Â %13,961,141Â 587,775Â 4.21Â %12,956,530Â 190,663Â 1.47Â %Short-term borrowings933,896Â 49,994Â 5.35Â %1,323,039Â 70,642Â 5.34Â %1,829,751Â 29,077Â 1.59Â %Long-term debt739,136Â 42,060Â 5.69Â %882,904Â 57,383Â 6.50Â %927,847Â 48,739Â 5.25Â %Total interest bearing liabilities17,182,632Â 828,250Â 4.65Â %16,167,084Â 715,800Â 4.43Â %15,714,128Â 268,479Â 1.71Â %Non-interest bearing deposits9,013,038Â 9,814,517Â 12,951,134Â Other liabilities532,058Â 460,779Â 301,251Â Stockholdersâ€” equity3,255,467Â 3,094,964Â 3,083,306Â Total liabilities and stockholdersâ€” equity\$30,613,195Â \$29,537,344Â \$32,049,819Â Net interest income\$901,713Â \$914,535Â \$877,013Â Net interest margin3.03Â %3.17Â %2.79Â %%(1)Taxable equivalent rates used where applicable.(2)Yields on investment securities are calculated using available-for-sale securities at amortized cost.(3)Average balances include non-accrual loans. Loan interest income includes loan fees totaling \$54.6 million, \$47.2 million and \$37.2 million for the years ended December 31, 2024, 2023 and 2022, respectively.(4)In the first quarter of 2024, enhancements were made to the Companyâ€”’s methodology for applying relationship pricing credits to mortgage client loans. To conform to the current period presentation, certain prior period interest income amounts have been reclassified from loans held for investment, mortgage finance to loans held for investment and related yields have been adjusted accordingly.35Volume/Rate AnalysisThe following table presents the changes in taxable equivalent net interest income and identifies the changes due to differences in the average volume of earning assets and interest bearing liabilities and the changes due to differences in the average interest rate on those assets and liabilities.Â Years Ended December 31, 2024/20232023/2022Â NetChangeChangeÂ DueÂ To(1)NetChangeChangeÂ DueÂ To(1)(in thousands)Volume/Yield/Rate(2)Volume/Yield/Rate(2)Interest incomeInvestment securities\$39,925Â \$5,298Â \$34,627Â \$44,273Â \$10,764Â \$33,509Â Interest bearing cash and cash equivalents(17,570)(20,997)3,427Â 123,705Â (26,299)150,004Â Loans held for sale(424)(629)205Â (20,699)(22,063)1,364Â Loans held for investment, mortgage finance7,867Â 22,375Â (14,508)(30,314)(46,044)15,730Â Loans held for investment69,830Â 46,986Â 22,844Â 367,878Â 623Â 367,255Â Total interest income99,628Â 53,033Â 46,595Â 484,843Â (83,019)567,862Â Interest expenseTransaction deposits22,654Â 16,911Â 5,743Â 24,462Â (2,103)26,565Â Savings deposits92,020Â 53,780Â 38,240Â 328,706Â 14,253Â 314,453Â Time deposits33,747Â 15,444Â 18,303Â 43,944Â 4,183Â 39,761Â Short-term borrowings(20,648) (20,780)132Â 41,565Â (8,057)49,622Â Long-term debt(15,323)(9,345)(5,978)8,644Â (2,360)11,004Â Total interest expense112,450Â 56,010Â 56,440Â 447,321Â 5,916Â 441,405Â Net interest income(12,822)(2,977)(9,845)\$37,522Â (\$88,935)\$126,457Â (1)Yield/rate and volume variances are allocated to yield/rate.(2)Taxable equivalent rates used where applicable.Net Interest IncomeNet interest income was \$901.3 million for the year ended December 31, 2024 compared to \$914.1 million for 2023. The decrease was primarily due to increases in average interest bearing liabilities and deposit costs, partially offset by increases in average earning assets and yields on average earning assets.Average earning assets for the year ended December 31, 2024 increased \$1.0 billion compared to the same period in 2023, which included increases of \$1.2 billion in average total loans and \$223.5 million in average investment securities, partially offset by a \$413.3 million decrease in average interest bearing cash and cash equivalents. Average interest bearing liabilities increased \$1.6 billion for the year ended December 31, 2024 compared to the same period in 2023, primarily due to a \$2.2 billion increase in average interest bearing deposits, partially offset by decreases of \$389.1 million in average short-term borrowings and \$143.8 million in average long-term debt. Average non-interest bearing deposits for the year ended December 31, 2024 decreased to \$9.0 billion from \$9.8 billion for the same period in 2023.Net interest margin for the year ended December 31, 2024 was 3.03% compared to 3.17% for 2023. The decrease was primarily due to an increase in interest bearing deposit yields, partially offset by higher yields on investment securities compared to the same period in 2023.The yield on total loans held for investment, net, of 6.52% for the year ended December 31, 2024 was unchanged compared to the same period in 2023 and the yield on earning assets increased to 5.82% for the year ended December 31, 2024 compared to 5.65% for the same period in 2023. The average cost of total deposits increased to 2.93% for 2024 from 2.47% for the same period in 2023 and total funding costs, including all deposits, long-term debt and stockholders' equity, increased to 2.75% for 2024 compared to 2.46% for the same period 2023.36Non-interest IncomeÂ Year Ended December 31,(in thousands)202420232022Service charges on deposit accounts25,546Â \$20,874Â \$23,266Â Wealth management and trust fee income15,315Â 13,955Â 15,036Â Brokered loan fees8,961Â 8,918Â 14,159Â Investment banking and advisory fees104,965Â 63,670Â 24,974Â Trading income21,635Â 22,512Â 10,080Â Gain on disposal of subsidiaryâ€”Â “Â Â 248,526Â Available-for-sale debt securities gains/(losses), net(179,581)489Â Â 251Â Other34,205Â 31,001Â 13,481Â Total non-interest income\$31,046Â \$161,419Â \$349,522Â Non-interest income was \$31.0 million for the year ended December 31, 2024, a \$130.4 million decrease as compared to the same period in 2023, primarily due to the \$179.6 million loss on sale of available-for-sale debt securities recognized during the third quarter of 2024, partially offset by an increase in investment banking and advisory fees.Non-interest ExpenseÂ Year Ended December 31,(in thousands)202420232022Salaries and benefits\$466,578Â \$459,700Â \$434,906Â Occupancy expense45,266Â 38,494Â 44,222Â Marketing22,349Â 25,854Â 32,388Â Legal and professional53,783Â 64,924Â 75,858Â Communications and technology93,085Â 81,262Â 69,253Â Federal Deposit Insurance Corporation (â€”FDICâ€”) insurance assessment23,351Â 36,775Â 14,344Â Other53,873Â 49,938Â 56,561Â Total non-interest expense\$758,285Â \$756,947Â \$727,532Â Non-interest expense was \$758.3 million for the year ended December 31, 2024, an increase of \$1.3 million as compared to the same period in 2023, primarily due to increases in salaries and benefits, occupancy expense and communications and technology expense, partially offset by decreases in legal and professional expense and FDIC insurance assessment. Non-interest expense for the year ended December 31, 2024 included restructuring expenses of \$4.4 million recorded in salaries and benefits, \$476,000 recorded in occupancy expense and \$3.1 million recorded in communications and technology expense. The decrease in legal and professional expense for the year ended December 31, 2024 resulted primarily from declines in professional services, partially offset by a \$5.0 million legal settlement expense recognized in the first quarter of 2024. FDIC insurance assessment included a \$2.8 million special assessment expense in 2024, as compared to a \$19.9 million special assessment expense in 2023.37Analysis of Financial ConditionLoans Held for InvestmentThe following table summarizes the Companyâ€”’s loans held for investment by portfolio segment. See Note 1 - Operations and Summary of Significant Accounting Policies in the accompanying notes to the consolidated financial statements included elsewhere in this report for details of these portfolio segments.(in thousands)December 31, 2024December 31, 2023Commercial\$11,145,591Â \$10,410,766Â Mortgage finance5,215,574Â 3,978,328Â Commercial real estate5,616,282Â 5,500,774Â Consumer565,376Â 530,948Â Gross loans held for investment22,542,823Â 20,420,816Â Unearned income (net of direct origination costs)(92,757)(80,258)Total loans held for investment\$22,450,066Â \$20,340,558Â Total loans held for investment were \$22.5Â billion at December 31, 2024, an increase of \$2.1Â billion from December 31, 2023. The Company experienced loan growth in all loan categories as it has continued to execute on its long-term strategy. Commercial loan growth includes the impact of the acquisition of a \$332.0 million loan portfolio completed during the third 37quarter of 2024. Mortgage finance loans include legal ownership interests in mortgage loans that the Company purchases from unaffiliated mortgage originators, either directly or through a special purpose entity structure, that are typically sold within 10 to 20 days and represent 23% and 19% of gross loans held for investment at December 31, 2024 and December 31, 2023, respectively. Volumes fluctuate based on the level of market demand for the product and the number of days between purchase and sale of the loans, which can be affected by changes in overall market interest rates, and tend to peak at the end of each month. The Company originates a substantial majority of all loans held for investment. The Company also participates in shared national credits, both as a participant and as an agent. As of December 31, 2024, the Company had \$5.7 billion in shared national credits, \$1.1 billion of which the Company administered as agent. All syndicated loans, whether the Company acts as agent or participant, are underwritten to the same standards as all other loans the Company originates. As of December 31, 2024, approximately \$34.7Â million of the Companyâ€”’s shared national credits were on non-accrual.Portfolio ConcentrationsAlthough more than 50% of the Companyâ€”’s total loan exposure is outside of Texas and more than 50% of deposits are sourced outside of Texas, Texas concentration remains significant. As of December 31, 2024, a majority of the loans held for investment, excluding mortgage finance and other national lines of business, were to businesses with headquarters or operations in Texas. This geographic concentration subjects the Companyâ€”’s loan portfolio to the general economic conditions within this state. The risks created by this concentration have been considered by management in determining the appropriateness of the allowance for credit losses.The table below summarizes the industry concentrations of loans held for investment on a gross basis at December 31, 2024: (dollars in thousands)AmountPercentÂ of TotalCommercial:Financials (excluding banks)\$3,991,253Â 17.7Â %Energy1,226,290Â 5.4Â %Technology, telecom and media1,141,324Â 5.1Â %Real estate related services (not secured by real estate)960,319Â 4.3Â %Healthcare and pharmaceuticals651,417Â 2.9Â %Commercial services584,910Â 2.6Â %Retail388,120Â 1.7Â %Machinery, equipment and parts manufacturing361,545Â 1.6Â %Entertainment and recreation283,499Â 1.3Â %Government and education226,498Â 1.0Â %Food and beverage manufacturing and wholesale185,241Â 0.8Â %Materials and commodities180,240Â 0.8Â %Transportation services172,949Â 0.8Â %Consumer services139,321Â 0.6Â %Utilities77,780Â 0.3Â %Diversified or miscellaneous574,885Â 2.6Â %Total commercial11,145,591Â 49.5Â %Mortgage finance5,215,574Â 23.1Â %Commercial real estate5,616,282Â 24.9Â %Consumer565,376Â 2.5Â %Total\$22,542,823Â 100.0Â %As noted in the tables above, approximately 25% of loans held for investment as of December 31, 2024 are commercial real estate loans that are generally secured by real property. The commercial real estate portfolio is comprised primarily of non-owner occupied construction/development financing and limited term financing provided to professional real estate developers, owners/managers of commercial real estate projects and properties, and residential builders/developers. Collateral properties include office buildings, warehouse/distribution buildings, shopping centers, hotels/motels, senior living, apartment buildings, residential and commercial tract developments, and raw land or lots to be developed into single-family homes. The primary source of repayment on these loans is generally expected to come from the sale, permanent financing or lease of the real property collateral. As a result, the performance of these loans is generally impacted by fluctuations in collateral values, the ability of the borrower to obtain permanent financing, and, in the case of loans to residential builder/developers, volatility in consumer demand.The table below summarizes the commercial real estate loan portfolio on a gross basis, by property type as of December 31, 2024:(dollars in thousands)AmountPercentÂ of TotalApartment/condominium buildings\$3,747,883Â 41.8Â %Industrial buildings1,092,380Â 19.5Â %1-4 Family dwellings (other than condominium)390,235Â 6.9Â %Office buildings361,941Â 6.4Â %Senior housing buildings138,580Â 5.7Â %Shopping center/mall buildings285,257Â 5.1Â %Commercial buildings210,702Â 3.8Â %Hotel/motel buildings136,767Â 2.4Â %Self-storage buildings113,861Â 2.0Â %Student housing72,695Â 1.3Â %Commercial lots67,705Â 1.2Â %Residential lots46,265Â 0.8Â %Other172,011Â 3.1Â %Total commercial real estate loans\$5,616,282Â 100.0Â %39The table below summarizes the Companyâ€”’s commercial real estate portfolio on a gross basis at December 31, 2024 as segregated by the geographic region in which the property is located. Approximately 55% of the commercial real estate collateral is located in Texas. (dollars in thousands)AmountPercentÂ of TotalTexas geographic region:Dallas/Fort Worth\$975,287Â 17.3Â %Houston745,756Â 13.3Â %San Antonio627,445Â 11.2Â %Austin537,600Â 9.6Â %Other Texas cities179,083Â 3.2Â %Total Texas3,065,171Â 54.6Â %Other states2,551,111Â 45.4Â %Total commercial real estate loans\$5,616,282Â 100.0Â %The determination of collateral value is critically important when financing real estate. As a result, obtaining current and objectively prepared appraisals is a major part of the underwriting and monitoring processes. The Company engages a variety of professional firms to supply appraisals, market studies and feasibility reports, environmental assessments and project site inspections to complement its internal resources to underwrite and monitor these credit exposures. Generally, the credit policy requires a new appraisal every three years. However, in periods of economic uncertainty where real estate market conditions may change rapidly, more current appraisals are obtained when warranted by conditions such as a borrowerâ€”’s deteriorating financial condition, their possible inability to perform on the loan or other indicators of increasing risk of reliance on collateral value as the sole source of repayment of the loan. Annual appraisals are generally obtained for loans graded substandard or worse where real estate is a material portion of the collateral value and/or the income from the real estate or sale of the real estate is the primary source of debt service.Appraisals are, in substantially all cases, reviewed by a third party to determine the reasonableness of the appraised value. The third-party reviewer will challenge whether or not the data used is appropriate and relevant, form an opinion as to the appropriateness of the appraisal methods and techniques used, and determine if overall the analysis and conclusions of the appraiser can be relied upon. Additionally, the third-party reviewer provides a detailed report of that analysis. Further review may be conducted by credit officers, including the Bankâ€”’s managed asset committee as conditions warrant. These additional steps of review are undertaken to confirm that the underlying appraisal and the third-party analysis can be relied upon. If differences arise, management addresses those with the reviewer and determines an appropriate resolution. Both the appraisal process and the appraisal review process can be less reliable in establishing accurate collateral values during and following periods of economic weakness due to the lack of comparable sales and the limited availability of financing to support an active market of potential purchasers.Interest Reserve LoansAs of December 31, 2024 and December 31, 2023, the Company had \$797.3 million and \$788.9 million, respectively, in loans held for investment that included interest reserve arrangements, representing approximately 6% and 14%, respectively, of outstanding commercial real estate loans. The use of interest reserves is common in construction loans and is carefully controlled by underwriting standards, which consider the feasibility of the project, the creditworthiness of the borrower and guarantors and the loan-to-value coverage of the collateral. The interest reserve allows the borrower to draw loan funds to pay interest charges on the outstanding balance of the loan when financial condition precedents are met. When drawn, the interest is capitalized and added to the loan balance, subject to conditions specified during the initial underwriting and at the time the credit is approved. The Company has ongoing controls for monitoring compliance with loan covenants, advancing funds and determining default conditions.When the Company finances land on which improvements will be constructed, construction funds are generally not advanced until the borrower has received lease or purchase commitments which will meet cash flow coverage requirements and/or an analysis of market conditions and project feasibility indicates to managementâ€”’s satisfaction that such lease or purchase commitments are forthcoming or other sources of repayment have been identified to repay the loan. It is the general policy to require a substantial equity investment by the borrower to complement the Bank's credit commitment. Any such required borrower investment is first contributed and invested in the project before any draws are allowed under the Bank's credit commitment. The Company requires current financial statements of the borrowing entity and guarantors, as well as conduct periodic inspections of the project and analysis of whether the project is on schedule or delayed. Updated appraisals are ordered when necessary to validate the collateral values to support advances, including reserve interest. Advances of interest reserves are discontinued if collateral values do not support the advances or if the borrower does not comply with other terms and conditions in the loan agreements. If at any time management believes that the collateral position is jeopardized, the Company 40retains the right to stop the use of interest reserves. As of December 31, 2024 and December 31, 2023, none of the loans with interest reserves were on non-accrual.Large Credit RelationshipsThe Company originates and maintains large credit relationships with numerous customers in the ordinary course of business. The legal lending limit of the Bank is approximately \$595.2Â million. The Company, however, generally employs lower house limits which vary by assigned risk grade, product and collateral type. Such house limits, which generally range from \$20 million to \$60 million, may be exceeded with appropriate authorization for exceptionally strong borrowers and otherwise where business opportunity and assessed credit risk warrant a somewhat larger investment. The Company considers large credit relationships to be those with commitments equal to or in excess of \$20.0 million. The following table provides

additional information on large held for investment credit relationships outstanding at year-end:Â December 31, 2024December 31, 2023Â A Period End BalancesÂ Period End Balances(dollars in thousands)Number ofRelationshipsCommittedOutstandingNumber ofRelationshipsCommittedOutstanding\$30.0 million and greater373\$20,195,542Â A \$13,965,661Â A 3448\$18,053,123Â A \$11,794,216Â A \$20.0 million to \$29.9 million2255,516,052Â A 3,792,528Â A 2155,245,658Â A 3,493,601Â A Loan Maturities and Interest Rate SensitivityThe following table shows the contractual maturity distribution of loans held for investment on a gross basis as of December 31, 2024:(in thousands)Within 1Â A Year1-5 Years5-15 YearsAfter 15 YearsTotalCommercial\$1,945,669Â A \$8,854,449Â A \$332,219Â A \$13,254Â A \$11,145,591Â A Mortgage finance\$2,155,574Â A \$6,315Â A \$6,315Â A \$5,215,574Â A Commercial real estate1,941,802Â A 3,405,219Â A 225,391Â A 43,870Â A 5,616,282Â A Consumer222,541Â A 13,551Â A 4,180Â A 325,104Â A 565,376Â A Total loans held for investment\$9,325,586Â A \$12,273,219Â A \$561,790Â A \$382,228Â A \$22,542,823Â A The following table shows the interest rate composition of loans held for investment on a gross basis with a maturity date over one year as of December 31, 2024:(in thousands)Fixed InterestRateFloating InterestRateTotalCommercial\$667,754Â A \$8,532,168Â A \$9,199,922Â A Mortgage financeÂ A \$6,315Â A \$6,315Â A Commercial real estate270,721Â A 3,403,759Â A 3,674,480Â A Consumer13,498Â A 329,337Â A 342,835Â A Total loans held for investment\$951,973Â A \$12,265,264Â A \$13,217,237Â A 41Non-performing AssetsNon-performing assets include non-accrual loans and leases, and repossessed assets. The table below summarizes non-accrual loans by portfolio segment and by type of property securing the credit. (dollars in thousands)December 31, 2024December 31, 2023Non-accrual loans held for investmentCommercial:Business assets\$64,481Â A \$63,094Â A Oil and gas propertiesÂ A 2,543Â A Accounts receivable and inventory6,315Â A Â A Machinery and equipment2,729Â A 3,332Â A Unsecured60Â A 79Â A Highly liquid assets1,340Â A Â A Other639Â A Â A Total commercial75,564Â A 69,048Â A Commercial real estate:Industrial buildings20,637Â A Â A Office buildings14,000Â A Â A Hotel/motel buildingsÂ A 12,350Â A Total commercial real estate34,637Â A 12,350Â A Consumer:Single family residences964Â A Â A Total consumer964Â A Â A Total non-accrual loans held for investment111,165Â A 81,398Â A Non-accrual loans held for saleÂ A \$6,315Â A \$6,315Â A Other real estate owned (Â A \$6,315Â A \$6,315Â A Total non-performing assets\$111,165Â A \$81,398Â A Non-accrual loans held for investment to total loans held for investment0.50Â A %0.40Â A %Total non-performing assets to total assets0.36Â A %0.29Â A %Allowance for credit losses on loans to non-accrual loans held for investment2.4x3.1xLoans held for investment past due 90 days and accruing\$4,265Â A \$19,523Â A Loans held for investment past due 90 days to total loans held for investment0.02Â A %0.10Â A %Loans held for sale past due 90 days and accruing\$6,315Â A \$6,315Â A Summary of Credit Loss ExperienceThe provision for credit losses, comprised of a provision for loans and off-balance sheet credit losses, is a charge to earnings to maintain the allowance for credit losses at a level consistent with management's assessment of expected losses at each balance sheet date. The Company recorded a provision for credit losses of \$67.0Â A million for the year ended December 31, 2024, compared to a provision of \$72.0Â A million for the year ended December 31, 2023. The provision for credit losses for the year ended December 31, 2024 reflects growth in loans held for investment and \$40.9Â A million in net charge-offs recorded during the year ended December 31, 2024, compared to \$50.9Â A million in net charge-offs during the same period in 2023. Criticized loans totaled \$714.0Â A million at December 31, 2024, compared to \$738.2Â A million at December 31, 2023.42The table below presents key metrics related to the Company's credit loss experience:Â A December 31, 2024December 31, 2023Allowance for credit losses on loans to total loans held for investment1.21Â A %1.23Â A %Allowance for credit losses on loans to average total loans held for investment1.27Â A %1.24Â A %Total allowance for credit losses to total loans held for investment1.45Â A %1.46Â A %Total provision for credit losses to average total loans held for investment0.31Â A %0.36Â A %The table below details net charge-offs/(recoveries) as a percentage of average total loans by portfolio segment:Year Ended December 31, 20242023(dollars in thousands)NetCharge-offsNet Charge-offto AverageLoansNetCharge-offsNet Charge-offto AverageLoansCommercial\$32,612Â A 0.31Â A %\$45,395Â A 0.44Â A %Mortgage financeÂ A \$6,315Â A 0.15Â A %\$496Â A 0.10Â A %Consumer15Â A Â A \$36Â A 0.01Â A %Total\$40,873Â A 0.19Â A %\$50,927Â A 0.25Â A %The allowance for credit losses on loans totaled \$271.7 million at December 31, 2024 and \$250.0 million at December 31, 2023. The following table presents a summary of the Company's allowance for credit losses on loans by portfolio segment for the past two years:Â A December 31, 20242023(dollars in thousands)Allowance for Credit Losses on Loans% of Loans in each Category to Total LoansAllowance for Credit Losses on Loans% of Loans in each Category to Total LoansCommercial real estate68,825Â A 25Â A %71,829Â A 27Â A %Consumer1,706Â A 3Â A %2,534Â A 3Â A %Total\$271,709Â A 100Â A %\$249,973Â A 100Â A %See Note 1 - Operations and Summary of Significant Accounting Policies and Note 4 - Loans and Allowance for Credit Losses on Loans in the accompanying notes to the consolidated financial statements included elsewhere in this report for details of the allowance for credit losses on loans.DepositsThe Company competes for deposits by offering a full suite of deposit products and services to its customers. While this includes offering competitive interest rates and fees, the primary means of competing for deposits is convenience and service to customers, tailored to the strategy of maintaining a branch-lite network. The Company offers banking centers, courier services and online and mobile banking. Bask Bank, the Bank's digital-only online banking division, serves customers on a 24 hours-a-day, 7 days-a-week basis solely through online banking.Average total deposits for the year ended December 31, 2024 increased \$1.4 billion compared to 2023. Average non-interest bearing deposits for the year ended December 31, 2024 decreased \$801.5 million compared to 2023 and average interest bearing deposits increased \$2.2 billion compared to 2023. The average cost of total deposits increased to 2.93% in 2024 from 2.47% in 2023.43The following table discloses average deposits and weighted-average cost of deposits by type:Â A Year Ended December 31, 20242023(dollars in thousands)Average BalanceAverage Rate PaidAverage BalanceAverage Rate PaidNon-interest bearing\$9,013,038Â A Â A \$9,814,517Â A Â A Interest bearing transaction2,049,720Â A 3.18Â A %1,466,583Â A 2.90Â A %Savings12,143,539Â A 4.71Â A %10,921,264Â A 4.40Â A %Time deposits1,946,341Â A 5.08Â A %1,573,294Â A 4.14Â A %Total\$25,152,638Â A 2.93Â A %\$23,775,658Â A 2.47Â A %The following table shows scheduled maturities of time deposits greater than \$250,000:(in thousands)December 31, 2024December 31, 2023Months to maturity:Three or less\$181,982Â A \$79,162Â A Over three through six84,889Â A 127,289Â A Over six through twelve186,469Â A 150,382Â A Over twelve42,148Â A 19,535Â A Total\$495,468Â A \$376,368Â A Liquidity and Capital ResourcesLiquidityIn general terms, liquidity is a measurement of the Company's ability to meet its cash needs. The Company's objectives in managing its liquidity are to maintain the ability to meet loan commitments, repurchase investment securities and repay deposits and other liabilities in accordance with their terms, without an adverse impact on current or future earnings. The Company's liquidity strategy is guided by policies, formulated and monitored by senior management and the Asset and Liability Management Committee (Â A ALCOÂ A), which take into account the demonstrated marketability of the Company's assets, the sources and stability of its funding and the level of unfunded commitments. The Company regularly evaluates all of its various funding sources with an emphasis on accessibility, stability, reliability and cost-effectiveness. The Company's principal source of funding is customer deposits, supplemented by short-term borrowings, primarily from federal funds purchased and Federal Home Loan Bank (Â A FHLBÂ A) borrowings, which are generally used to fund mortgage finance loans, and long-term debt. The Company also relies on the availability of the mortgage secondary market provided by Ginnie Mae and government sponsored entities to support the liquidity of mortgage finance loans.The following table summarizes the Company's interest bearing cash and cash equivalents:(dollars in thousands)December 31, 2024December 31, 2023Interest bearing cash and cash equivalents\$3,012,307Â A \$3,042,357Â A Interest bearing cash and cash equivalents as a percent ofTotal loans held for investment13.44Â A %15.04Â A %Total earning assets10.24Â A %11.14Â A %Total deposits11.94Â A %13.64Â A %The Company's goal is to obtain as much of its funding for loans held for investment and other earning assets as possible from customer deposits, which are generated through digital acquisition or as a result of development of long-term customer relationships, with a significant focus on treasury management products. In addition, the Company also has access to deposits through brokered channels. The following table summarizes period-end total deposits:December 31, 2024December 31, 2023(dollars in thousands)Balance% of TotalBalance% of TotalCustomer deposits\$24,704,091Â A 97.94Â A %\$21,454,568Â A 95.94Â A %Brokered deposits534,508Â A 2.14Â A %\$917,271Â A 4.14Â A %Total deposits\$25,238,599Â A 100.04Â A %\$22,371,839Â A 100.04Â A %44Estimated uninsured deposits, including accrued interest, were 41% of total deposits at December 31, 2024, compared to 43% of total deposits at December 31, 2023. The uninsured amounts are estimated based on the methodologies and assumptions used for the Bank's regulatory reporting requirements.The Company has short-term borrowing sources available to supplement deposits and meet its funding needs. Such borrowings are generally used to fund mortgage finance loans, due to their liquidity, short duration and interest spreads available. These borrowing sources include federal funds purchased from downstream correspondent bank relationships (which consist of banks that are smaller than the Bank) and from upstream correspondent bank relationships (which consist of banks that are larger than the Bank), customer repurchase agreements and advances from the FHLB and the Federal Reserve. The following table summarizes short-term borrowings, all of which mature within one year:(in thousands)December 31, 2024December 31, 2023FHLB borrowings\$885,000Â A \$1,500,000Â A Total short-term and other borrowings\$885,000Â A \$1,500,000Â A The following table summarizes the Company's short-term borrowing capacities net of balances outstanding:(in thousands)December 31, 2024December 31, 2023FHLB borrowing capacity relating to loans and pledged securities\$4,664,703Â A \$2,602,092Â A FHLB borrowing capacity relating to unencumbered securities4,189,993Â A 3,737,615Â A Total FHLB borrowing capacity1(\$8,854,696Â A \$6,339,707Â A Unused federal funds lines available from commercial banks1,370,000Â A \$1,188,000Â A Unused Federal Reserve borrowings capacity\$5,436,652Â A \$4,094,801Â A Unused revolving line of credit(2)\$75,000Â A \$100,000Â A (1)FHLB borrowings are collateralized by a blanket floating lien on certain real estate secured loans, mortgage finance loans and certain pledged securities.(2)Unsecured revolving, non-amortizing line of credit with maturity date of February 8, 2026. Proceeds may be used for general corporate purposes, including funding regulatory capital infusions into the Bank. The loan agreement contains customary financial covenants and restrictions. No borrowings were made against this line of credit during the year ended months ended December 31, 2024 or 2023.The Company has long-term debt outstanding of \$660.3 million as of December 31, 2024, comprised of trust preferred securities and subordinated notes with maturity dates ranging from January 2026 to December 2036. See Note 8 - Short-Term Borrowings and Long-Term Debt in the accompanying notes to the consolidated financial statements included elsewhere in this report for additional information. The Company may consider raising additional capital, if needed, in public or private offerings of debt or equity securities to supplement deposits and meet its long-term funding needs.As the Company is a holding company and is a separate operating entity from the Bank, the Company's primary sources of liquidity are dividends received from the Bank and borrowings from outside sources. Banking regulations may limit the amount of dividends that may be paid by the Bank. See Note 10 - Regulatory Ratios and Capital in the accompanying notes to the consolidated financial statements included elsewhere in this report for additional information regarding dividend restrictions and Liquidity Risks included in Part I, Item 1A. Risk Factors.Periodically, based on market conditions and other factors, and subject to compliance with applicable laws and regulations and the terms of its existing indebtedness, the Company may repay, repurchase, exchange or redeem outstanding indebtedness, or otherwise enter into transactions regarding debt or capital structure. For example, the Company periodically evaluates and may engage in liability management transactions, including repurchases or redemptions of outstanding subordinated notes, which may be funded by the issuance of, or exchanges of, newly issued unsecured borrowings to actively manage the debt maturity profile and interest cost.Capital ResourcesThe Company's equity capital averaged \$3.3 billion for the year ended December 31, 2024 compared to \$3.1 billion for the same period in 2023. The Company has not paid any cash dividends on common stock since operations commenced and has no plans to do so in the foreseeable future.On January 17, 2024, the Company's board of directors authorized a share repurchase program under which the Company could repurchase up to \$150.0 million in shares of its outstanding common stock, excluding the effect of excise tax expense incurred on net stock repurchases. Remaining repurchase authorization under the January 18, 2023 share repurchase program was terminated upon authorization of this new program. During the year ended December 31, 2024, the Company repurchased 1,381,436 shares of its common stock for an aggregate purchase price, including excise tax expense, of \$81.5 million, at a weighted average price of \$58.57 per share.45On January 22, 2025, the Company's board of directors authorized a new share repurchase program under which the Company may repurchase up to \$200.0 million in shares of its outstanding common stock, excluding the effect of excise tax expense incurred on net stock repurchases. The share repurchase program expires on January 31, 2026, but may be suspended or discontinued at any time. Remaining repurchase authorization under the January 17, 2024 share repurchase program was terminated upon authorization of this new program.Any repurchases under the Company's repurchase program will be made in accordance with applicable securities laws from time to time in open market or private transactions. The extent to which the Company repurchases shares, and the timing of such repurchases, will be at management's discretion and will depend upon a variety of factors, including market conditions, the Company's capital position and amount of retained earnings, regulatory requirements and other considerations.For additional information on the Company's capital and stockholders' equity, see Note 10 - Regulatory Ratios and Capital, in the accompanying notes to the consolidated financial statements included elsewhere in this report.Critical Accounting EstimatesSEC guidance requires disclosure of critical accounting estimates.Â A The SEC defines critical accounting estimates as those estimates made in accordance with generally accepted accounting principles that involve a significant level of estimation uncertainty and have had or are reasonably likely to have a material impact on the financial condition or results of operations of the registrant.The Company follows financial accounting and reporting policies that are in accordance with accounting principles generally accepted in the United States. The more significant of these policies are summarized in Note 1 - Operations and Summary of Significant Accounting Policies in the notes to the consolidated financial statements included elsewhere in this report. Not all significant accounting policies require management to make difficult, subjective or complex judgments. However, the policy noted below could be deemed to meet the SEC's definition of a critical accounting estimate.Allowance for Credit LossesManagement considers the policies related to the allowance for credit losses as the most critical to the financial statement presentation. The total allowance for credit losses includes activity related to allowances calculated in accordance with Accounting Standards Codification 326, Credit Losses. The allowance for credit losses is established through a provision for credit losses charged to current earnings. The amount maintained in the allowance reflects management's continuing evaluation of the credit losses expected to be recognized over the life of the loans in the Company's portfolio. The allowance for credit losses on loans is a valuation account that is deducted from the loans' amortized cost basis to present the net amount expected to be collected on the loans. The allowance for credit losses on off-balance sheet financial instruments is recorded in other liabilities on the consolidated balance sheets. For purposes of determining the allowance for credit losses, the loan portfolio is segregated into pools first by portfolio segment and then by past due status or credit grade. Each pool is assigned a loss estimate, reflecting historical loss rates that incorporate probability of default and severity of losses over the estimated remaining life of the loans. Loans that do not share risk characteristics are evaluated on an individual basis and are not included in the collective (pool) evaluation. Management estimates the allowance balance using relevant available information from internal and external sources relating to past events, current conditions and reasonable and supportable forecasts. Modifications to loss estimates are made to incorporate a reasonable and supportable forecast of future losses at the pool level, as well as any necessary qualitative adjustments using a Portfolio Level Qualitative Factor (Â A PLQFÂ A) and/or a Portfolio Segment Level Qualitative Factor (Â A SLQFÂ A). A similar process is employed to calculate a reserve assigned to off-balance sheet financial instruments, specifically unfunded loan commitments and letters of credit. Modified loss estimates are assigned based on the balance of the commitments estimated to be outstanding at the time of default. The PLQF and SLQF are utilized to address factors that are not present in historical loss rates and are otherwise unaccounted for in the quantitative process. A reserve is recorded upon origination or purchase of a loan. See Summary of Credit Loss Experience above and Note 4 - Loans and Allowance for Credit Losses on Loans in the accompanying notes to the consolidated financial statements included elsewhere in this report for further discussion of the risk factors considered by management in establishing the allowance for credit losses.Management considers a range of macroeconomic scenarios in connection with the allowance estimation process. Within the various economic scenarios considered as of December 31, 2024, the quantitative estimate of the allowance for credit loss would increase by approximately \$139.6Â A million under sole consideration of the most severe downside scenario. The quoted sensitivity calculation reflects the sensitivity of the modeled allowance estimate to macroeconomic forecast data, but is absent of qualitative overlays and other qualitative adjustments that are part of the quarterly reserving process and does not necessarily reflect the nature and extent of future changes in the allowance for reasons including increases or decreases in qualitative adjustments, changes in the risk profile and size of the portfolio, changes in the severity of the macroeconomic scenario and the range of scenarios under management consideration.46ITEM 7A. Â A Â A QUANTITATIVE AND QUALITATIVE DISCLOSURE ABOUT MARKET RISKMarket risk represents the potential economic loss on trading and non-trading portfolios and financial instruments due to adverse price movements in markets including interest rates, foreign exchange rates, credit spreads, commodity prices and equity and related implied volatility levels. The Company is subject to market risk primarily through the effect of changes in interest rates on its portfolio of assets held for purposes other than trading and interest rate derivative instruments that are used for managing interest rate risk. In addition, the Company has exposure to market risk through its trading desks that engage in securities,

derivatives and foreign exchange transactions to support the capital raising, investing and hedging activities of customers. The Company may manage or reduce market risk through the use of hedging, short sale or other similar transactions intended to reduce market risk to be within tolerance levels designated by the Company's market risk management strategy. The Company uses Value-at-Risk ("VaR") as a means to measure, monitor, and limit aggregate market risk on the trading portfolio. VaR is a statistical risk measure estimating potential loss at the 95th percentile based on a one-year history of market risk factors associated with the trading portfolio. VaR provides a consistent cross-asset measure for risk profiles and allows for diversification benefit based on historical correlations across market moves. As of December 31, 2024, the Company's exposure through its trading desk does not pose a significant market risk to the Company. All statistical models involve a degree of uncertainty and VaR is calculated at a statistical confidence interval of the 95th percentile based on one-year daily historic market moves. Larger economic losses are possible, particularly during stressed macroeconomic and market conditions. The responsibility for managing market risk rests with the ALCO, which operates under policy guidelines established by the Company's board of directors. Oversight of the Company's compliance with the guidelines is the ongoing responsibility of the ALCO, with exceptions reported to the Executive Risk Committee and the board of directors, if necessary, on a quarterly basis.

Interest Rate Risk Management

The Company's interest rate sensitivity as of December 31, 2024 is illustrated in the following table. The table reflects rate-sensitive positions as of December 31, 2024 and is not necessarily indicative of positions on other dates. The table does not take into account the effect of the Company's derivatives designated as cash flow hedges. The balances of interest rate sensitive assets and liabilities are presented in the periods in which they next reprice to market rates or mature and are aggregated to show the interest rate sensitivity gap. The mismatch between repricings or maturities within a time period is commonly referred to as the "repricing gap" for that period. A positive gap (asset sensitive), where interest rate sensitive assets exceed interest rate sensitive liabilities, generally will result in the net interest margin increasing in a rising rate environment and decreasing in a falling rate environment. A negative gap (liability sensitive) will generally have the opposite results on the net interest margin. Certain variable rate loans have embedded floors which limit the decline in yield on those loans at times when market interest rates are extraordinarily low. The degree of asset sensitivity, spreads on loans and net interest margin may be reduced until rates increase by an amount sufficient to eliminate the effects of floors. The adverse effect of floors as market rates increase may also be offset by the positive gap, the extent to which rates on deposits and other funding sources lag increasing market rates for loans and changes in composition of funding. (in thousands)

	1-month	3-month	6-month	9-month	12-month	Long-term	Total
Assets	\$187,458A	\$183,652A	\$374,873A	\$3,750,132A	\$4,396,115A	\$21,046,263A	\$17,120A
Liabilities	\$199,105A	\$21,497A	\$892,234A	\$27,032A	\$65,925A	\$207,981A	\$743,993A
GAP	\$68,353A	\$161,675A	\$1,981,892A	\$3,379,000A	\$4,230,190A	\$20,959,282A	\$16,978,207A
Net Interest Income	\$17,266,936A	\$1,298,625A	\$360,596A	\$372,343A	\$19,298,517A	\$6,906,107A	\$931,928B
Cumulative GAP	\$68,353A	\$161,675A	\$1,981,892A	\$3,379,000A	\$4,230,190A	\$20,959,282A	\$16,978,207A
Non-interest bearing deposits	\$187,458A	\$183,652A	\$374,873A	\$3,750,132A	\$4,396,115A	\$21,046,263A	\$17,120A
Short-term borrowings	\$199,105A	\$21,497A	\$892,234A	\$27,032A	\$65,925A	\$207,981A	\$743,993A
Long-term debt	\$199,105A	\$21,497A	\$892,234A	\$27,032A	\$65,925A	\$207,981A	\$743,993A
Other	\$199,105A	\$21,497A	\$892,234A	\$27,032A	\$65,925A	\$207,981A	\$743,993A
Total	\$199,105A	\$21,497A	\$892,234A	\$27,032A	\$65,925A	\$207,981A	\$743,993A

(1) Available-for-sale securities (\$187,458A, \$183,652A, \$374,873A, \$3,750,132A, \$4,396,115A, \$21,046,263A, \$17,120A). (2) Total loans include gross loans held for investment and loans held for sale. (3) While a gap interest table is useful in analyzing interest rate sensitivity, an interest rate sensitivity simulation provides a better illustration of the sensitivity of earnings to changes in interest rates. Earnings are also affected by the effects of changing interest rates on the value of funding derived from non-interest bearing deposits and stockholders' equity. Management performs a sensitivity analysis to identify interest rate risk exposure on net interest income. Management also quantifies and measures interest rate risk exposure using a model to dynamically simulate the effect of changes in net interest income relative to changes in interest rates over the next twelve months based on different interest rate scenarios. These are a static rate scenario and "shock test" scenarios, as described below. These scenarios are based on interest rates as of the last day of a reporting period published by independent sources and incorporate relevant spreads of instruments that are actively traded in the open market. The Federal Reserve's federal funds target affects short-term borrowing; the prime lending rate, SOFR, Bloomberg Short Term Yield Index and other alternative indexes are the basis for most of the variable-rate loan pricing. The 10-year treasury rate is also monitored because of its effect on prepayment speeds for mortgage-backed securities. These are the Company's primary interest rate exposures. Interest rate derivative contracts may be used to manage exposure to adverse fluctuations in these primary interest rate exposures as is discussed in more detail under the heading Use of Derivatives to Manage Interest Rate and Other Risks below. For modeling purposes, the shock test scenarios as of December 31, 2024 and December 31, 2023 assume immediate parallel, sustained 100 and 200 basis point increases in interest rates as well as 100 and 200 basis point decreases in interest rates. The Company will continue to evaluate these scenarios as interest rates change. The Company's interest rate risk exposure model incorporates assumptions regarding the level of interest rate, including determinable maturity deposits (non-interest bearing deposits, interest bearing transaction accounts and savings accounts) and loan and security prepayment behaviors for a given level of market rate change. In the current environment of changing short-term rates, deposit pricing can vary by product and customer. These assumptions have been developed through a combination of historical analysis and projection of future expected pricing behavior. Changes in prepayment behavior of mortgage-backed securities and residential and commercial mortgage loans in each rate environment are captured using industry estimates of prepayment speeds for various coupon segments of the portfolio. The impact of these changes is factored into the simulation model results and indicated interest rate sensitivity as follows:

Scenario	Annualized Hypothetical Change in Net Interest Income
December 31, 2024 +200 basis points	6.8%
December 31, 2024 +100 basis points	3.2%
December 31, 2024 -100 basis points	-1.6%
December 31, 2024 -200 basis points	-6.8%

The simulations used to manage interest risk are based on numerous assumptions regarding the effect of changes in interest rates on the timing and extent of repricing characteristics, future cash flows and customer behavior. These assumptions are inherently uncertain and, as a result, the model cannot precisely estimate net interest income or precisely predict the impact of higher or lower interest rates on net interest income. Actual results will differ from simulated results due to timing, magnitude and frequency of interest rate changes as well as changes in market conditions, customer behavior and management strategies, among other factors.

Use of Derivatives to Manage Interest Rate and Other Risks

In the ordinary course of business, the Company enters into derivative transactions to manage various risks and to accommodate the business requirements of its customers. On the date the Company enters into a derivative contract, the derivative is designated as either a fair value hedge, cash flow hedge, net investment hedge, or a designation is not made as it is a customer-related transaction, an economic hedge for asset/liability risk management purposes or another stand-alone derivative created through the Company's operations. To manage the sensitivity of earnings and capital to interest rate, prepayment, credit, price and foreign currency fluctuations (asset and liability management positions), the Company may enter into derivative transactions. In addition, the Company enters into interest rate and foreign exchange derivative contracts to support the business requirements of its customers (customer-related positions). For additional information regarding derivatives, see Note 14 - Derivative Financial Instruments in the accompanying notes to the consolidated financial statements included elsewhere in this report.

ITEM 8. FINANCIAL STATEMENTS AND SUPPLEMENTARY DATA

Index to Consolidated Financial Statements

A Page Reference Report of Ernst & Young LLP, Independent Registered Public Accounting Firm (Ernst & Young LLP, Dallas, TX, Auditor Firm ID: 42)50Consolidated Balance Sheets as of December 31, 2024 and December 31, 202352Consolidated Statements of Income and Other Comprehensive Income as of Years ended December 31, 2024, 2023 and 202253Consolidated Statements of Stockholders' Equity as of Years ended December 31, 2024, 2023 and 202254Consolidated Statements of Cash Flows as of Years ended December 31, 2024, 2023 and 202255Notes to Consolidated Financial Statements5649Report of Independent Registered Public Accounting FirmTo the Stockholders and the Board of Directors of Texas Capital Bancshares, Inc.Opinion on the Financial StatementsWe have audited the accompanying consolidated balance sheets of Texas Capital Bancshares, Inc. (the Company) as of December 31, 2024, and 2023, the related consolidated statements of income and other comprehensive income, stockholders' equity and cash flows for each of the three years in the period ended December 31, 2024, and the related notes (collectively referred to as the "consolidated financial statements"). In our opinion, the consolidated financial statements present fairly, in all material respects, the financial position of the Company at December 31, 2024 and 2023, and the results of its operations and its cash flows for each of the three years in the period ended December 31, 2024, in conformity with U.S. generally accepted accounting principles. We also have audited, in accordance with the standards of the Public Company Accounting Oversight Board (United States) (PCAOB), the Company's internal control over financial reporting as of December 31, 2024, based on criteria established in Internal Control—Integrated Framework issued by the Committee of Sponsoring Organizations of the Treadway Commission (2013 framework), and our report dated February 11, 2025 expressed an unqualified opinion thereon. Basis for OpinionThese financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on the Company's financial statements based on our audits. We are a public accounting firm registered with the PCAOB and are required to be independent with respect to the Company in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB. We conducted our audits in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether due to error or fraud. Our audits included performing procedures to assess the risks of material misstatement of the financial statements, whether due to error or fraud, and performing procedures that respond to those risks. Such procedures included examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. Our audits also included evaluating the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audits provide a reasonable basis for our opinion. Critical Audit MatterThe critical audit matter communicated below is a matter arising from the current period audit of the financial statements that was communicated or required to be communicated to the audit committee and that: (1) relates to accounts or disclosures that are material to the financial statements and (2) involved our especially challenging, subjective or complex judgments. The communication of the critical audit matter does not alter in any way our opinion on the consolidated financial statements, taken as a whole, and we are not, by communicating the critical audit matter below, providing a separate opinion on the critical audit matter or on the account or disclosures to which it relates. Allowance for Credit Losses - LoansDescription of the MatterThe Company's loans held for investment portfolio totaled \$22.5 billion as of December 31, 2024, and the associated allowance for credit losses (ACL) was \$325.0 million. The ACL represents management's best estimate of expected credit losses over the contractual life of loans and for off-balance sheet commitments. The ACL is estimated using relevant available information relating to past events, current conditions, and reasonable and supportable forecasts, as well as qualitative adjustments using a Portfolio Level Qualitative Factor and/or Portfolio Segment Level Qualitative Factor (collectively the "qualitative factors"). The qualitative factors are used to bring the ACL to the level management believes is appropriate based on factors that are otherwise unaccounted for in the quantitative process. The ACL also includes reserves for loans evaluated on an individual basis, such as certain loans graded standard or worse. Management applies judgment in the determination and usage of the qualitative factors, and in the use of a single or a blend of forecast scenarios used to calculate the reasonable and supportable forecast. Auditing management's estimate of the ACL is complex due to the models utilized and involves a high degree of subjectivity due to the judgment required in evaluating management's determination and usage of the qualitative factors, and in the use of a single or blend of forecast scenarios used to calculate the reasonable and supportable forecast. How We Addressed the Matter in Our AuditOur considerations and procedures performed included evaluation of the process utilized by management to challenge the model results and determine the best estimate of the ACL as of the balance sheet date. We obtained an understanding of the Company's process for establishing the ACL, including determination and usage of the qualitative factors and determination of a single or blend of multiple

[illegible]

loss information are made for differences in current loan-specific risk characteristics such as differences in underwriting standards, portfolio mix, credit quality, or term, as well as for changes in macroeconomic conditions, such as changes in unemployment rates, gross domestic product, property values, or other relevant factors. The allowance for credit losses is comprised of reserves measured on a collective (pool) basis when similar risk characteristics exist. Loans that do not share risk characteristics are assigned a reserve based on an individual evaluation and are not included in the collective (pool) evaluation. For purposes of determining the collective (pool) allowance for credit losses, the loan portfolio is segregated into pools first by portfolio segment and then by past due status or credit grade. Each pool is assigned a loss estimate, reflecting historical loss rates that incorporate probability of default and severity of losses over the estimated remaining life of the loans. These loss estimates are then modified to incorporate a reasonable and supportable forecast of future losses at the pool level, as well as any necessary qualitative adjustments using a Portfolio Level Qualitative Factor (â€œPLQFâ€) 58and/or a Portfolio Segment Level Qualitative Factor (â€œSLQFâ€). A similar process is employed to calculate a reserve assigned to off-balance financial instruments, specifically unfunded loan commitments and letters of credit. Modified loss estimates are assigned based on the balance of the commitments estimated to be outstanding at the time of default. The PLQF and SLQF are utilized to address factors that are not present in historical loss rates and are otherwise unaccounted for in the quantitative process. The PLQF is used to apply a qualitative adjustment across the entire portfolio of loans, while the SLQF is designed to apply a qualitative adjustment across a single portfolio segment. Even though portions of the allowance may be allocated to specific loans, the entire allowance is available for any credit that, in managementâ€™s judgment, should be charged off. The Company generally uses a two-year forecast period, based on a single forecast scenario or a blend of multiple forecast scenarios, using variables management believes are most relevant to each portfolio segment. For periods beyond which management is able to develop reasonable and supportable forecasts, the Company reverts to the average historical loss rate, reflecting historical default probabilities and loss severities, using a reversion speed that approximates 1 to 2 years. The forecast period and scenario(s) used are reviewed on a quarterly basis and may be adjusted based on management's view of the current economic conditions and level of predictability the forecast can provide.Portfolio segments are used to pool loans with similar risk characteristics and align with the Companyâ€™s methodology for measuring expected credit losses. A summary of the primary portfolio segments is as follows:Commercial. The commercial loan portfolio is comprised of lines of credit for working capital, term loans, reserve-based loans to energy exploration and production companies, and leases to finance equipment and other business assets across a variety of industries. These loans are used for general corporate purposes including financing working capital, internal growth, and acquisitions and are generally secured by accounts receivable, inventory, oil and gas reserves, equipment and other assets of clientsâ€™ businesses.Mortgage Finance. Mortgage finance loans include legal ownership interests in mortgage loans that the Company purchases from unaffiliated mortgage originators, either directly or through a SPE structure, that are generally held for a period of less than 30 days and more typically 10-20 days before they are sold to an approved investor. Volumes fluctuate based on the level of market demand for the product and the number of days between purchase and sale of the loans, which can be affected by changes in overall market interest rates and housing demand and tend to peak at the end of each month. Mortgage finance loans are consistently underwritten based on standards established by the approved investors. Market conditions or events of default by an investor or originator could require that the Company repurchases the remaining interests in the mortgage loans and hold them beyond the expected 10-20 days.Commercial Real Estate (â€œCREâ€). The CRE portfolio is comprised of construction/development financing and limited term financing provided to professional real estate developers, owners/managers of commercial real estate projects and properties, and residential builders/developers. Collateral properties include office buildings, warehouse/distribution buildings, shopping centers, hotels/motels, senior living, apartment buildings, residential and commercial tract developments, and raw land or lots to be developed into single-family homes. The primary source of repayment on these loans is expected to come from the sale, permanent financing or lease of the real property collateral. The performance of these loans is impacted by fluctuations in collateral values, the ability of the borrower to obtain permanent financing, and, in the case of loans to residential builder/developers, volatility in consumer demand.Consumer. This category of loans is comprised of loans made to consumers for personal expenditures, first and second lien mortgages made for the purpose of purchasing or constructing 1-4 family residential dwellings and home equity revolving lines of credit.The Company has several pass credit grades that are assigned to loans based on varying levels of risk, ranging from credits that are secured by cash or marketable securities, to watch credits which have all the characteristics of an acceptable credit risk but warrant more than the normal level of monitoring. Within the criticized/classified credit grades are special mention, substandard and doubtful. Special mention loans are those that are currently protected by the sound worth and paying capacity of the borrower, but that are potentially weak and constitute an additional credit risk. These loans have the potential to deteriorate to a substandard grade due to the existence of financial or administrative deficiencies. Substandard loans have a well-defined weakness or weaknesses that jeopardizes the liquidation of the debt. They are characterized by the distinct possibility that the Company will sustain some loss if the deficiencies are not corrected. Some substandard loans are inadequately protected by the sound worth and paying capacity of the borrower and of the collateral pledged and may be considered impaired. Substandard loans can be accruing or can be on non-accrual depending on the circumstances of the individual loans. Loans classified as doubtful have all the weaknesses inherent in substandard loans with the added characteristics that the weaknesses make collection in full highly questionable and improbable. The possibility of loss is extremely high. All doubtful loans are on non-accrual.The methodology used in the estimation of the allowance, which is performed at least quarterly, is designed to be dynamic and responsive to changes in portfolio credit quality and forecasted economic conditions. Changes are reflected in the pool-basis allowance and in reserves assigned on an individual basis as the collectability of classified loans is evaluated with new 59information. As the Companyâ€™s portfolio has matured, historical loss ratios have been closely monitored. The review of the appropriateness of the allowance is performed by executive management and presented to the Audit Committee and Risk Committee of the board of directors for their review. The committees report to the board of directors as part of the board of directorsâ€™ quarterly review of the Companyâ€™s consolidated financial statements.When management determines that foreclosure is probable, and for certain collateral-dependent loans where foreclosure is not considered probable, expected credit losses are based on the estimated fair value of the collateral adjusted for selling costs, when appropriate. A loan is considered collateral-dependent when the borrower is experiencing financial difficulty and repayment is expected to be provided substantially through the operation or sale of the collateral.Expected credit losses are estimated over the contractual term of the loans, adjusted for expected prepayments when appropriate. The contractual term excludes expected extensions, renewals and modifications unless either of the following applies: management has a reasonable expectation that a loan will be restructured or the extension or renewal options are included in the borrower contract and are not unconditionally cancellable.The Company does not measure an allowance for credit losses on accrued interest receivable balances because these balances are written off in a timely manner as a reduction to interest income when loans are placed on non-accrual status as discussed above.Other Real Estate OwnedOther real estate owned (â€œOREOâ€), which is included in other assets on the consolidated balance sheet, consists of real estate that has been foreclosed. When foreclosure occurs, the acquired asset is recorded at fair value less selling costs, generally based on appraised value, which may result in partial charge-off of the loan through a charge to the allowance for credit losses, if necessary. Subsequent write-downs required for declines in value are recorded through a valuation allowance, or taken directly to the asset, and are recorded in other non-interest expense on the consolidated statements of income and other comprehensive income. Gains or losses on sale of OREO are recorded in other non-interest income on the consolidated statements of income and other comprehensive income.Goodwill and Other Intangible Assets, NetIntangible assets are acquired assets that lack physical substance but can be distinguished from goodwill because of contractual or other legal rights or because the asset is capable of being sold or exchanged either on its own or in combination with a related contract, asset or liability. The Company had \$1.5Â million of goodwill at both December 31, 2024 and December 31, 2023. Intangible assets with definite useful lives are amortized over their estimated life. No amortization expense related to intangible assets was recorded during the years ended December 31, 2024 or December 31, 2023, as compared to \$338,000 during the years ended December 31, 2022. Goodwill and intangible assets are tested for impairment at least annually or whenever changes in circumstances indicate the carrying amount of the assets may not be recoverable from future undiscounted cash flows. If impaired, the assets are recorded at fair value. In 2024 and 2023, the annual test of goodwill impairment was performed, and in both periods, no impairment was indicated.Premises and Equipment, NetPremises and equipment are stated at cost less accumulated depreciation and amortization. Depreciation is computed using the straight-line method over the estimated useful lives of the assets. Furniture and equipment are generally depreciated over three to five years, while leasehold improvements are generally depreciated over the term of their respective lease. Gains or losses on disposals of premises and equipment are included in other non-interest income on the consolidated statements of income and other comprehensive income.SoftwareCosts incurred in connection with development or purchase of internal use software and cloud computing arrangements, including in-substance software licenses, are capitalized. Amortization is computed on a straight-line basis over the estimated useful life of the asset, which generally ranges from one to five years. Capitalized software is included in other assets on the consolidated balance sheets.Financial Instruments with Off-Balance Sheet RiskThe Company has undertaken certain guarantee obligations in the ordinary course of business which include liabilities with off-balance sheet risk.The Company is a party to financial instruments with off-balance sheet risk in the normal course of business to meet the financing needs of its customers. These financial instruments include commitments to extend credit and standby letters of credit that involve varying degrees of credit risk in excess of the amount recognized on the consolidated balance sheets. The Companyâ€™s exposure to credit loss in the event of non-performance by the other party to these financial instruments is 60represented by the contractual amount of the instruments. The Company uses the same credit policies in making commitments and conditional obligations as it does for on-balance sheet instruments. The amount of collateral obtained, if deemed necessary, is based on managementâ€™s credit evaluation of the borrower.Commitments to extend credit are agreements to lend to a customer as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. Since many of the commitments may expire without being drawn upon, the total commitment amounts do not necessarily represent future cash requirements. The Company evaluates each customerâ€™s creditworthiness on a case-by-case basis. Commitments to extend credit generally do not include mortgage finance loan arrangements with mortgage loan originators (or SPEs), which are established as uncommitted â€œguidanceâ€ purchase and sale facilities under which the mortgage originator has no obligation to offer and the Company has no obligation to purchase interests in the mortgage loans subject to the arrangements.Standby letters of credit are conditional commitments issued by the Company to guarantee the performance of a customer to a third party. Those guarantees are primarily issued to support public and private borrowing arrangements. The credit risk involved in issuing letters of credit is essentially the same as that involved in extending loan facilities to customers.LeasesRight of use (â€œROUâ€) assets represent the Companyâ€™s right to use an underlying asset during the lease term and lease liabilities represent its obligation to make lease payments arising from the lease. Lease agreements may contain extension options which typically provide for an extension of a lease term at the then fair market rental rates. As these extension options are not generally considered reasonably certain of exercise, they are not included in the lease term. Operating leases relate primarily to real estate used for corporate offices and bank branches and finance leases relate primarily to equipment. The Company does not separate lease and non-lease components for real estate leases.For those leases with a term greater than one year, ROU assets and lease liabilities are recognized at lease commencement based on the present value of the remaining lease payments using a discount rate that represents the incremental borrowing rate on the effective date of the lease, which is based on the Companyâ€™s collateralized borrowing capabilities over a similar term as the related lease payments. ROU assets are further adjusted for lease incentives.Operating leases in which the Company is the lessee are recorded as operating lease ROU assets and operating lease liabilities, and are included in other assets and other liabilities, respectively, on the consolidated balance sheets. Operating lease expense, which is comprised of amortization of the ROU asset and the implicit interest accreted on the operating lease liability, is recognized on a straight-line basis over the lease term and recorded in net occupancy expense on the consolidated statements of income and other comprehensive income.Finance leases in which the Company is the lessee are recorded as finance lease ROU assets and finance lease liabilities and are included in premises and equipment, net, and other liabilities, respectively, on the consolidated balance sheets. Finance lease expense is comprised of amortization of the ROU asset, which is recognized on a straight-line basis over the lease term and recorded in net occupancy expense on the consolidated statements of income and other comprehensive income, and the implicit interest accreted on the operating lease liability, which is recognized using the effective interest method over the lease term and recorded in interest expense on the consolidated statements of income and other comprehensive income.Variable costs, such as maintenance expenses, parking and property and sales taxes, are expensed as they are incurred, and are recorded in net occupancy expense on the consolidated statements of income and other comprehensive income.Revenue RecognitionASC 606, Revenue from Contracts with Customers (â€œASC 606â€), establishes principles for reporting information about the nature, amount, timing and uncertainty of revenue and cash flows arising from the entity's contracts to provide goods or services to customers. The core principle requires an entity to recognize revenue to depict the transfer of goods or services to customers in an amount that reflects the consideration that it expects to be entitled to receive in exchange for those goods or services recognized as performance obligations are satisfied.The majority of the Companyâ€™s revenue-generating transactions are not subject to ASC 606, including revenue generated from financial instruments, such as loans, letters of credit, derivatives and investment securities, as these activities are subject to other GAAP discussed elsewhere within the Companyâ€™s disclosures. Descriptions of revenue-generating activities that are within the scope of ASC 606, which are presented in the income statements as components of non-interest income are as follows:â€¢Service charges on deposit accounts - these represent general service fees for monthly account maintenance and activity- or transaction-based fees and consist of transaction-based revenue, time-based revenue (service period), item-based revenue or some other individual attribute-based revenue. Revenue is recognized when the performance obligation is completed, which is generally monthly for account maintenance services or when a transaction has been 61completed (such as a stop payment). Payments for these activities are generally received at the time the performance obligations are satisfied.â€¢Wealth management and trust fee income - this represents monthly fees due from wealth management customers as consideration for managing the customersâ€™ assets. Wealth management and trust services include custody of assets, investment management, escrow services, fees for trust services and similar fiduciary activities. These fees are typically paid on a quarterly basis and recognized ratably throughout the quarter as the performance obligation is satisfied each month.â€¢Brokered loan fees - these represent fees for the administration and funding of purchased mortgage loan interests as well as facility renewal and application fees received from mortgage originators (or SPEs) related to mortgage finance loans. Revenue is recognized when the related mortgage loan interest is disposed (i.e., through sale or payoff) or upon receipt of the facility renewal or application. â€¢Investment banking and advisory fees - this includes fees for merger, acquisition, divestiture and restructuring advisory services, fees for securities underwriting activities and loan and security syndication fees. Advisory fees are generally earned as performance obligations of the advisory service are satisfied. Underwriting fees are generally recognized upon execution of the clientâ€™s issuance of debt or equity instruments. Loan syndication fees are generally recognized upon closing of a loan syndication transaction.â€¢Trading income - this includes fees for derivative transactions which are generally recognized when the derivative transaction occurs. Also included in trading income are realized and unrealized gains and losses recognized on the Companyâ€™s trading assets and liabilities. Realized gains and losses are generally recognized when a sale occurs and unrealized gains and losses are generally recognized monthly as the trading assets and liabilities are marked to fair value.â€¢Other non-interest income includes items such as letter of credit fees, bank owned life insurance income, dividends on FHLB and FRB stock and other general operating income, none of which are subject to the requirements of ASC 606. Also included in other non-interest income are interchange fees earned when commercial credit card clients process transactions through card networks. The Companyâ€™s performance obligations are generally complete when the transactions generating the fees are processed.Stock-based CompensationThe Company accounts for all stock-based compensation transactions in accordance with ASC 718, Compensation â€” Stock Compensation (â€œASC 718â€), which requires that stock compensation transactions be recognized as compensation expense over the requisite service period, with forfeitures recognized as they occur, on the consolidated statements of income and other comprehensive income based on their fair values on the measurement date, which is generally the date of the grant. As compensation expense is recognized, a deferred tax asset is recorded that represents an estimate of the future tax deduction from exercise or release of restrictions. At the time awards are exercised, cancelled, expire or restrictions are released, the Company recognizes an adjustment to income tax expense for the difference between the previously estimated tax deduction and the actual tax deduction realized.Income TaxesThe Company and its subsidiary file a consolidated federal income tax return. The Company utilizes the liability method in accounting for income taxes. Under this method, deferred tax assets and liabilities are determined based upon the difference between the values of the assets and liabilities as reflected in the financial statements and their related tax basis using enacted tax rates in effect for the year in which the differences are expected to be recovered or settled. As changes in tax law or rates are enacted, deferred tax assets and liabilities are adjusted through the provision for income taxes. A

valuation allowance is provided against deferred tax assets unless it is more likely than not that such deferred tax assets will be realized. Deferred tax assets, net, are included in other assets on the consolidated balance sheets. The tax effect of unrealized gains and losses on available-for-sale debt securities and derivative instruments designated as hedges is recorded to other comprehensive income and is not a component of income tax expense/(benefit). Unrecognized tax benefits for the uncertain portion of recorded tax benefits and related interest may result from the application of complex tax laws, rules, regulations and interpretations. Unrecognized tax benefits, as well as estimated penalties and interest, are assessed quarterly and may be adjusted through current income tax expense in future periods based on changing facts and circumstances, completion of examinations by taxing authorities or expiration of a statute of limitations.62Fair Values of Financial InstrumentsASC 820, Fair Value Measurements and Disclosures (â€œASC 820â€), defines fair value, establishes a framework for measuring fair value under GAAP and enhances disclosures about fair value measurements. The standard describes three levels of inputs that may be used to measure fair value as provided below.Level1 1A 1A 1A Quoted prices in active markets for identical assets or liabilities.Level2 2A 2A 2A Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.Level3 3A 3A 3A Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using pricing models, discounted cash flow methodologies, or similar techniques, as well as instruments for which the determination of fair values requires significant management judgment or estimation.Also required are disclosures of fair value information about financial instruments, whether or not recognized on the balance sheet, for which it is practical to estimate that value. In cases where quoted market prices are not available, fair values are based on estimates using present value or other valuation techniques. Those techniques are significantly affected by the assumptions used, including the discount rate and estimates of future cash flows. The disclosure of fair value information about financial instruments does not and is not intended to represent the fair value of the Company.The following are descriptions of the methods and significant assumptions used by the Company in estimating its fair value disclosures for financial instruments:Cash and Cash Equivalents, Variable Rate Loans, Variable Rate Short-term Borrowings and Variable Rate Long-term Debt The fair value of these financial instruments approximates carrying value. Investment SecuritiesThe fair value of the Companyâ€™s U.S. Treasury, U.S. government agency, residential mortgage-backed and commercial mortgage-backed securities are based on prices obtained from independent pricing services. The Companyâ€™s U.S. Treasury securities are valued based on quoted market prices for identical securities in an active market and are classified as Level 1 assets in the fair value hierarchy, while the Companyâ€™s U.S. government agency, residential mortgage-backed and commercial mortgage-backed securities are valued based on quoted market prices for the same or similar securities and are characterized as Level 2 assets in the fair value hierarchy. Management obtains documentation from the primary independent pricing service regarding the processes and controls applicable to pricing investment securities, and on a quarterly basis independently verify the prices that were received from the service provider using two additional independent pricing sources. CRT securities are valued using a discounted cash flow model, which utilizes Level 3 inputs, and are classified as Level 3 assets in the fair value hierarchy.Within the investment securities portfolio, the Company holds equity securities that consist of investments that qualify for consideration under the regulations implementing the Community Reinvestment Act and investments in exchange traded funds. Some of these equity securities are valued using quoted market prices for identical equity securities in an active market and are classified as Level 1 assets in the fair value hierarchy and others are traded in less active markets and are classified as Level 2 assets in the fair value hierarchy. Loans Held for SaleThe fair value for loans held for sale is derived from quoted market prices for similar loans, in which case they are characterized as Level 2 assets in the fair value hierarchy, or is derived from third party pricing models, in which case they are characterized as Level 3 assets in the fair value hierarchy.Securities Sold Not Yet PurchasedThe fair value for securities sold but not yet purchased is derived from quoted prices in active markets and are classified as Level 1 liabilities in the fair value hierarchy.Derivative Assets and LiabilitiesThe estimated fair value of derivative assets and liabilities is obtained from independent pricing services based on quoted market prices for similar derivative contracts and these financial instruments are characterized as Level 2 assets and liabilities in the fair value hierarchy. On a quarterly basis, management independently verifies the fair value using an additional independent pricing source.63Derivative Financial InstrumentsAll contracts that satisfy the definition of a derivative are recorded at fair value in other assets and other liabilities on the consolidated balance sheets, and the related cash flows are recorded in the operating activities section of the consolidated statement of cash flows. The Company records the derivatives on a net basis when a right of offset exists with a single counterparty that is subject to a legally enforceable master netting agreement.Non-Hedging DerivativesThe Company enters into interest rate derivative instruments with customers while at the same time entering into offsetting interest rate derivative instruments with another financial institution. These transactions allow the customer to effectively manage their exposure to a variable rate loan. Because the Company acts as an intermediary for its customers, changes in the fair value of the underlying derivative instruments substantially offset each other and do not have a material impact on the Companyâ€™s results of operations.The Company offers forward contract derivative instruments, such as to-be-announced U.S. agency residential mortgage-back securities, to its mortgage banking customers to allow the customers to mitigate exposure to market risks associated with the purchase or origination of mortgage loans. To mitigate the Companyâ€™s exposure to these forward contracts, the Company will enter into offsetting forward contracts, most typically with a financial institution. Any changes in fair value to the forward contract derivative instruments are recorded in trading income on the consolidated statements of income and other comprehensive income.The Company also offers foreign currency derivative instruments in which the Company enters into a contract with a customer to buy or sell a foreign currency at a future date for a specified price while at the same time entering into an offsetting contract with a financial institution to buy or sell the same currency at the same future date for a specified price. The transaction allows the customer to manage their exposure to foreign currency exchange rate fluctuations. Because the Company acts as an intermediary for its customers, changes in the fair value of the underlying derivative instruments substantially offset each other and do not have a material impact on the Companyâ€™s results of operations.Derivatives Designated as HedgesThe Company enters into interest rate derivative contracts that are designated as qualifying cash flow hedges to hedge the exposure to variability in expected future cash flows attributable to changes in a contractually specified interest rate. To qualify for hedge accounting, a formal assessment is prepared to determine whether the hedging relationship, both at inception and on an ongoing basis, is expected to be highly effective in achieving offsetting cash flows attributable to the hedged risk during the term of the hedge if a cash flow hedge. At inception a statistical regression analysis is prepared to determine hedge effectiveness. At each reporting period thereafter, a statistical regression or qualitative analysis is performed. If it is determined that hedge effectiveness has not been or will not continue to be highly effective, then hedge accounting ceases and any gain or loss in AOCI is recognized in earnings immediately. The cash flow hedges are recorded at fair value in other assets and other liabilities on the consolidated balance sheets with changes in fair value recorded in AOCI, net of tax. All related cash flows are reported in the operating activities section of the consolidated statement of cash flows. Amounts recorded to AOCI are reclassified into earnings in the same period in which the hedged asset or liability affects earnings and are presented in the same income statement line item as the earnings effect of the hedged asset or liability. Segment ReportingThe Company adopted Accounting Standards Update 2023-07 â€œSegment Reporting (Topic 280) - Improvement to Reportable Segment Disclosuresâ€ on January 1, 2024. The Company has determined that all of its banking divisions and subsidiaries meet the aggregation criteria of ASC 280, Segment Reporting, as its current operating model is structured whereby banking divisions and subsidiaries serve a similar base of primarily commercial clients utilizing a company-wide offering of similar products and services managed through similar processes and platforms that are collectively reviewed by the Companyâ€™s Chief Executive Officer, who has been identified as the chief operating decision maker (â€œCODMâ€). The CODM regularly assesses performance of the aggregated single operating and reporting segment and decides how to allocate resources based on net income calculated on the same basis as is net income reported in the Companyâ€™s consolidated statements of income and other comprehensive income. The CODM is also regularly provided with expense information at a level consistent with that disclosed in the Companyâ€™s consolidated statements of income and other comprehensive income.64(2) Earnings Per ShareThe following table presents the computation of basic and diluted earnings per share:Â Year ended December 31, (in thousands except share and per share data)202420232022Numerator:Net income\$77,508Â \$189,141Â \$332,478Â Preferred stock dividends17,250Â 17,250Â 17,250Â Net income available to common stockholders\$60,258Â \$171,891Â \$315,228Â Denominator:Basic earnings per common shareâ€ weighted average common shares46,559,668Â 48,054,935Â 50,457,746Â Effect of dilutive outstanding stock-settled awards429,536Â 555,271Â 588,996Â Dilutive earnings per common shareâ€ weighted average diluted common shares46,989,204Â 48,610,206Â 51,046,742Â Basic earnings per common share\$1.29Â \$3.58Â \$6.25Â Diluted earnings per common share\$1.28Â \$3.54Â \$6.18Â Anti-dilutive outstanding stock-settled awards\$Â \$97,368Â \$11,226Â (3) Investment SecuritiesThe following is a summary of the Companyâ€™s investment securities:Â (in thousands)Amortized Cost(1)Gross Unrealized GainsGross Unrealized LossesEstimated Fair ValueDecember 31, 2024Available-for-sale debt securities:U.S. Treasury securities\$280,137Â \$Â \$ (2,852)\$277,285Â Residential mortgage-backed securities3,195,145Â 7,200Â (168,302)\$3,034,043Â Commercial mortgage-backed securities206,830Â \$Â \$ (5,398)\$201,432Â CRT securities12,466Â \$Â \$ (540)\$11,926Â Total available-for-sale debt securities3,694,578Â 7,200Â (177,092)\$3,524,686Â Held-to-maturity debt securities:Residential mortgage-backed securities796,168Â \$Â \$ (117,994)\$678,174Â Total held-to-maturity debt securities796,168Â \$Â \$ (117,994)\$678,174Â Equity securities75,261Â Total investment securities(2)\$4,396,115Â December 31, 2023Available-for-sale debt securities:U.S. Treasury securities\$651,112Â \$Â \$ (14,639)\$636,473Â U.S. government agency securities125,000Â \$Â \$ (18,408)\$106,592Â Residential mortgage-backed securities2,782,734Â 540Â (312,442)\$2,470,832Â CRT securities13,636Â \$Â \$ (1,641)\$11,995Â Total available-for-sale debt securities3,572,482Â 540Â (347,130)\$3,225,892Â Held-to-maturity securities:Residential mortgage-backed securities865,477Â \$Â \$ (101,633)\$763,844Â Total held-to-maturity securities865,477Â \$Â \$ (101,633)\$763,844Â Equity securities151,825Â Total investment securities(2)\$4,143,194Â (1)Â \$Â \$ Excludes accrued interest receivable of \$13.8 million and \$9.5 million at December 31, 2024 and December 31, 2023, respectively, related to available-for-sale debt securities and \$1.3 million and \$1.4 million at December 31, 2024 and December 31, 2023, respectively, related to held-to-maturity debt securities that is recorded in accrued interest receivable and other assets on the consolidated balance sheets.(2)Â \$Â \$ Includes available-for-sale debt securities and equity securities at estimated fair value and held-to-maturity debt securities at amortized cost.65Debt SecuritiesDuring the third quarter of 2024, the Company sold available-for-sale debt securities with an amortized cost basis of \$1.2Â billion, realizing a loss of \$179.6Â million, and repositioned the proceeds into a purchase of available-for-sale residential mortgage-backed securities with an amortized cost basis of \$1.1Â billion. In the first quarter of 2023, the Company sold available-for-sale U.S. Treasury securities with an amortized cost of \$56.4Â million and realized a gain of \$489,000. The amortized cost and estimated fair value as of December 31, 2024, excluding accrued interest receivable, of available-for-sale and held-to-maturity debt securities are presented below by contractual maturity. Actual maturities may differ from contractual maturities of mortgage-backed securities because borrowers may have the right to call or prepay obligations with or without prepayment penalties.Available-for-saleHeld-to-maturity(in thousands)Amortized CostFair ValueAmortized CostFair ValueDue within one year\$184,536Â \$182,862Â \$Â \$Â \$ Due after one year through five years\$95,601Â \$94,423Â \$Â \$Â \$ Due after five years through ten years\$197,043Â \$191,957Â \$Â \$Â \$ Due after ten years\$3,217,398Â \$3,055,444Â \$796,168Â \$781,174Â Total\$3,694,578Â \$3,524,686Â \$796,168Â \$781,174Â The table below presents the weighted average yields for the Companyâ€™s available-for-sale debt securities for the year ended December 31, 2024. Weighted average yields are calculated based on amortized cost on a tax-exempt basis assuming a 21% federal tax rate, where applicable.U.S. Treasury securitiesResidential mortgage-backed securitiesCommercial mortgage-backed securitiesCRT securitiesDue within one year3.14Â %Â \$Â \$Â \$ Due after one year through five years3.12Â \$Â \$Â \$ Due after five years through ten years\$Â \$ 3.86Â \$ 4.68Â \$ 4.47Â Due after ten years\$Â \$ 4.55Â \$ 4.35Â \$Â \$ Total3.13Â \$ 4.45Â \$ 4.64Â \$ 4.47Â %The following table discloses the Companyâ€™s available-for-sale debt securities that have been in a continuous unrealized loss position for less than 12 months and those that have been in a continuous unrealized loss position for 12 or more months:Less Than 12 Months12 Months or LongerTotal(in thousands)Fair ValueUnrealized LossFair ValueUnrealized LossFair ValueUnrealized LossDecember 31, 2024U.S. Treasury securities\$Â \$Â \$Â \$Â \$ Residential mortgage-backed securities1,338,801Â (18,141)\$1,323,180Â (150,161)\$22,450,066Â (168,302)Commercial mortgage-backed securities201,432Â (5,398)\$196,034Â (201,432Â (5,398)CRT securities\$Â \$ 11,926Â (540)\$11,926Â (540)Total\$1,540,233Â (\$23,539)\$1,612,391Â (\$153,553)\$3,152,624Â (\$177,092)December 31, 2023U.S. Treasury securities\$Â \$Â \$Â \$Â \$ Residential mortgage-backed securities\$636,473Â (\$14,639)\$636,473Â (\$14,639)U.S. government agency securities\$Â \$ 106,592Â (18,408)\$106,592Â (18,408)Residential mortgage-backed securities910,999Â (19,751)\$1,501,340Â (292,691)\$2,412,339Â (312,442)CRT securities\$Â \$ 11,995Â (1,641)\$11,995Â (1,641)Total\$910,999Â (\$19,751)\$2,256,400Â (\$327,379)\$3,167,399Â (\$347,130)At December 31, 2024, the Company had 60 available-for-sale debt securities in an unrealized loss position, comprised of 6 U.S. Treasury securities, 46 residential mortgage-backed securities, 6 commercial mortgage-backed securities and two CRT securities. The unrealized losses on the available-for-sale debt securities were the result of changes in market interest rates compared to the date the securities were acquired rather than the credit quality of the issuers or underlying loans. The Company does not currently intend to sell and based on current conditions it does not believe it is likely that the Company will be required to sell these available-for-sale debt securities before recovery of the amortized cost of such securities in an unrealized loss position and has therefore recorded the unrealized losses related to this portfolio in AOCI. Held-to-maturity securities consist of government guaranteed securities for which no loss is expected. At December 31, 2024 and December 31, 2023, no allowance for credit losses was established for available-for-sale or held-to-maturity debt securities.66At December 31, 2024 and December 31, 2023, debt securities with carrying values of approximately \$940,000 and \$1.6 million, respectively, were pledged to secure certain customer deposits.Equity SecuritiesEquity securities consist of investments that qualify for consideration under the regulations implementing the Community Reinvestment Act and investments in exchange traded funds. The following is a summary of unrealized and realized gains/(losses) recognized on equity securities included in other non-interest income on the consolidated statements of income and other comprehensive income:Year Ended December 31,(in thousands)20242023Net gains/(losses) recognized during the period\$6,619Â \$3,571Â Less: Realized net gains/(losses) recognized on securities sold1,032Â (393)Unrealized net gains/(losses) recognized on securities still held\$5,587Â \$3,964Â (4) Loans and Allowance for Credit Losses on LoansLoans are summarized by portfolio segment as follows:(in thousands)December 31, 2024December 31, 2023Loans held for investment(1):Commercial\$11,145,591Â \$10,410,766Â Mortgage finance\$2,215,574Â \$3,978,328Â Commercial real estate\$5,616,282Â \$5,500,774Â Consumer\$65,376Â \$50,948Â Gross loans held for investment\$22,542,833Â \$20,420,816Â Unearned income (net of direct origination costs)(92,757)(80,258)Total loans held for investment\$22,450,066Â \$20,340,558Â Allowance for credit losses on loans(271,709)(249,973)Total loans held for investment, net\$22,178,357Â \$20,090,585Â Loans held for sale:Mortgage loans, at fair value\$Â \$ 706Â Non-mortgage loans, at lower of cost or fair value\$Â \$ 43,399Â Total loans held for sale\$Â \$ 44,105Â (1)Â \$Â \$ Excludes accrued interest receivable of \$107.3 million and \$118.1 million at December 31, 2024 and December 31, 2023, respectively, that is recorded in accrued interest receivable and other assets on the consolidated balance sheets.During the third quarter of 2024, the Company purchased a \$332.0Â million commercial loan portfolio, which included certain PCD loans. The following table provides a summary of PCD loans purchased and the associated credit loss reserve at acquisition date:(in thousands)TotalPar value (unpaid principal balance)\$20,139Â Allowance for credit losses on loans at acquisition(2,579)Non-credit premium22,448Â Purchase price\$20,008Â 67The following tables summarize gross loans held for investment by year of origination and internally assigned credit grades:(in thousands)202420232022202120202019and priorRevolving lines of creditRevolving lines of credit converted to term loansTotalDecember 31, 2024Commercial(1-7) Pass\$1,612,695Â \$1,156,414Â \$1,256,539Â \$307,590Â \$76,821Â \$169,974Â \$6,027,177Â \$12,040Â \$10,619,250Â (8) Special mention\$22,933Â 28,534Â 134,092Â 21,626Â 304,636,991,423Â \$Â \$ 304,847Â (9) Substandard - accruing\$623Â 44,901Â 51,536Â 7,855Â 3203Â 3,309Â 37,405Â \$Â \$ 145,930Â (9+) Non-accrual\$Â \$ 9,220Â 8,057Â \$Â \$ 360Â 23,708Â 34,219Â \$Â \$ 75,564Â Total commercial\$1,636,271Â \$1,238,889Â \$1,450,224Â \$337,071Â \$77,512Â \$203,360Â \$16,190,224Â \$12,040Â \$11,145,591Â Mortgage finance(1-7) Pass\$Â \$Â \$Â \$Â \$Â \$Â \$Â \$Â \$Â \$ Special mention\$Â \$Â \$Â \$Â \$Â \$Â \$Â \$Â \$Â \$ Non-accrual\$Â \$Â \$Â \$Â \$Â \$Â \$Â \$Â \$Â \$ Substandard - accruing\$Â \$Â \$Â \$Â \$Â \$Â \$Â \$Â \$Â \$ Non-accrual\$Â \$Â \$Â \$Â \$Â \$Â \$Â \$Â \$Â \$ Total mortgage finance\$Â \$Â \$Â \$Â \$Â \$Â \$Â \$Â \$Â \$ Commercial real estate(1-7)

[illegible]

management of current expected credit losses on their regulatory capital ratios (three-year transition option). In March 2020, the federal bank regulatory agencies issued an interim final rule that maintains the three-year transition option of the 2019 CECL Rule and also provides banking organizations that were required under GAAP to implement CECL before the end of 2020 the option to delay for two years an estimate of the effect of CECL on regulatory capital, relative to the incurred loss methodology's effect on regulatory capital, followed by a three-year transition period (five-year transition option). The Company adopted CECL on January 1, 2020 and has elected to utilize the five-year transition option. The ratios presented below include the effects of the election to utilize the five-year CECL transition described above.74Because the Bank had less than \$15.0Å billion in total consolidated assets as of DecemberÅ 31, 2009, it is allowed to continue to classify the trust preferred securities, all of which were issued prior to MayÅ 19, 2010, as Tier 1 capital.At the beginning of each of the last five years of the life of the Bank-issued fixed rate subordinated notes due 2026, the amount that is eligible to be included in Tier 2 capital is reduced by 20% of the original amount of the notes (net of redemptions). In 2024, the amount of the notes that qualify as Tier 2 capital has been reduced by 80%.The table below summarizes the Company's and the Bank's actual and required capital ratios under the Basel III Capital Rules and other standards. As shown in the table below, the Company's and Bank's capital ratios exceeded the regulatory definition of well capitalized as of DecemberÅ 31, 2024 and DecemberÅ 31, 2023.December 31, 2024December 31, 2023(dollars in thousands)Minimum Capital Required(2)Capital Required to be Well CapitalizedCapital AmountRatioCapital AmountRatioThe CompanyCET1 capital (to risk-weighted assets)7.00Å %N/A\$3,251,979Å 11.38Å %\$3,264,609Å 12.65Å %Tier 1 capital (to risk-weighted assets)8.50Å %6.00Å %\$3,661,979Å 12.82Å %\$3,674,609Å 14.24Å %Total capital (to risk-weighted assets)10.50Å %10.00Å %4,390,656Å 15.37Å %4,405,575Å 17.07Å %Tier 1 capital (to average assets)(1)4.00Å %N/A\$3,661,979Å 11.33Å %\$3,674,609Å 12.21Å %The BankCET1 capital (to risk-weighted assets)7.00Å %6.50Å %\$3,611,714Å 12.75Å %\$3,599,919Å 14.01Å %Tier 1 capital (to risk-weighted assets)8.50Å %8.00Å %\$3,611,714Å 12.75Å %\$3,599,919Å 14.01Å %Total capital (to risk-weighted assets)10.50Å %10.00Å %\$3,968,168Å 14.00Å %\$3,959,100Å 15.41Å %Tier 1 capital (to average assets)(1)4.00Å %5.00Å %\$3,611,714Å 11.27Å %\$3,599,919Å 12.00Å %(1)Å Å Å The Tier 1 capital ratio (to average assets) is not impacted by the Basel III Capital Rules; however, the Federal Reserve Board and the FDIC may require the Company and the Bank, respectively, to maintain a Tier 1 capital ratio (to average assets) above the required minimum.

(2)Å Å Å Percentages represent the minimum capital ratios plus, as applicable, the fully phased-in 2.5% CET1 capital buffer under the Basel III Capital Rules.(11) Stock-Based CompensationThe Company has a qualified retirement plan with a salary deferral feature designed to qualify under SectionÅ 401 of the Internal Revenue Code (Åthe 401(k) PlanÅ). The 401(k) Plan permits employees to defer a portion of their compensation. Matching contributions may be made in amounts and at times determined by the Company. These contributions were approximately \$13.8Å million, \$15.2Å million and \$13.3Å million for the years ended DecemberÅ 31, 2024, 2023 and 2022, respectively. Employees are eligible to participate in the 401(k) Plan when they meet certain requirements concerning minimum age and period of credited service. All contributions to the 401(k) Plan are invested in accordance with participant elections among certain investment options.The Company also offers a non-qualified deferred compensation plan for executives and key members of management in order to assist in attracting and retaining these individuals. Participants in the plan may elect to defer up to 75% of their annual salary and/or short-term incentive payout into deferral accounts that mirror the gains or losses of investments selected by the participants. The plan allows the Company to make discretionary contributions on behalf of a participant as well as matching contributions. The Company did not make any matching contributions in 2024, 2023, or 2022. All participant contributions to the plan and any related earnings are immediately vested and may be withdrawn upon the participant's separation from service, death or disability or upon a date specified by the participant. Salary deferrals are recorded as salaries and employee benefits expense on the consolidated statements of income with an offsetting payable to participants in other liabilities on the consolidated balance sheets.The Company has an Employee Stock Purchase Plan (Åthe ESPPPÅ). Employees are eligible for the ESPP when they meet certain requirements concerning period of credited service and minimum hours worked. Eligible employees may contribute between 1% and 10% of eligible compensation up to the SectionÅ 423 of the Internal Revenue Code limit of \$25,000. In 2006, stockholders approved the ESPP, which allocated 400,000 shares for purchase. As of DecemberÅ 31, 2024, 2023 and 2022, 231,505, 210,558 and 184,263 shares, respectively, had been purchased on behalf of employees under the ESPP.The Company has stock-based compensation plans under which equity-based compensation grants are made by the board of directors, or its designated committee. Grants are subject to vesting requirements and may be settled in shares of common stock or paid in cash. Under the plans, the Company may grant, among other things, non-qualified stock options, incentive stock options, restricted stock, restricted stock units (Åthe RSUsÅ), stock appreciation rights (Åthe SARsÅ), performance awards or any combination thereof to employees and non-employee directors. The Company has historically issued new shares to satisfy share unit conversions. A total of 1,400,000 shares are authorized for grant under the current plan. Total shares remaining available for grant under the current plan at DecemberÅ 31, 2024 were 249,423.75Å summary of the Company's SAR activity and related information is as follows. Grants of SARs include time-based vesting conditions that generally vest ratably over a period of five years.Å December 31, 2024December 31, 2023December 31, 2022Å SARsWeighted Average Exercise PriceSARsWeighted Average Exercise PriceSARsWeighted Average Exercise PriceSARsWeighted Average Exercise PriceOutstanding at beginning of yearÅ Å Å Å Å Å Å Å Å ExercisedÅ Å Å Å Å Å Å Å Å Vested and exercisable at year-endÅ Å Å Å Å Å Å Å Å Weighted average remaining contractual life of vested (in years)0.000,000.00Weighted average remaining contractual life of outstanding (in years)0.000,000.00Compensation expenseÅ Å Å Å Å Å Å Å Å Unrecognized compensation expenseÅ Å Å Å Å Å Å Å Å Intrinsic value of exercisedÅ Å Å Å Å Å Å Å Å \$64,000Å summary of the Company's stock-settled RSU activity and related information is as follows. Grants of stock-settled RSUs include time-based vesting conditions that generally vest ratably over a period of three years. Additionally, from time to time, grants of stock-settled RSUs with both time-based and performance-based vesting conditions are made that generally vest at the end of a three year period.Å December 31, 2024December 31, 2023December 31, 2022Å RSUsWeightedAverageGrant Date Fair ValueRSUsWeightedAverageGrant Date Fair ValueRSUsWeightedAverageGrant Date Fair ValueOutstanding at beginning of year1,081,679Å \$66.91Å 1,155,652Å \$61.12Å 1,206,862Å \$56.06Å Granted43,698Å \$40.43Å 45,323Å \$68.63Å 15,434Å \$58.15Å Vested(528,208)Å \$68.56Å (355,046)Å \$50.79Å (308,771)Å \$54.51Å Forfeited at year-end854,651Å \$67.48Å 1,081,679Å \$66.91Å 1,155,652Å \$61.12Å Compensation expense\$20,212,000Å \$24,200,000Å \$21,246,000Å Unrecognized compensation expense\$24,014,000Å \$28,585,000Å \$32,148,000Å Weighted average years over which unrecognized compensation expense is expected to be recognized1,761,892.31Fair value of shares vested during the year\$33,572,000Å \$18,117,000Å \$16,835,000Å Intrinsic value of shares vested during the year\$32,049,000Å \$20,125,000Å \$18,640,000Å The grant date fair value of stock-settled RSUs and performance awards that do not contain market conditions is equal to the market price of common stock on the grant date. The value of performance awards that include a market condition is estimated on the date of grant using a Monte Carlo simulation model with the following weighted average assumptions:December 31, 2024December 31, 2023December 31, 2022Risk-free interest rate4.41Å %4.14Å %1.56Å %Expected stock price volatility38.34Å %50.24Å %57.1Å %Simulation period2.87 years2.89 years2.89 years76Å summary of the Company's cash-settled RSU activity and related information is as follows. Grants of stock-settled RSUs include time-based vesting conditions that generally vest ratably over a period of three years. Since these units have a cash payout feature, they are accounted for under the liability method with related expense based on the stock price at period end.December 31, 2023December 31, 2022RSUs outstanding at beginning of yearÅ Å Å Å Å Å Å Å Å Granted226,864Å Å Å Å Vested(55)Å Å Å Å Å Å Å Å Å Forfeited(31,998)Å Å Å Å Å Å Å Å Å RSUs outstanding at year-end194,811Å Å Å Å Å Å Å Å Å Compensation expense\$4,481,000Å Å Å Å \$186,000Å Weighted average years over which unrecognized compensation expense is expected to be recognized2.190,000.12Income TaxesIncome tax expense/(benefit) consists of the following:Å Year ended DecemberÅ 31,(in thousands)202420232022Current:Federal\$37,878Å \$69,350Å \$109,370Å State7,761Å 5,888Å 7,302Å Total45,639Å 75,238Å 116,672Å Deferred:Federal(14,960)Å (16,540)Å (16,178)Å State(1,126)Å (1,244)Å (1,217)Å Total(16,086)Å (17,784)Å (17,395)Å Total expense:Federal22,918Å 5,810Å 93,192Å State6,635Å 4,644Å 6,085Å Total\$29,553Å \$57,454Å \$99,277Å The reconciliation of income tax at the U.S. federal statutory tax rate to income tax expense and effective tax rate is as follows:Å Year endedÅ DecemberÅ 31, Å 202420232022(dollars in thousands)AmountRateAmountRateU.S. statutory rates22,483Å 21Å %\$51,785Å 21Å %\$90,669Å 21Å %State taxes2,539Å 2Å %62,938Å 1Å %6,822Å 2Å %Tax-exempt income(1,471)Å (1)Å (350)Å Å Å % (1,061)Å Å Å %Tax credits(1,833)Å (2)Å (855)Å Å Å % (128)Å Å Å %Disallowed FDIC2,257Å 2Å %1,863Å 1Å %1,491Å Å Å %Disallowed compensation2,022Å 2Å %1,176Å Å Å %2,771Å 1Å %Uncertain tax positions recognized2,688Å 3Å %155Å Å Å %167Å Å Å %Other868Å 1Å %742Å Å Å % (1,454)Å (1)Å Total\$29,553Å 28Å %\$57,454Å 23Å %\$99,277Å 23Å %At DecemberÅ 31, 2024, 2023 and 2022, the Company had unrecognized tax benefits of 4.3Å million, \$1.0 million and \$889,000, respectively. If the income tax impacts from these tax positions are ultimately realized, such realization would not have a material impact on the income tax provision or effective tax rate.The Company is no longer subject to U.S. federal income tax examinations for years before 2021 or state and local income tax examinations for years before 2020.77The table below summarizes significant components of deferred tax assets and liabilities utilizing the applicable federal and state corporate income tax rates. Management believes it is more likely than not that all of the deferred tax assets will be realized.Å DecemberÅ 31,(in thousands)20242023Deferred tax assets:Allowance for credit losses\$73,394Å \$66,913Å Lease liabilities50,852Å 25,080Å Loan origination fees, net14,765Å 13,377Å Stock compensation6,518Å 6,216Å Non-accrual interest2,707Å 1,672Å Deferred compensation5,336Å 4,672Å Net unrealized losses in AOCI53,404Å 96,229Å Other6,108Å 6,069Å Total deferred tax assets\$213,084Å 220,228Å Deferred tax liabilities:Lease financing transactions(15,262)Å (9,741)Å Lease ROU assets(37,527)Å (21,225)Å Depreciation(1,513)Å (3,473)Å Other(460)Å (728)Å Total deferred tax liabilities\$(54,762)Å (35,167)Å Net deferred tax assets\$158,322Å \$185,061Å (13) Fair Value DisclosuresThe Company determines the fair market values of its assets and liabilities measured at fair value on a recurring and nonrecurring basis using the fair value hierarchy as prescribed in Accounting Standards Codification

monitored and adjusted on a regular basis for changes in the value of derivative instruments. At December 31, 2024, the Company had \$71.3A million in cash collateral pledged to counterparties included in interest bearing cash and cash equivalents on the consolidated balance sheet and \$31.0A million in cash collateral received from counterparties included in interest bearing deposits on the consolidated balance sheet. The comparative amounts at December 31, 2023, were \$119.0A million in cash collateral pledged to counterparties and \$42.3A million cash collateral received from counterparties. The Company also enters into credit risk participation agreements with financial institution counterparties for interest rate swaps related to loans in which the Company is either a participant or a lead bank. The risk participation agreements entered into by the Company as a participant bank provide credit protection to the financial institution counterparty should the borrower fail to perform on its interest rate derivative contract with that financial institution. The Company is party to 17 risk participation agreements where it acts as a participant bank with a notional amount of \$228.6A million at December 31, 2024, compared to 14 risk participation agreements with a notional amount of \$230.7A million at December 31, 2023. The maximum estimated exposure to these agreements, assuming 100% default by all obligors, was approximately \$4.1A million at December 31, 2024 and \$4.5A million at December 31, 2023. The fair value of these exposures was insignificant to the consolidated financial statements at both December 31, 2024 and December 31, 2023. Risk participation agreements entered into by the Company as the lead bank provide credit protection should the borrower fail to perform on its interest rate derivative contract. The Company is party to 25 risk participation agreements where the Company acts as the lead bank having a notional amount of \$349.5A million at December 31, 2024, compared to 15 agreements having a notional amount of \$204.8A million at December 31, 2023. Derivatives Designated as Cash Flow Hedges The Company enters into interest rate derivative contracts that are designated as qualifying cash flow hedges to hedge the exposure to variability in expected future cash flows attributable to changes in a contractually specified interest rate. During the year ended December 31, 2024, the Company recorded \$28.7 million in unrealized losses to adjust its cash flow hedges to fair value, which was recorded net of tax to AOCI, and reclassified \$66.9 million from AOCI as a decrease to interest income on loans. Based on current market conditions, the Company estimates that during the next 12 months, an additional \$22.5A million related to active and terminated hedges will be reclassified from AOCI as a decrease to interest income. As of December 31, 2024, the maximum length of time over which forecasted transactions are hedged is 1.17 years. (15) Accumulated Other Comprehensive Income The following table provides the change in OCI by component: (in thousands) Cash Flow Hedges Available for Sale Securities Held-to-Maturity Securities Total Year Ended December 31, 2024 Beginning balance \$(45,749) \$(273,806) \$(42,449) \$(362,004) Change in unrealized gain/(loss) (28,672) (2,883) \$ (31,555) Amounts reclassified into net income 66,852A 179,581A 6,844A 253,777A Total other comprehensive income/(loss) 38,180A 176,698A 6,844A 221,722A Income tax expense/(benefit) 7,706A 34,423A 696A 42,825A Total other comprehensive income/(loss), net of tax 30,474A 142,275A 6,148A 178,897A Ending balance \$(15,275) \$(131,531) \$(36,301) \$(183,107) Year Ended December 31, 2023 Beginning balance \$(66,394) \$(304,309) \$(48,240) \$(418,943) Change in unrealized gain/(loss) (34,778) 39,101A \$ 4,323A Amounts reclassified into net income 60,911A (489) 7,330A 67,752A Total other comprehensive income/(loss) 26,133A 38,612A 7,330A 72,075A Income tax expense/(benefit) 5,488A 8,109A 1,539A 15,136A Total other comprehensive income/(loss), net of tax 20,645A 30,503A 5,791A 56,939A Ending balance \$(45,749) \$(273,806) \$(42,449) \$(362,004) (16) Related Party Transactions During 2024 and 2023, the Company had transactions with its directors, executive officers and their affiliates. These transactions were made in the ordinary course of business and include extensions of credit and deposit transactions, all made on substantially the same terms as the then prevailing market and credit terms extended to other customers. (17) Parent Company Only Summarized financial information for Texas Capital Bancshares, Inc. are as follows: Balance Sheet December 31, (in thousands) 2024 2023 Assets Cash and cash equivalents \$205,377A \$301,672A Investment securities 38,683A 18,845A Investment in subsidiaries 3,604,699A 3,306,095A Other assets 29,389A 55,949A Total assets \$3,878,148A \$3,682,561A Liabilities and Stockholders' Equity Liabilities: Other liabilities \$50,050A \$23,695A Long-term debt 485,629A 485,191A Total liabilities \$535,679A \$508,886A Stockholders' Equity: Preferred stock 300,000A 300,000A Common stock 155,511A Additional paid-in capital 1,056,719A 1,045,576A Retained earnings 2,470,184A 2,409,926A Treasury stock (301,842) (220,334) Accumulated other comprehensive income/(loss) (183,107) (362,004) Total stockholders' equity \$3,342,469A \$3,173,675A Total liabilities and stockholders' equity \$3,878,148A \$3,682,561A Statement of Income Year ended December 31, (in thousands) 2024 2023 Interest on notes receivable \$2A \$2,167A \$3,250A Dividend income 685A 7,671A 10,529A Other income 148A (94) 9A Total income 835A 9,744A 13,788A Interest expense 23,925A 23,714A 19,721A Salaries and benefits 922A 835A 782A Legal and professional 2,005A 1,504A 1,583A Other non-interest expense 2,072A 1,823A 1,636A Total expense 28,924A 27,876A 23,722A Loss before income taxes and equity in undistributed income of subsidiary (28,089) (18,132) (9,934) Income tax benefit (8,102) (4,537) (2,282) Loss before equity in undistributed income of subsidiary (19,987) (13,595) (7,652) Equity in undistributed income of subsidiary 97,495A 201,189A 337,946A Net income 77,508A 187,594A 330,294A Preferred stock dividends 17,250A 17,250A 17,250A Net income available to common stockholders \$60,258A \$170,344A \$313,044A Statements of Cash Flows Year ended December 31, (in thousands) 2024 2023 2022 Operating Activities Net income \$77,508A \$187,594A \$330,294A Adjustments to reconcile net income to net cash provided by/(used in) operating activities: Equity in undistributed income of subsidiary (97,495) (201,189) (337,946) Depreciation and amortization 438A 437A 438A Net (gain)/loss recognized on equity securities (4,395) (508) \$A Changes in operating assets and liabilities: Accrued interest receivable and other assets 26,560A 37,446A (2,095) Accrued interest payable and other liabilities 26,355A 16,941A 3,086A Net cash provided by/(used in) operating activities 28,971A 40,721A (6,223) Investing Activities Sales/(purchases) of equity securities, net (15,443) (18,337) \$A Repayments of investments in/(advances to) subsidiaries (2,000) 160,000A (50,000) Net cash provided by/(used in) investing activities (17,443) 141,663A (50,000) Financing Activities Issuance of stock related to stock-based awards (9,065) (4,215) (4,209) Preferred stock dividends paid (17,250) (17,250) (17,250) Repurchase of common stock (81,508) (105,024) (115,302) Net cash used in financing activities (107,823) (126,489) (136,761) Net increase/(decrease) in cash and cash equivalents (96,295) 55,895A (192,984) Cash and cash equivalents at beginning of year 301,672A 245,777A 438,761A Cash and cash equivalents at end of year 205,377A \$301,672A \$245,777A (18) New Accounting Standards Accounting Standards Update 2023-09 Accounting Standards Update 2023-09 Income Taxes (Topic 740) - Improvements to Income Tax Disclosures (ASU 2023-09A) enhances the transparency and decision usefulness of income tax disclosures. ASU 2023-09 will require disaggregated information about a reporting entity's effective tax rate reconciliation as well as information on income taxes paid. Entities will also be required to disclose income/(loss) from continuing operations before income tax expense/(benefit) disaggregated between domestic and foreign, as well as income tax expense/(benefit) from continuing operations disaggregated by federal, state and foreign. ASU 2023-09 is effective January 1, 2025 and is not expected to have a significant impact on the Company's financial statement disclosures. 83 Accounting Standards Update 2024-01 Compensation - Stock Compensation (Topic 718) - Scope Application of Profits Interest and Similar Awards (ASU 2024-01A) clarifies how an entity determines whether a profits interest or similar award is within the scope of Topic 718 or is not a share-based payment arrangement and therefore within the scope of other guidance. ASU 2024-01 provides an illustrative example with multiple fact patterns and also amends certain language in the Scope and Scope Exceptions sections of Topic 718 to improve its clarity and operability without changing the guidance. Entities can apply the amendments either retrospectively to all prior periods presented in the financial statements or prospectively to profits interest and similar awards granted or modified on or after the date of adoption. If prospective application is elected, an entity must disclose the nature of and reason for the change in accounting principle. ASU 2024-01 is effective January 1, 2025, including interim periods, and is not expected to have a significant impact on the Company's financial statements. Accounting Standards Update 2024-02 Codification Improvements (ASU 2024-02A) amends the Codification to remove references to various concepts statements and impacts a variety of topics in the Codification. The amendments apply to all reporting entities within the scope of the affected accounting guidance, but in most instances the references removed are extraneous and not required to understand or apply the guidance. Generally, the amendments in ASU 2024-02 are not intended to result in significant accounting changes for most entities. ASU 2024-02 is effective January 1, 2025 and is not expected to have a significant impact on the Company's financial statements. Accounting Standards Update 2024-03 Income Statement Reporting Comprehensive Income - Expense Disaggregation Disclosures (Subtopic 220-40): Disaggregation of Income Statement Expenses (ASU 2024-03A) improves financial reporting by requiring that public business entities disclose additional information about specific expense categories (certain costs and expenses) in the notes to the financial statements. ASU 2024-03 is effective January 1, 2026 and is not expected to have a significant impact on the Company's financial statements. Accounting Standards Update 2024-04 Debt - Debt with Conversion and Other Options (Subtopic 470-20) (ASU 2024-04A) clarifies wither the settlement of convertible debt, including debt containing cash conversion features at terms that are different from the terms included in the existing debt instrument, should be accounted for as an induced conversion or a debt extinguishment. ASU 2024-04 is effective for public business entities January 1, 2025 and is not expected to have a significant impact on the Company's financial statements. ITEM 9A A A A CHANGES IN AND DISAGREEMENTS WITH ACCOUNTANTS ON ACCOUNTING AND FINANCIAL DISCLOSURES None. ITEM 9A A A A CONTROLS AND PROCEDURES Evaluation of Disclosure Controls and Procedures Management, with the supervision and participation of the Chief Executive Officer and Chief Financial Officer, has evaluated the effectiveness of the design and operation of the disclosure controls and procedures (as defined in Rules 13a-15(e) and 15d-15(e) under the Securities Exchange Act of 1934, as amended (the Exchange Act)) as of the end of the period covered by this report. Based upon that evaluation, the Chief Executive Officer and Chief Financial Officer have concluded that, as of the end of such period, disclosure controls and procedures were effective in recording, processing, summarizing and reporting, on a timely basis, information required to be disclosed in the reports that the Company files or submits under the Exchange Act and were effective in ensuring that information required to be disclosed in the reports filed or submitted under the Exchange Act is accumulated and communicated to the Company's management, including the Chief Executive Officer and Chief Financial Officer, as appropriate to allow timely decisions regarding required disclosure. Changes in Internal Control over Financial Reporting There were no changes in the internal control over financial reporting (as defined in Rules 13a-15(e) and 15d-15(f) under the Exchange Act) during the period covered by this report that have materially affected, or are reasonably likely to materially affect, the Company's internal control over financial reporting. Management's Report on Internal Control over Financial Reporting The management of the Company is responsible for establishing and maintaining adequate internal control over financial reporting. The internal control over financial reporting is a process designed under the supervision of the Chief Executive Officer and Chief Financial Officer to provide reasonable assurance regarding the reliability of financial reporting and the preparation of the financial statements for external purposes in accordance with generally accepted accounting principles. As of December 31, 2024, management assessed the effectiveness of the Company's internal control over financial reporting based on the criteria for effective internal control over financial reporting established in the Internal Control Integrated Framework (2013), as issued by the Committee of Sponsoring Organizations (COSO) of the Treadway Commission. Based on the assessment, management determined that the Company maintained effective internal control over financial reporting as of December 31, 2024. Ernst & Young LLP, the independent registered public accounting firm that audited the consolidated financial statements of the Company included in this Annual Report on Form 10-K, has issued an audit report on the effectiveness of the Company's internal control over financial reporting as of December 31, 2024. The report, which expresses an unqualified opinion on the effectiveness of the Company's internal control over financial reporting as of December 31, 2024, is included in this Item under the heading Report of Independent Registered Public Accounting Firm. Report of Independent Registered Public Accounting Firm To the Stockholders and the Board of Directors of Texas Capital Bancshares, Inc. Opinion on Internal Control Over Financial Reporting We have audited Texas Capital Bancshares, Inc.'s internal control over financial reporting as of December 31, 2024, based on criteria established in the Internal Control Integrated Framework issued by the Committee of Sponsoring Organizations of the Treadway Commission (2013 framework) (the COSO criteria). In our opinion, Texas Capital Bancshares, Inc. (the Company) maintained, in all material respects, effective internal control over financial reporting as of December 31, 2024, based on the COSO criteria. We also have audited, in accordance with the standards of the Public Company Accounting Oversight Board (United States) (PCAOB), the consolidated balance sheets of the Company as of December 31, 2024 and 2023, the related consolidated statements of income and other comprehensive income, stockholders' equity and cash flows for each of the three years in the period ended December 31, 2024, and the related notes and our report dated February 11, 2025 expressed an unqualified opinion thereon. Basis for Opinion The management of the Company's management is responsible for maintaining effective internal control over financial reporting and for its assessment of the effectiveness of internal control over financial reporting included in the accompanying Management's Report on Internal Control over Financial Reporting. Our responsibility is to express an opinion on the Company's internal control over financial reporting based on our audit. We are a public accounting firm registered with the PCAOB and are required to be independent with respect to the Company in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB. We conducted our audit in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether effective internal control over financial reporting was maintained in all material respects. Our audit included obtaining an understanding of internal control over financial reporting, assessing the risk that a material weakness exists, testing and evaluating the design and operating effectiveness of internal control based on the assessed risk, and performing such other procedures as we considered necessary in the circumstances. We believe that our audit provides a reasonable basis for our opinion. Definition and Limitations of Internal Control Over Financial Reporting A company's internal control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorizations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements. Because of its inherent limitations, internal control over financial reporting may not prevent or detect misstatements. Also, projections of any evaluation of effectiveness to future periods are subject to the risk that controls may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate. /s/ Ernst & Young LLP Dallas, TX February 11, 2025 86 ITEM 9B A A A OTHER INFORMATION None. ITEM 9C A A A DISCLOSURE REGARDING FOREIGN JURISDICTIONS THAT PREVENT INSPECTIONS None. ITEM 10 A A A DIRECTORS, EXECUTIVE OFFICERS AND CORPORATE GOVERNANCE The information regarding Directors under the subheadings Election of Directors, Qualifications Required of All Directors and Director Nominees under the principal heading Governance; the information regarding Executive Officers under the subheading Executive Officers under the principal heading Executive Compensation; the information regarding the Code of Business Conduct under the principal heading Governance; the information under the subheading Delinquent Section 16(a) Reports under the principal heading Stock Ownership Information; the information regarding the Audit Committee under the subheading Committees of the Board under the principal heading Governance; and the information regarding the Insider Trading Policy under the subheading Compensation and Other Policies - Insider Trading and Anti-Hedging / Anti-Pledging Policy under the principal heading Executive Compensation in the Company's 2025 Proxy Statement is incorporated herein by reference. ITEM 11 A A A EXECUTIVE COMPENSATION The information under the subheading Director Compensation under the principal heading Governance and the information under the subheadings Compensation Discussion and Analysis, Compensation Committee Report, Compensation Tables, Compensation Committee Interlocks and Insider Participation, 2024 CEO Pay Ratio and 2024 Pay Versus Performance under the principal heading Executive Compensation in the Company's 2025 Proxy Statement is incorporated herein by reference. ITEM 12 A A A SECURITY OWNERSHIP OF CERTAIN BENEFICIAL OWNERS AND MANAGEMENT AND RELATED STOCKHOLDER MATTER The information under the subheading Equity Compensation Plan Information under the principal heading Executive Compensation and the information under the principal heading Stock Ownership Information in the Company's 2025 Proxy Statement is incorporated herein by reference. ITEM 13 A A A CERTAIN RELATIONSHIPS AND RELATED TRANSACTIONS, AND DIRECTOR INDEPENDENCE The information under the subheading Director Nominees under the principal heading Governance and the information under the subheading Indebtedness of Management and Related Party Transactions under the principal heading Executive Compensation in the Company's 2025 Proxy Statement is incorporated herein by reference. ITEM 14 A A A PRINCIPAL ACCOUNTING FEES AND SERVICES The information regarding Audit Fees, Audit-Related Fees, Tax Fees, All Other Fees and Audit Committee Pre-Approval of Audit and Pre-Approval of Audit and Permissible Non-Audit Services of Independent Auditors under the subheading Proposal 20 Ratification of Appointment of Ernst & Young LLP as the Company's Independent

registered Public Accounting Firm and under the principal heading "Audit Matters" in the Company's 2025 Proxy Statement is incorporated herein by reference. ITEM 4. A. A. A. A. EXHIBITS, FINANCIAL STATEMENT SCHEDULES(a) Documents filed as part of this report(1) All financial statementsThe Company's consolidated financial statements and related report of its independent registered public accounting firm required in response to this Item are incorporated by reference from Item 8 of this Report.(2) All financial statements required by Item 8None are applicable because the required information has been incorporated in the Company's consolidated financial statements and notes thereto which are incorporated in this report by reference.(3) Exhibits873.1Certificate of Incorporation, which is incorporated by reference to Exhibit 3.1 to the Company's Registration Statement on Form 10 dated August 24, 20003.2Certificate of Amendment of Certificate of Incorporation, which is incorporated by reference to Exhibit 3.2 to the Company's Registration Statement on Form 10 dated August 24, 20003.3Certificate of Amendment of Certificate of Incorporation, which is incorporated by reference to Exhibit 3.3 to the Company's Registration Statement on Form 10 dated August 24, 20003.4Certificate of Amendment of Certificate of Incorporation, which is incorporated by reference to Exhibit 3.4 to the Company's Registration Statement on Form 10 dated August 24, 20003.5Certificate of Amendment of Certificate of Incorporation, which is incorporated by reference to Exhibit 3.1 to the Company's Quarterly Report on Form 10-Q dated October 30, 20083.6Amended and Restated Bylaws of Texas Capital Bancshares, Inc. which is incorporated by reference to Exhibit 3.1 to the Company's Quarterly Report on Form 10-Q dated October 22, 20203.7Certificate of Designation of 5.75% Non-Cumulative Perpetual Preferred Stock, Series B, which is incorporated by reference to Exhibit 3.1 to the Company's Current Report on Form 8-K dated March 3, 20214.1Description of Capital Stock registered pursuant to Section 12 of the Securities Exchange Act of 1934 and is incorporated by reference to Exhibit 4.1 to the Company's Current Report on Form 8-K dated April 19, 20224.2Certificate of Trust of Texas Capital Bancshares Statutory Trust I, dated November 12, 2002 which is incorporated by reference to Exhibit 3.1 to the Company's Current Report on Form 8-K dated December 4, 20224.3Amended and Restated Declaration of Trust by and among State Street Bank and Trust Company of Connecticut, National Association, Texas Capital Bancshares, Inc. and Joseph M. Grant, Raleigh Hortenstein III and Gregory B. Hultgren, dated November 19, 2002 which is incorporated by reference to Exhibit 3.3 to the Company's Current Report on Form 8-K dated December 4, 20224.4Indenture dated November 19, 2002 which is incorporated by reference to Exhibit 4.1 to the Company's Current Report on Form 8-K dated December 4, 20224.5Guarantee Agreement between Texas Capital Bancshares, Inc. and State Street Bank and Trust of Connecticut, National Association dated November 19, 2002, which is incorporated by reference to Exhibit 4.2 to the Company's Current Report on Form 8-K dated December 4, 20224.6Certificate of Trust of Texas Capital Statutory Trust II, which is incorporated by reference to Exhibit 3.1 to the Company's Current Report on Form 8-K dated June 11, 20034.7Amended and Restated Declaration of Trust by and among Wilmington Trust Company, Texas Capital Bancshares, Inc., and Joseph M. Grant and Gregory B. Hultgren, dated April 10, 2003, which is incorporated by reference to Exhibit 3.3 to the Company's Current Report on Form 8-K dated June 11, 20034.8Indenture between Texas Capital Bancshares, Inc. and Wilmington Trust Company, dated April 10, 2003, which is incorporated by reference to Exhibit 4.1 to the Company's Current Report on Form 8-K dated June 11, 20034.9Guarantee Agreement between Texas Capital Bancshares, Inc. and Wilmington Trust Company, dated April 10, 2003, which is incorporated by reference to Exhibit 4.2 to the Company's Current Report on Form 8-K dated June 11, 20034.10Amended and Restated Declaration of Trust for Texas Capital Statutory Trust III by and among Wilmington Trust Company, as Institutional Trustee and Delaware Trustee, Texas Capital Bancshares, Inc. as Sponsor, and the Administrators named therein, dated as of October 6, 2005, which is incorporated by reference to Exhibit 10.1 to the Company's Current Report on Form 8-K dated October 13, 20054.11Indenture between Texas Capital Bancshares, Inc., as Issuer, and Wilmington Trust Company, as Trustee, for Fixed/Floating Rate Junior Subordinated Deferrable Interest Debentures, dated as of October 6, 2005, which is incorporated by reference to Exhibit 10.2 to the Company's Current Report on Form 8-K dated October 13, 20054.12Guarantee Agreement between Texas Capital Bancshares, Inc. and Wilmington Trust Company, dated as of October 6, 2005, which is incorporated by reference to Exhibit 10.3 to the Company's Current Report on Form 8-K dated October 13, 20054.13Amended and Restated Declaration of Trust for Texas Capital Statutory Trust IV by and among Wilmington Trust Company, as Institutional Trustee and Delaware Trustee, Texas Capital Bancshares, Inc. as Sponsor, and the Administrators named therein, dated as of April 28, 2006, which is incorporated by reference to Exhibit 10.1 to the Company's Current Report on Form 8-K dated May 3, 20066884.14Indenture between Texas Capital Bancshares, Inc., as Issuer, and Wilmington Trust Company, as Trustee, for Floating Rate Junior Subordinated Deferrable Interest Debentures dated as of April 28, 2006, which is incorporated by reference to Exhibit 10.2 to the Company's Current Report on Form 8-K dated May 3, 200664.15Guarantee Agreement between Texas Capital Bancshares, Inc. and Wilmington Trust Company, dated as of April 28, 2006, which is incorporated by reference to Exhibit 10.3 to the Company's Current Report on Form 8-K dated May 3, 200664.16Amended and Restated Trust Agreement for Texas Capital Statutory Trust V by and among Wilmington Trust Company, as Property Trustee and Delaware Trustee, Texas Capital Bancshares, Inc., as Depositor, and the Administrative Trustees named therein, dated as of September 29, 2006, which is incorporated by reference to Exhibit 10.1 to the Company's Current Report on Form 8-K dated October 5, 200664.17Junior Subordinated Indenture between Texas Capital Bancshares, Inc. and Wilmington Trust Company, as Trustee, for Floating Rate Junior Subordinated Note dated as of September 29, 2006, which is incorporated by reference to Exhibit 10.2 to the Company's Current Report on Form 8-K dated October 5, 200664.18Guarantee Agreement between Texas Capital Bancshares, Inc. and Wilmington Trust Company, dated as of September 29, 2006, which is incorporated by reference to Exhibit 10.3 to the Company's Current Report on Form 8-K dated October 5, 200664.19Form of Global 5.25% Subordinated Note due 2026, which is incorporated by reference to Exhibit 4.2 to the Company's Current Report on Form 8-K dated January 31, 20144.20First Supplemental Indenture, dated May 6, 2021, between the Company and the Trustee, which is incorporated by reference to Exhibit 4.1 to the Company's Current Report on Form 8-K dated May 6, 20214.21Deposit Agreement, dated March 3, 2021, among the Company, Computershare, Inc. and Computershare Trust Company, N.A., acting jointly as depository, and the holders from time to time of the depository receipts described therein, which is incorporated by reference to Exhibit 4.1 to the Company's Current Report on Form 8-K, dated March 3, 202110.1Amended and Restated Employment Agreement, dated as of July 29, 2024, between Texas Capital Bancshares, Inc. and Robert C. Holmes, which is incorporated by reference to Exhibit 10.1 to the Company's Quarterly Report on Form 10-Q dated October 17, 2024+10.2Form of Indemnity Agreement for directors and officers of Texas Capital Bancshares, Inc., which is incorporated by reference to Exhibit 10.14 to the Company's Annual Report on Form 10-K dated February 21, 2014+10.3Texas Capital Bancshares, Inc. Amended and Restated 2006 Employee Stock Purchase Plan, which is incorporated by reference to Exhibit 10.10 to the Company's Annual Report on Form 10-K dated February 9, 2021+10.4Third Amended and Restated Texas Capital Bancshares, Inc. Nonqualified Deferred Compensation Plan, which is incorporated by reference to Exhibit 10.13 to the Company's Annual Report on Form 10-K dated February 9, 2021+10.5Texas Capital Bancshares, Inc. 2022 Long-Term Incentive Plan, which is incorporated by reference to Exhibit 10.1 to the Company's Current Report on Form 8-K dated April 20, 2022+10.6Form of 2021 Performance Award Agreement for Executive Officers pursuant to the Texas Capital Bancshares, Inc. 2015 Long-Term Incentive Plan, which is incorporated by reference to Exhibit 10.12 to the Company's Annual Report on Form 10-K dated February 9, 2022+10.7Form of 2022 Time-Based Award Agreement pursuant to the Texas Capital Bancshares, Inc. 2015 Long-Term Incentive Plan, which is incorporated by reference to Exhibit 10.1 to the Company's Quarterly Report on Form 10-Q dated April 21, 2022+10.8Form of 2022 Performance-Based Award Agreement pursuant to the Texas Capital Bancshares, Inc. 2015 Long-Term Incentive Plan, which is incorporated by reference to Exhibit 10.2 to the Company's Quarterly Report on Form 10-Q dated April 21, 2022+10.9Form of 2023 Time-Based Award Agreement pursuant to the Texas Capital Bancshares, Inc. 2022 Long-Term Incentive Plan, which is incorporated by reference to Exhibit 10.2 to the Company's Quarterly Report on Form 10-Q dated April 20, 2023+10.10Form of 2023 Performance-Based Award Agreement pursuant to the Texas Capital Bancshares, Inc. 2022 Long-Term Incentive Plan, which is incorporated by reference to Exhibit 10.3 to the Company's Quarterly Report on Form 10-Q dated April 20, 2023+10.11Form of 2024 Time-Based Award Agreement pursuant to the Texas Capital Bancshares, Inc. 2022 Long-Term Incentive Plan, which is incorporated by reference to Exhibit 10.1 to the Company's Quarterly Report on Form 10-Q dated April 18, 2024+8910.12Form of 2024 Performance-Based Award Agreement pursuant to the Texas Capital Bancshares, Inc. 2022 Long-Term Incentive Plan, which is incorporated by reference to Exhibit 10.2 to the Company's Quarterly Report on Form 10-Q dated April 18, 2024+10.13Key Executive Severance Policy, which is incorporated by reference to Exhibit 10.14 to the Company's Annual Report on Form 10-K dated February 9, 2022+10.14Key Executive Change-in-Control Severance Policy, which is incorporated by reference to Exhibit 10.15 to the Company's Annual Report on Form 10-K dated February 9, 2022+19.1Insider Trading Policy*21Subsidiaries of the Registrant*23.1Consent of Ernst & Young LLP, Independent Registered Public Accounting Firm*31.1Certification of Chief Executive Officer pursuant to Rule 13a-14(a) of the Exchange Act*31.2Certification of Chief Financial Officer pursuant to Rule 13a-14(a) of the Exchange Act*32.1Section 1350 Certification of Chief Executive Officer*32.2Section 1350 Certification of Chief Financial Officer*97.1Policy Relating to Recovery of Erroneously Awarded Compensation, which is incorporated by reference to Exhibit 97.1 to the Company's Annual Report on Form 10-K dated February 13, 2024101.INSBXRL Instance Document*101.SCHXBRL Taxonomy Extension Schema Document*101.CALXBRL Taxonomy Extension Calculation Linkbase Document*101.DEFBXRL Taxonomy Extension Definition Linkbase Document*101.LABXBRL Taxonomy Extension Label Linkbase Document*101.PREXBRL Taxonomy Extension Presentation Linkbase Document*104Cover Page Interactive Data File (embedded within the Inline XBRL document and contained in Exhibit 101)*A. A. A. Filed herewith*A. A. A. Furnished herewith+A. A. A. Management contract or compensatory plan arrangement90SIGNATURESPursuant to the requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.Date:February 11, 2025TEXAS CAPITAL BANCSHARES, INC. A By:/s/ ROB C. HOLMESA Rob C. HolmesPresident and Chief Executive OfficerPursuant to the requirements of the Securities Exchange Act of 1934, this report has been signed below by the following persons on behalf of the registrant and in the capacities and on the dates indicated.Date:February 11, 2025/S/A. A. A. ROBERT W. STALLINGSRobert W. StallingsChairman of the Board and DirectorDate:February 11, 2025/S/A. A. A. J. MATTHEW SCURLOCKJ. Matthew ScurlockChief Financial Officer(principal financial officer)Date:February 11, 2025/S/A. A. A. ELLEN E. DETRICHEllen E. DetrichController and Chief Accounting Officer(principal accounting officer)Date:February 11, 2025/S/A. A. A. PAOLA M. ARBOURPaola M. ArbourDirectorDate:February 11, 2025/S/A. A. A. JONATHAN E. BALIFFJonathon E. BaliffDirectorDate:February 11, 2025/S/A. A. A. JAMES H. BROWNINGJames H. BrowningDirectorDate:February 11, 2025/S/A. A. A. DAVID S. HUNTLEYDavid S. HuntleyDirectorDate:February 11, 2025/S/A. A. A. CHARLES S. HYLECharles S. HyleDirectorDate:February 11, 2025/S/A. A. A. THOMAS E. LONGThomas E. LongDirectorDate:February 11, 2025/S/A. A. A. MARK W. MIDKIFFMark W. MidkiffDirectorDate:February 11, 2025/S/A. A. A. ELYSIA HOLT RAGUSAELYsia Holt RagusaDirectorDate:February 11, 2025/S/A. A. A. STEVEN P. ROSENBERGSteven P. RosenbergDirectorDate:February 11, 2025/S/A. A. A. DALE W. TREMBLAYDale W. TremblayDirectorDate:February 11, 2025/S/A. A. A. LAURA L. WHITLEYLaura L. WhitleyDirector91 EX-19.1 2 ex191securitiestradingsini.htm EX-19.1 DocumentExhibit 19.1Confidentiality & Securities Trading (Insider Trading) PolicyContentsA. A. A. A. A. A. A. Purpose12.A. A. A. Scope13.A. A. A. Key Definitions14.A. A. A. Policy24.1A. A. A. Trading TCBI, Client, or Third-Party Securities While Aware of MNPI is Prohibited34.2A. A. A. Trading TCBI Securities and the Release of Quarterly Financial Information and Blackout Period34.3A. A. A. Restricted Individuals Who Trade or Gift TCBI Securities Must Provide Notification of Such Activities54.

information to accomplish their engagements. However, with regard to negotiating or otherwise dealing with Third Parties, confidential information should not be given to such Third Parties unless a) they have a legitimate TCBI business reason to know the information, and b) they have entered into a confidentiality agreement, non-disclosure agreement, and are aware of Insider Trading prohibitions. These prohibitions also apply to inquiries about TCBI made by the financial press, investment analysts, others in the financial community, and by stockholders of TCBI. It is important that all such inquiries and responses thereto be channeled through an appropriate designated officer under carefully controlled circumstances. Unless an officer or employee is expressly authorized to the contrary, upon the receipt of any inquiries of this nature, the officer or employee should decline to comment and refer the inquirer to the Head of Investor Relations and Corporate Finance. Any individual acting on behalf of TCBI must avoid selective disclosure of MNPI. Likewise, TCBI must only release MNPI in a manner that is designed to achieve broad public dissemination of the information immediately upon its release and in accordance with relevant procedures and/or the instruction of responsible parties. Only select Employees designated by the Board of Directors, Chief Executive Officer, or Chief Financial Officer should communicate with stockholders about TCBI's financial condition and business position. Only information that has previously been disseminated to the public or that otherwise does not constitute confidential information, or MNPI may be disclosed to stockholders. MNPI should never be disclosed to individual stockholders unless authorized by the Chief Executive Officer or Chief Financial Officer and the recipient has executed an appropriate non-disclosure agreement. Nothing in this Policy is intended to restrict or interfere with the right or responsibility of any Board Director or Employee to (i) report potentially suspicious or fraudulent behavior to the internal Fraud investigations unit and/or the internal Financial Crimes Compliance unit; (ii) report possible violations of federal, state or local laws or regulations to any governmental agency or entity; (iii) make other disclosures that are protected under the whistleblower provisions of federal, state or local laws or regulations; (iv) file a claim or charge with any federal, state or local government agency or entity; or (v) testify, assist, or participate in an investigation, hearing, or proceeding conducted by any federal, state or local government or law enforcement agency, entity or court. In making or initiating any such reports or disclosures, Board Directors and Employees need not seek TCBI's prior authorization and are not required to notify TCBI of any such reports or disclosures. Employees are obligated to notify TCBI if they become aware of any violation or potential violation of federal, state, or local laws or regulations. Aside from whistleblower complaints, most reports that might merit referral to a government agency can be better submitted and should always involve the assistance of or collaboration from appropriate internal officers, such as the Chief Human Resources Officer, the Director of Corporate Security, the Chief Legal Officer, the Chief Compliance Officer, or the Director of Internal Audit. Involving one of these parties also better assures appropriate internal investigation or other internal response to the allegation or suspicious activity. 1. A Trading TCBI, Client, or Third-Party Securities While Aware of MNPI is Prohibited Any Board Director, Employee or Third Party, including any of their immediate family members, aware of MNPI relating to TCBI, a Client, or a Third Party, is prohibited from purchasing, selling, or gifting TCBI, Client, or Third Party securities, directly or indirectly, and is prohibited from disclosing such information, such as Tipping, to any other person, including their family members and friends, so that such other person may trade in TCBI, Client, or Third Party securities. This prohibition continues so long as the information continues to be non-public even where such individual's status as a Board Director, Employee or Third Party has ended. A Board Director, Employee or Third Party who is unclear about whether the information they have received constitutes MNPI should clarify that question with their line of business manager, other executive who is also aware of the MNPI, or the Chief Compliance Officer. A senior executive, such as the Chief Financial Officer, may also advise an Employee or group of Employees that they should consider themselves to be aware of MNPI for the duration of the engagement, project, or event. 2. A Trading TCBI Securities and the Release of Quarterly Financial Information and Blackout Period Restricted Individuals are prohibited from purchasing, selling, or gifting TCBI securities beginning on the sixteenth (16) calendar day of the last month before the end of each fiscal quarter until 24 hours after TCBI releases its earnings results for that quarter (the "Blackout Period"). All pending purchase and sale orders regarding TCBI securities that could be executed during a Blackout Period must be canceled before the beginning of the Blackout Period. If a Restricted Individual's status as a Board Director or Employee of TCBI ends during a Blackout Period, the prohibition on trading TCBI securities under this Policy will continue until the end of the Blackout Period, provided the individual is not at that time aware of MNPI regarding TCBI. TCBI may, in its discretion, upon notification to the affected individuals, impose from time-to-time restrictions on trading TCBI securities outside of Blackout Periods. The restrictions on trading in TCBI securities set forth in this Policy also apply to members of a Restricted Individual's immediate family and other individuals who share their household and to any corporation, partnership, trust, or other legal entity controlled by a Restricted Individual. 3. The Chief Executive Officer or the Chief Financial Officer may, in his or her sole discretion, grant exceptions to this Policy for Restricted Individuals (who are not Board Directors) upon a showing that there is acceptable limited risk of misuse of MNPI. The Board of Directors or the Governance and Nominating Committee may, in their sole discretion, grant exceptions to this Policy for Board Directors, the Chief Executive Officer or the Chief Financial Officer, upon a showing that there is acceptable limited risk of misuse of MNPI. Restricted Individuals may enter into qualifying written trading plans under SEC Rule 10b5-1 under the Exchange Act, provided such plans are not entered into during a Blackout Period or during a period in which the Restricted Individual is aware of MNPI. Generally speaking, 10b5-1 trading plans are non-discretionary plans for sales of a registrant's stock. Such plans are established during an open window and then permit sales during quarterly and special blackout periods. The trading plan must be pre-approved (such plan, an "Approved 10b5-1 Plan") and shall include specific terms, including triggering purchases or sales based on timing schedules and/or the occurrence of certain events as set forth in this section. A copy of any such proposed trading plan must be provided to the Chief Financial Officer sufficiently in advance to allow a reasonable time for review and approval of the trading plan, which approval may be granted or withheld in the discretion of the Chief Financial Officer, the Chief Executive Officer, or the Board of Directors or a committee thereof. Approved 10b5-1 plans must include specific terms and conditions, including those set forth below: a compliant 10b5-1 plan must be in effect in advance of the prospective trade and during an open window when the Restricted Individual is not in possession of MNPI. In addition, the trading instruction must (a) specify the amount, the price and the date on which securities are to be purchased or sold, (b) include a written formula, algorithm, or computer program, for determining the amount, price and date for each sale or purchase and (c) not permit the employee to exercise any subsequent influence over how, when or whether to effect purchases or sales. For any individual other than a Section 16 Filer, a 10b5-1 plan must include a mandatory cooling-off period of at least 30 days after the adoption of the plan. For trading plans entered into by Section 16 Filers to qualify for the affirmative defense under Rule 10b5-1, the plan must include a mandatory cooling-off period of the later of (1) 90 days following plan adoption or modification or (2) two business days following disclosure in a periodic report of TCBI's financial results for that fiscal quarter; in any event, the required cooling-off period need not exceed 120 days. Should a Section 16 Filer adopt or modify a 10b5-1 plan, he or she is required to provide certification that he or she was unaware of any MNPI about TCBI at the time of adoption or modification and that the 10b5-1 plan was made in good faith. An individual may not use multiple overlapping 10b5-1 trading plans and may only have one single-trade plan during any consecutive 12-month period. Any individual entering into a 10b5-1 trading plan is required to act in good faith. This Policy does not apply to the following transactions, which may occur during a Blackout Period: a) Vesting of restricted stock or restricted stock units, including withholding of shares by TCBI to satisfy tax withholding requirements upon vesting; b) Exercises of options or stock appreciation rights through cash payment of the exercise price, or through net exercise whereby a portion of the shares are withheld by TCBI to satisfy the payment of the exercise price or tax withholding obligation to TCBI; however, this exception does apply to broker-assisted cashless exercises or any other market sales of TCBI securities for the purpose of generating cash in order to complete such transactions; or c) Eligible employees electing during regular enrollment periods to participate in TCBI's employee stock purchase plan (an "ESPP") through periodic contributions to the plan or, once they are participating in the ESPP, electing to terminate participation in the ESPP, or to the twice-yearly purchase of TCBI common stock pursuant to the terms of the ESPP. However, the trading and donation restrictions in this Policy do apply to TCBI securities received from the ESPP. A bona fide gift of TCBI securities may, in limited cases, be made by a Restricted Individual during a Blackout Period with the prior approval of the Chief Financial Officer. Gifts by the Restricted Individual may not be made if he or she has reason to believe that the recipient intends to sell the TCBI securities while a) the donor is aware of MNPI, or b) during a Blackout Period. 3. A Restricted Individuals Who Trade or Gift TCBI Securities Must Provide Notification of Such Activities Restricted Individuals who are not Form 4 Filers must notify the Compliance Department if they buy, sell, or gift TCBI securities at any time. Notification via email to the Chief Compliance Officer must be made within 2 business days after the actual purchase, sale, or gift. For trades of TCBI securities that are directly pursuant to a TCBI benefit plan and are held inside the employee's own corporate benefits account at Fidelity Investments or other asset manager utilized by TCBI, Fidelity or such other asset manager will notify the Compliance Department of transactions by Restricted Individuals, and the employee/beneficiary need not report these transactions. 4. A Section 16 Filer Must Pre-Clear All Transactions in TCBI Securities No Section 16 Filer may, directly or indirectly, purchase or sell (or otherwise make any transfer, gift, pledge or loan of) any TCBI security at any time without first obtaining prior approval from the Chief Financial Officer. These procedures also apply to transactions by such person's spouse, other persons living in such person's household and minor children and to transactions by entities over which such person exercises control. Clearance from the Chief Financial Officer via email must be provided prior to contacting a broker to initiate the actual purchase, sale, or gift. Notification must be made of each purchase, sale, or gift transaction. Once having obtained clearance, such transactions by Section 16 Filers should be executed promptly. Pre-clearance is not required for purchases and sales of securities under an Approved 10b5-1 Plan. With respect to any purchase or sale under an Approved 10b5-1 Plan, the third-party effecting transactions on behalf of the Section 16 Filer should be instructed to send duplicate confirmations of all such transactions to the Chief Financial Officer. In addition, all Section 16 Filers must file a Form 4 with the SEC reporting any change in such person's ownership of TCBI securities at any time, other than through certain exempt benefit plans. This includes transactions pursuant to an Approved 10b5-1 Plan. A Section 16 Filer is required to indicate by checkbox on the Form 4 whether a reported transaction was intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). Additionally, bona fide gifts of stock must be reported by the Section 16 Filer. The Form 4 must be filed no later than the second business day following the execution date of the transaction or gift. Moreover, Section 16 Filers are also required to report certain exempt transactions to the SEC at year-end on a Form 5. A Section 16 Filer is required to indicate by checkbox on the Form 5 whether any reported transaction was intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). The number and types of transactions eligible for Form 5 reporting are very limited. 4. A Hedging, Derivative, or Speculative Transactions; Standing and Limit Orders Board Directors and all Employees, including any person's spouse, other persons living in such person's household and minor children and entities over which such person exercises control, are prohibited from participating in TCBI Derivative Transactions, including but not limited to hedging, derivative, or speculative transactions such as short sales, prepaid variable forward contracts, collars, equity swaps, exchange funds, puts, calls (including covered calls), short sales, and other derivative instruments. Board Directors and Employees are prohibited from purchasing or selling any financial instrument that is designed to hedge or offset any decrease in market value of TCBI securities. Standing and limit orders to buy or sell TCBI securities create heightened risk of an Insider Trading violations because there is no control over the timing of purchases or sales, which could occur at a time that the owner of the TCBI securities has become aware of MNPI. To limit this risk, standing and limit orders to buy or sell TCBI securities should be of short duration (one week or less, subject to renewal if the intended transaction would otherwise comply with this Policy) and must otherwise comply with this Policy (i.e. not extend beyond specified Trading Windows for Restricted Individuals). 4. A Holding TCBI Securities in a Margin Account or Pledging TCBI Securities as Collateral for a Loan Restricted Individuals are prohibited from Margin Lending, as defined herein, including holding TCBI securities in a margin account or pledging TCBI securities as collateral for a loan or other credit agreement. Because a margin sale or foreclosure sale may occur at a time when the pledgor is aware of MNPI or is not otherwise permitted to trade in TCBI securities, Restricted Individuals are prohibited from holding TCBI's securities in a margin account or otherwise pledging TCBI's securities as collateral for a loan. 4. A Additional Responsibilities In addition to the requirements of this Policy, certain affiliates, and subsidiaries of TCBI and/or Board Directors, Employees, contractors, or business partners of those affiliates and subsidiaries may have additional responsibilities under relevant laws or ethical guidelines (e.g., Employees of Texas Capital Securities must comply with FINRA Rule 3210 and others). These persons should consult with all relevant laws, supplementary policies, and procedures, and/or seek advice from their managers to ensure full compliance. 4. A Who to Contact for More Information If any Employee (except for Section 16 Filers) has any question as to his or her responsibilities under this Policy, he or she should contact the Compliance Department before they take any action or commit themselves to take any action. If any Board Director or Employee who is a Section 16 Filer has any question as to his or her responsibilities under these policies and procedures, he or she should contact the Chief Financial Officer before they take any action or commit themselves to take any action. If any Third Party has any question as to his or her responsibilities under these policies and procedures, he or she should contact the Chief Financial Officer before they take any action or commit themselves to take any action. Board Directors, Employees and Third Parties should not try to resolve uncertainties on their own. The Board of Directors expects the strictest compliance with these policies and procedures by all personnel at every level. Failure to follow these policies and procedures may result in severe legal difficulties for the person involved, as well as TCBI. A failure to follow both the letter and the spirit of this Policy will be considered a matter of extreme seriousness. Employees who violate this Policy may be subject to disciplinary action by TCBI, including dismissal for cause. A Board Director, Employee or Third Party who becomes aware of any possible violation of this Policy that has occurred, is ongoing, or is about to occur, must promptly report the violation or possible violation to TCBI's Director of Internal Audit or Chief Financial Officer. Such concerns may be reported directly or by utilizing either TCBI's confidential Employee Hotline (877-776-0996) or Website (<https://tcbi.alertline.com>). 5. Client and Third-Party Insider Information All Board Directors, Employees, and Third Parties (including their representatives) must also be diligent to maintain the confidentiality of non-public information from TCBI's Clients and/or from TCBI's Third Parties. Board Directors, Employees and Third Parties should be diligent to avoid entering into any transactions (including purchases, sales, or gifts) in securities issued by the Clients or Third Parties of TCBI if they are aware of MNPI regarding them. 6. Roles and Responsibilities Texas Capital Employees, Officers, Board Directors, and Agents (1) Do not review the Confidentiality and Securities Trading Policy and acknowledge that it has been received and reviewed. (2) Comply with applicable Confidentiality of Securities Trading laws, policies, and procedures. (3) Participate in training as required by TCBI. (4) Carefully comply with this Policy before entering into any transactions in, gifts of, or pledging TCBI's securities. (5) Promptly report any violations of TCBI's Confidentiality of Securities Trading Policy in accordance with TCBI's reporting procedures. (6) Learning Experience (1) Do not assist in developing and maintaining the appropriate training material. (2) Deploy compliance training through Northstar and provide compliance tracking. (3) Regulatory Compliance (2) Do not assist in developing and maintaining the appropriate policies, processes, procedures, and training material to ensure that TCBI is compliant with Confidentiality of Securities Trading Laws. (3) Test for compliance with Confidentiality and Securities Trading Laws. (4) Monitor for compliance with applicable Confidentiality of Securities Trading laws, policies, and procedures. (5) Answer Restricted Individual and employee questions regarding this Policy. (6) Serve as the receiver of information regarding TCBI transactions by Restricted Individuals and maintain appropriate reporting. (7) Internal Audit (3) Do not be responsible for reviewing the adequacy of controls established to ensure compliance with Confidentiality and Securities Trading Laws. (4) Chief Financial Officer (1) Do not review SEC Form 4 Reports. (2) Review SEC Form 4 Reports. (3) Chief Executive and Chief Financial Officer (4) Review exceptions to this Policy. (5) Board of Directors (6) Ultimate responsibility for overseeing that TCBI meets its obligations regarding Confidentiality of Securities Trading Laws. (7) Exceptions to this Policy. There are no exceptions to this Policy, except as described herein. 8. Related Policies (a) Code of Conduct and Ethics. (b) Approval Requirements. (c) The Regulatory Compliance Management Committee (an "RCMC"), Executive Risk Committee (an "ERC"), and the Audit Committee of the Board (an "AC") are responsible for reviewing and approving this Policy on at least an annual basis. (9) Dissemination Upon approval, an electronic copy of this Policy will be posted to Gateway. (10) Corporate Communications will be provided with a communication to post via Gateway as employee notification of a new or revised policy, as needed. (11) Consequences All Employees are responsible for complying with applicable official Texas Capital policies, programs, standards, and procedures. Senior management of each LOB or department is responsible for ensuring adherence to this Policy within their purview. Relevant units from the Second Line of Defense, and/or Internal Audit, and potentially other controls groups as applicable, will review and monitor compliance with policy. Noncompliance with this Policy may be a breach of the terms of employment and may lead to disciplinary actions which may include termination of employment, but also civil or criminal actions, which may include substantial fines and prison terms. No part of this Policy or its supporting operating procedures should be interpreted as contravening or superseding any other legal and regulatory requirements placed upon TCBI. Protective measures should not impede other legally mandated processes such as records retention or subpoenas. Any conflicts should be submitted immediately to the Chief Compliance Officer for further evaluation and/or subsequent submission to TCBI's legal counsel. 8 EX-21 3 ex21-subsidariesoftheregi.htm EX-21 Document EXHIBIT 21 SUBSIDIARIES OF THE REGISTRANT Name of Subsidiary State of Incorporation or Organization Percentage of Voting Securities Owned by

Texas Capital Bancshares, Inc. Texas Capital Bank Texas100% Texas Capital Alternative Asset Management, LLC Delaware100% Texas Capital Bank Wealth Management Services, Inc. Texas100% Texas Capital Community Development Corporation Texas100% TCB Public Funding, Inc. Texas100% TCB Securities, Inc. Texas100% EX-23.1 4 ex231consent12312024.htm EX-23.1 DocumentEXHIBIT 23.1Consent of Independent Registered Public Accounting FirmWe consent to the incorporation by reference in the following Registration Statements:FormRegistration Statement No.PurposeS-3333-277061Shell Registration StatementsS-8333-131503Various benefit plans of Texas Capital Bancshares, Inc.S-8333-1669542010 Long-Term Incentive Plan of Texas Capital Bancshares, Inc.S-8333-2043572015 Long-Term Incentive Plan of Texas Capital Bancshares, Inc.S-8333-2643852022 Long-Term Incentive Plan of Texas Capital Bancshares, Inc. of our reports dated February11, 2025, with respect to the consolidated financial statements of Texas Capital Bancshares, Inc. (the Company) and the effectiveness of internal control over financial reporting of the Company included in this Annual Report (Form 10-K) of the Company for the year ended December31, 2024./s/ Ernst & Young LLPDallas, TXFebruary11, 2025 EX-31.1 5 ex311-202410k.htm EX-31.1 DocumentEXHIBIT 31.1CERTIFICATIONI, Rob C. Holmes, certify that:1.I have reviewed this report on Form 10-K of Texas Capital Bancshares, Inc.;2.Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;3.Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;4.The registrant's other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures, (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)), and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have:a)A A A designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;b)A A A designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;c)A A A evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this annual report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; andd)A A A disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting;5.A A A The registrant's other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of the registrant's board of directors (or persons performing the equivalent functions):a)A A A all significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; andb)A A A any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.A A A Date: February 11, 2025/S/ ROB C. HOLMESRob C. HolmesPresident and Chief Executive Officer EX-31.2 6 ex312-202410k.htm EX-31.2 DocumentEXHIBIT 31.2CERTIFICATIONI, J. Matthew Scurlock, certify that:1.A A A I have reviewed this report on Form 10-K of Texas Capital Bancshares, Inc.;2.A A A Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;3.A A A Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report;4.A A A The registrant's other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures, (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)), and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have:a)A A A designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared;b)A A A designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles;c)A A A evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this annual report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; andd)A A A disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report) that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting;5.A A A The registrant's other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of the registrant's board of directors (or persons performing the equivalent functions):a)A A A all significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; andb)A A A any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting.A A A Date: February 11, 2025/S/ J. MATTHEW SCURLOCKJ. Matthew ScurlockChief Financial Officer EX-32.1 7 ex321-202410k.htm EX-32.1 DocumentEXHIBIT 32.1CERTIFICATIONIn connection with the Annual Report on Form 10-K of Texas Capital Bancshares, Inc. (the "Company") for the year ended December31, 2024 (the "Report"), as filed with the Securities and Exchange Commission on the date hereof, I, Rob C. Holmes, Chief Executive Officer of the Company, certify, pursuant to 18 U.S.C. Section1350, as adopted pursuant to Section906 of the Sarbanes-Oxley Act of 2002, that to the best of my knowledge:1.A A A The Report fully complies with the requirements of section 13(a) or 15(d) of the Securities Exchange Act of 1934; and2.A A A The information contained in the Report, fairly presents, in all material respects, the financial condition and results of operations of the Company./S/ J. MATTHEW SCURLOCKJ. Matthew ScurlockChief Financial OfficerDate: February 11, 2025 EX-101.SCH 9 tcbi-20241231.xsd XBRL TAXONOMY EXTENSION SCHEMA DOCUMENT 0000001 - Document - Cover link:presentationLink link:calculationLink link:definitionLink 0000002 - Document - Audit Information link:presentationLink link:calculationLink link:definitionLink 9952151 - Statement - CONSOLIDATED BALANCE SHEETS link:presentationLink link:calculationLink link:definitionLink 9952152 - Statement - CONSOLIDATED BALANCE SHEETS (Parenthetical) link:presentationLink link:calculationLink link:definitionLink 9952153 - Statement - CONSOLIDATED STATEMENTS OF INCOME AND OTHER COMPREHENSIVE INCOME/(LOSS) link:presentationLink link:calculationLink link:definitionLink 9952154 - Statement - CONSOLIDATED STATEMENTS OF STOCKHOLDERS' EQUITY link:presentationLink link:calculationLink link:definitionLink 9952155 - Statement - CONSOLIDATED STATEMENTS OF CASH FLOWS link:presentationLink link:calculationLink link:definitionLink 9952156 - Disclosure - 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link:definitionLink 9955573 - Disclosure - Derivative Financial Instruments - Schedule of Derivative Instruments (Details) link:presentationLink link:calculationLink link:definitionLink 9955574 - Disclosure - Derivative Financial Instruments Derivative Financial Instruments - Narrative (Details) link:presentationLink link:calculationLink link:definitionLink 9955575 - Disclosure - Accumulated Other Comprehensive Income (Details) link:presentationLink link:calculationLink link:definitionLink 9955576 - Disclosure - Parent Company Only - Balance Sheet (Details) link:presentationLink link:calculationLink link:definitionLink 9955577 - Disclosure - Parent Company Only - Statement of Earnings (Details) link:presentationLink link:calculationLink link:definitionLink 9955578 - Disclosure - Parent Company Only - Statement of Cash Flows (Details) link:presentationLink link:calculationLink link:definitionLink EX-101.CAL 10 tcbi-20241231_cal.xml XBRL TAXONOMY EXTENSION CALCULATION LINKBASE DOCUMENT EX-101.DEF 11 tcbi-20241231_def.xml XBRL TAXONOMY EXTENSION DEFINITION LINKBASE DOCUMENT EX-101.LAB 12 tcbi-20241231_lab.xml XBRL TAXONOMY EXTENSION LABEL LINKBASE DOCUMENT Eligible employee contribution, maximum (in percent) Share-Based Compensation Arrangement by Share-Based Payment Award, Maximum Employee Subscription Rate Adjustments to reconcile net income to net cash provided by operating activities: Adjustments to reconcile net income to net cash provided by (used in) operating activities: Adjustments to Reconcile Net Income (Loss) to Cash Provided by (Used in) Operating Activities [Abstract] Related Party Transactions Related Party Transactions Disclosure [Text Block] Redemption of long-term debt Repayments of Long-Term Debt Repayments of investments in/(advances to) subsidiaries Payments to Acquire Additional Interest in Subsidiaries U.S. statutory rate Effective Income Tax Rate Reconciliation at Federal Statutory Income Tax Rate, Amount Cover [Abstract] 2030 and thereafter Lessee, Operating Lease, Liability, to be Paid, after Year Five Measurement Input, Discount Rate Measurement Input, Discount Rate [Member] Summary of maturity of remaining lease liabilities Lessee, Operating Lease, Liability, to be Paid, Maturity [Table Text Block] Allowance for credit losses on available-for-sale debt securities Debt Securities, Available-for-Sale, Allowance for Credit Loss, Excluding Accrued Interest Proceeds from maturities, redemptions and pay-downs of available-for-sale debt securities Principal Payments Received On Available For Sale Securities The cash inflow associated with maturities (principal being due) on securities not classified as either held-to-maturity securities or trading securities which are classified as available-for-sale securities. Trading Symbol Trading Symbol Less: Realized net gains/(losses) recognized on securities sold Equity Securities, FV-NI, Realized Gain (Loss) Pledged Status [Domain] Pledged Status [Domain] Estimated fair value, asset derivative Derivative Asset, Subject to Master Netting Arrangement, before Offset Non-NEOs Non-NEOs [Member] Income tax expense/(benefit) Other Comprehensive Income (Loss) after Reclassifications, Tax Other Comprehensive Income (Loss) after Reclassifications, Tax Interest Rate Reduction Financing Receivable, Modified, Weighted Average Interest Rate Decrease from Modification Schedule of deposits Schedule Of Deposits [Table Text Block] Tabular disclosure of the types of deposits for each of the years presented on the latest balance sheet date presented. Other Noninterest Income, Other Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Table] Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Table] Net (gain)/loss recognized on equity securities Equity Securities, FV-NI, Gain (Loss) Basic and Diluted Earnings Per Common Share Earnings Per Share, Policy [Policy Text Block] Net increase/(decrease) in short-term borrowings Proceeds from (Repayments of) Other Debt Non-Rule 10b5-1 Arrangement Adopted Non-Rule 10b5-1 Arrangement Adopted [Flag] Hedging Relationship [Domain] Hedging Relationship [Domain] Weighted Average Exercise Price Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Outstanding, Weighted Average Exercise Price [Roll Forward] Fair Value Disclosures Fair Value Disclosures [Text Block] Change in other comprehensive income/(loss), net of taxes OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment, after Tax Award Timing Disclosures [Line Items] Financing Receivables, Period Past Due [Axis] Financial Asset, Aging [Axis] Short-term borrowings Other Borrowings 2025 Interest Bearing Time Deposit Maturities Year One Amount of interest bearing time deposits (including certificates of deposits, individual retirement accounts and open accounts) held by the entity with a remaining term of twelve months or less. Vested and exercisable at year-end Share Based Compensation Arrangement By Share Based Payment Award Equity Instruments Other Than Options Vested And Expected To Vest Exercisable Number The number of exercisable equity instruments other than share options (fully vested and expected to vest) that may be converted as of the balance sheet date. Total expense: Income Tax Expense (Benefit), Continuing Operations, by Jurisdiction [Abstract] Schedule of Financing Receivables Past Due [Table] Financing Receivable, Past Due [Table] Portion at Fair Value Measurement Portion at Fair Value Measurement [Member] Unused federal funds lines available from commercial banks Federal Home Loan Bank, Advances, General Debt Obligations, Amount of Available, Unused Funds Net interest income Interest Income (Expense), Operating Capital Required for Capital Adequacy to Risk Weighted Assets Banking Regulation, Total Risk-Based Capital Ratio, Capital Adequacy, Minimum State State and Local Tax Expense (Benefit) State and Local Tax Expense (Benefit) Segment Reporting Segment Reporting, Policy [Policy Text Block] Finance Lease, Liability, Statement of Financial Position [Extensible Enumeration] Finance Lease, Liability, Statement of Financial Position [Extensible Enumeration] Summary of premises and equipment Property, Plant and Equipment, Net, by Type [Abstract] Leases [Abstract] Pledged Status [Axis] Pledged Status [Axis] Financing receivable, excluding accrued interest, originated, more than five years before current fiscal year Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year Rate Effective Income Tax Rate Reconciliation, Percent [Abstract] Capital Securities By Trust [Domain] Capital Securities By Trust [Domain] Capital securities by trust Amortized Cost Debt Securities, Held-to-Maturity, Excluding Accrued Interest, after Allowance for Credit Loss Other Effective Income Tax Rate Reconciliation, Other Reconciling Items, Percent Receivable Type [Axis] Receivable Type [Axis] Net cash provided by operating activities Net Cash Provided by (Used in) Operating Activities Operating activities Net Cash Provided by (Used in) Operating Activities [Abstract] Schedule of Accumulated Other Comprehensive Income (Loss) Schedule of Accumulated Other Comprehensive Income (Loss) [Table Text Block] Award Timing Method Award Timing Method [Text Block] Trading Arrangements, by Individual Trading Arrangements, by Individual [Table] Measurement Frequency [Axis] Measurement Frequency [Axis] Entity Common Stock, Shares Outstanding Entity Common Stock, Shares Outstanding Weighted-average remaining lease term - finance leases, in years Finance Lease, Weighted Average Remaining Lease Term Insider Trading Policies and Procedures [Line Items] Use of Estimates Use of Estimates, Policy [Policy Text Block] Adjustment to Compensation, Amount Adjustment to Compensation Amount Compensation Amount Outstanding Recovery Compensation Amount Payment Deferral Payment Deferral [Member] Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table [Member] Transaction Type [Axis] Transaction Type [Axis] Entity Small Business Entity Small Business Company Selected Measure Amount Company Selected Measure Amount Average balance outstanding during the year Borrowed Funds Average Outstanding Amount For all debt, including all short-term borrowings, long-term debt, collateralized financing, and capital lease obligations, the average balance outstanding for the year during the period. Tabular List, Table Tabular List [Table Text Block] Level 3 Fair Value, Inputs, Level 3 Fair Value, Inputs, Level 3 [Member] Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Share-based Compensation Arrangement by Share-Based Payment Award [Line Items] Due within one year Debt Securities, Available-for-Sale, Weighted Average Yield, Maturity, Year One Anti-dilutive outstanding stock-settled awards Antidilutive Securities Excluded from Computation of Earnings Per Share, Amount Non-interest expense Noninterest Expense [Abstract] Total Debt Securities, Available-for-Sale, Weighted Average Yield Less: Interest Finance Lease, Liability, Undiscounted Excess Amount 2029 Interest Bearing Time Deposit Maturities Year Five Amount of interest bearing time deposits (including certificates of deposits, individual retirement accounts and open accounts) held by the entity with a remaining term of greater than four years but five years or less. Schedule Of Borrowings [Table] Schedule Of Borrowings [Table] Schedule of borrowings by type. Revolving lines of credit Financing Receivable, Excluding Accrued Interest, Revolving Total Financing Receivable, Excluding Accrued Interest, Modified, after 12 Months Schedule of Accounts, Notes, Loans and Financing Receivable [Table] Accounts and Financing Receivables [Table] Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation [Roll Forward] Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation [Roll Forward] Goodwill Goodwill Authorized repurchase amount Share Repurchase Program, Authorized, Amount Total interest bearing deposits Interest-Bearing Deposit Liabilities Entity Information [Line Items] Entity Information [Line Items] Employee Stock Option Share-Based Payment Arrangement, Option [Member] Financing Receivable Portfolio Segment [Axis] Financing Receivable Portfolio Segment [Axis] Debt Securities, Available-for-sale [Table] Debt Securities, Available-for-Sale [Table] Foreign currency forward contracts Foreign Exchange Forward [Member] Depreciation expense Depreciation 2025 Lessee, Operating Lease, Liability, to be Paid, Year One Comprehensive income/(loss) Total comprehensive income Comprehensive Income (Loss), Net of Tax, Attributable to Parent Held-to-Maturity Securities AOCI, Accumulated Gain (Loss), Debt Securities, Held-to-Maturity, Parent [Member] AOCI, Accumulated Gain (Loss), Debt Securities, Held-to-Maturity, Parent Weighted-average discount rate - finance leases Finance Lease, Weighted Average Discount Rate, Percent 2025 Finance Lease, Liability, to be Paid, Year One Summary of Amortized Cost, Estimated Fair Value, and Weighted Average Yields for Available-for-Sale Debt Securities Investments Classified by Contractual Maturity Date [Table Text Block] Award Type [Axis] Award Type [Axis] Total deferred tax liabilities Deferred Tax Liabilities, Net Basic earnings per common share Earnings Per Share, Basic [Abstract] Premises and equipment, net Total premises and equipment, net Property, Plant and Equipment, Net ICFR Auditor Attestation Flag ICFR Auditor Attestation Flag Total liabilities Liabilities Schedule of activity in the reserve for loan losses by portfolio segment Allowance For Credit Losses On Financing Receivables By Portfolio Segment [Table Text Block] Tabular disclosure of financing receivables by portfolio segment (examples of financing receivables include loans, trade accounts receivable and notes receivable) and activity in the allowance for credit losses account. Comprehensive income/(loss): Comprehensive Income (Loss), Net of Tax, Attributable to Parent [Abstract] Common stock, par value Common Stock, Par or Stated Value Per Share Fair Value Debt Securities, Held-to-Maturity, Maturity, Allocated and Single Maturity Date, Fair Value [Abstract] Schedule of Share-based Compensation Arrangements by Share-based Payment Award [Table] Schedule of Share-Based Compensation Arrangements by Share-Based Payment Award [Table] Expiration Date Trading Arrangement Expiration Date Investing activities Investing Activities Net Cash Provided by (Used in) Investing Activities [Abstract] Total Shareholder Return Amount Total Shareholder Return Amount Amount Income Tax Expense (Benefit), Effective Income Tax Rate Reconciliation, Amount [Abstract] Due after ten years Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 10 Preferred stock, Liquidation value Preferred Stock, Liquidation Preference, Value Cash and due from banks Cash and Due from Banks 4.00% Subordinated Notes, Due 2031 4.00% Subordinated Notes, Due 2031 [Member] 4.00% Subordinated Notes, Due 2031 Equity Awards Adjustments, Footnote Equity Awards Adjustments, Footnote [Text Block] Financing Receivables, Period Past Due [Domain] Financial Asset, Aging [Domain] Due after one year through five years Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, after Year One Through Five Other Effective Income Tax Rate Reconciliation, Other Reconciling Items, Amount Trading income Fees And Commissions, Trading Income Fees And Commissions, Trading Income Premises and equipment, gross Property, Plant and Equipment, Gross Borrowings Line of Credit Facility, Average Outstanding Amount Unrealized losses, net of tax to AOCI Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), before Reclassification and Tax Debt Instrument [Line Items] Debt Instrument [Line Items] Named Executive Officers, Footnote Named Executive Officers, Footnote [Text Block] Goodwill and Other Intangible Assets, Net Goodwill and Intangible Assets, Policy [Policy Text Block] Accrued interest receivable and other assets Other Assets Internal Credit Assessment [Domain] Internal Credit Assessment [Domain] Basis of Presentation Basis of Accounting, Policy [Policy Text Block] Dilutive earnings per common shareâ€”weighted average diluted common shares Weighted Average Number of Shares Outstanding, Diluted Condensed Financial Statements, Captions [Line Items] Condensed Financial Statements, Captions [Line Items] Schedule of Fair Value, Off-balance Sheet Risks [Table] Fair Value, off-balance-Sheet Risk [Table] MNPI Disclosure Timed for Compensation Value MNPI Disclosure Timed for Compensation Value [Flag] SARs exercised, weighted average exercise price Share Based Compensation Arrangement By Share Based Payment Award Equity Instruments Other Than Options Exercises In Period Weighted Average Exercise Price The weighted average price at which option holders acquired shares when converting their equity instrument other than stock options into shares under the plan during the reporting period. Numerator: Net Income (Loss) Available to Common Stockholders, Basic [Abstract] Transfers of debt securities from available-for-sale to held-to-maturity Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Transfer, Amount Total stockholdersâ€™ equity Beginning balance Ending balance Equity, Attributable to Parent Treasury stock - 5,286,503 and 3,905,067 shares at cost at DecemberÂ 31, 2024 and 2023, respectively Treasury stock Treasury Stock, Value Due within one year Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, Year One Financing receivable, excluding accrued interest, year one, originated, current fiscal year Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year 5.75% Subordinated Notes, Due 2026 5.75% Subordinated Notes, Due 2026 [Member] 5.75% Subordinated Notes, Due 2026 Exercised (in shares) Share Based Compensation Arrangement By Share Based Payment Award Equity Instruments Other Than Options Exercises In Period The number of exercises during the period on other than stock (or unit) option plans (for example, phantom stock or unit plan, stock or unit appreciation rights plan, performance target plan). Allowance for credit losses on loans at acquisition Financing Receivable, Purchased with Credit Deterioration, Allowance for Credit Loss at Acquisition Date Number of shares authorized under the plan Share-Based Compensation Arrangement by Share-Based Payment Award, Number of Shares Authorized Sale of Stock [Domain] Sale of Stock [Domain] Document Fiscal Period Focus Document Fiscal Period Focus All Executive Categories All Executive Categories [Member] Effect of employee stock-based awards Incremental Common Shares Attributable to Dilutive Effect of Share-Based Payment Arrangements Due after one year through five years Debt Securities, Available-for-Sale, Weighted Average Yield, Maturity, after Year One Through Five Available-for-Sale Securities AOCI, Accumulated Gain (Loss), Debt Securities, Available-for-Sale, Parent [Member] Changed Peer Group, Footnote Changed Peer Group, Footnote [Text Block] Assets Assets [Abstract] Other comprehensive income/(loss), net of tax Other Comprehensive Income (Loss), Net of Tax Held-to-maturity Held-to-Maturity Securities [Member] Document Type Document Type Derivative Contract [Domain] Derivative Contract [Domain] Interest rate at year-end Debt Instrument, Interest Rate, Effective Percentage Savings Deposits, Savings Deposits Maximum percent of salary that can be contributed to deferred compensation plan Defined Contribution Plan, Maximum Annual Contributions Per Employee, Percent Future payments for leases that have not yet commenced Lessee, Operating Lease, Lease Not yet Commenced, Lease Liability Lessee, Operating Lease, Lease Not yet Commenced, Lease Liability Software Internal Use Software, Policy [Policy Text Block] Derivative Liability, Statement of Financial Position [Extensible Enumeration] Derivative Liability, Statement of Financial Position [Extensible Enumeration] Risk-Weighted Assets Calculation Methodology [Axis] Banking Regulation, Risk-Weighted Assets Calculation Methodology [Axis] Borrowings Type [Domain] Borrowings Type [Domain] Borrowings Type [Domain] Amortized Cost Debt Securities, Available-for-Sale, Amortized Cost 60-89Â Days Past Due Financial Asset, 60 to 89 Days Past Due [Member] Texas Capital Bancshares, Inc. Parent Company [Member] Maximum Maximum [Member] Statement of Cash Flows Condensed Cash Flow Statement [Table Text Block] Equity Valuation Assumption Difference, Footnote Equity Valuation Assumption Difference, Footnote [Text Block] Uncertain tax positions recognized Effective Income Tax Rate Reconciliation, Tax Contingency, Amount Financial Instruments with Off-Balance Sheet Risk Guarantees, Indemnifications and Warranties Policies [Policy Text Block] Net lease cost Lease, Cost Statistical Measurement [Axis] Statistical Measurement [Axis] Non-Rule 10b5-1 Arrangement Terminated Non-Rule 10b5-1 Arrangement Terminated [Flag] Income before income taxes Income (Loss) from Continuing Operations before Income Taxes, Noncontrolling Interest Non-PEO NEO Average Total Compensation Amount Non-PEO NEO Average Total Compensation Amount Depreciation Deferred Tax Liabilities, Property, Plant and Equipment Name Outstanding Recovery, Individual Name Proceeds from sale of subsidiary Proceeds from Divestiture of Interest in Subsidiaries and Affiliates Variable lease cost Variable Lease, Cost Mortgage Loans Mortgage Loans [Member] Mortgage Loans Net decrease in cash and cash equivalents Net increase/(decrease) in cash and cash equivalents Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Period Increase (Decrease), Excluding Exchange Rate Effect Tax credits Effective Income Tax Rate Reconciliation, Tax Credit, Amount Award Timing Predetermined Award Timing Predetermined [Flag] Total lease liabilities Lease Liabilities, Finance and Operating Lease Liabilities, Finance and Operating Due within one year Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, Year One Service charges on deposit accounts Fees And Commissions, Service Charges On Depositor Accounts Fees And Commissions, Service Charges On Depositor Accounts Subordinated Borrowing [Line Items] Subordinated Borrowing [Line Items] Diluted earnings/(loss) per common share (in usd per share) Earnings Per Share, Diluted Transaction Deposits, Money Market Deposits Total Current Income Tax Expense (Benefit) Restatement does not require Recovery Restatement Does Not Require Recovery [Text Block] Other comprehensive income/(loss) OCI, Debt Securities, Available-for-Sale, Gain (Loss), after Adjustment, before Tax [Abstract] Preferred stock, shares issued Preferred Stock, Shares Issued January 2024 Share Repurchase Program January 2024 Share Repurchase Program [Member] January 2024 Share Repurchase Program Statement of Financial Position [Abstract] Balance Sheet Statement of Financial Position [Abstract] Tax-exempt asset-backed securities Asset-Backed Securities [Member] Deposits [Abstract] Deposits [Abstract] Deposits [Abstract] Borrowings Type [Axis] Borrowings Type [Axis] Borrowings by type. Realized Fair Value, Measurement with

Unobservable Inputs Reconciliation, Recurring Basis, Asset, Gain (Loss) Included in Earnings Other Deferred Tax Liabilities, Other Fair value of shares vested during the year Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period, Fair Value Total FHLB borrowing capacity Federal Home Loan Bank, Advances, General Debt Obligations, Maximum Amount Available Investment banking and advisory fees Fees And Commissions, Investment Banking and Advisory Fees Fees And Commissions, Investment Banking and Advisory Fees Interest income Interest and Fee Income, Loans and Leases [Abstract] Income tax expense Income tax expense Income tax benefit Income Tax Expense (Benefit) Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Line Items] Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Line Items] Non-hedging derivatives, notional amount Derivative, Notional Amount Derivative assets Net asset derivatives included in the consolidated balance sheets Derivative Asset Weighted average period over which unrecognized compensation expense is expected to be recognized (in years) Share-Based Payment Arrangement, Nonvested Award, Cost Not yet Recognized, Period for Recognition Financing Receivable Portfolio Segment [Domain] Financing Receivable Portfolio Segment [Domain] Financing receivable, excluding accrued interest, year two, originated, fiscal year before current fiscal year, writoff Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year, Writoff Interest expense Interest Expense, Operating and Nonoperating [Abstract] Net cash provided by/(used in) investing activities Net Cash Provided by (Used in) Investing Activities Total deposits Deposits, Fair Value Disclosure Change in unrealized gain/(loss) Other Comprehensive Income (Loss), Gain (Loss), before Reclassifications and tax Other Comprehensive Income (Loss), Gain (Loss), before Reclassifications and tax All Adjustments to Compensation All Adjustments to Compensation [Member] Additional paid-in capital Additional Paid in Capital Short-Term Debt, Type [Domain] Short-Term Debt, Type [Domain] Eligible employee contribution, minimum (in percent) Share Based Compensation Arrangement By Share Based Payment Award Minimum Employee Subscription Rate The smallest percentage of annual salary that an employee is permitted to utilize with respect to the plan. Maximum exposure Guarantor Obligations, Maximum Exposure, Undiscounted Accumulated Other Comprehensive Income (Loss) [Line Items] Accumulated Other Comprehensive Income (Loss) [Line Items] Fair Value, Off-balance Sheet Risks, Disclosure Information [Line Items] Fair Value, off-Balance-Sheet Risks, Disclosure Information [Line Items] Investment securities Interest and Dividend Income, Securities, Operating CRT securities Credit Risk Contract [Member] Senior Unsecured Credit-Linked Notes, Due 2024 Senior Unsecured Credit-Linked Notes, Due 2024 [Member] Senior Unsecured Credit-Linked Notes, Due 2024 Statement of Earnings Condensed Income Statement [Table Text Block] 2030 and after Interest Bearing Time Deposit Maturities After Year Five Amount of interest bearing time deposits (including certificates of deposits, individual retirement accounts and open accounts) held by the entity with a remaining term of greater than five years. Total investment securities Debt Securities, Trading, and Equity Securities, FV-NI Cash Flow Hedges Accumulated Gain (Loss), Net, Cash Flow Hedge, Parent [Member] U.S. government agency securities US Government Agencies Debt Securities [Member] Total loans held for investment Financing Receivable Excluding Accrued Interest Before Allowance for Credit Loss, Net of Deferred Income Financing Receivable Excluding Accrued Interest Before Allowance for Credit Loss, Net of Deferred Income Long-Term Debt, Type [Domain] Long-Term Debt, Type [Domain] Held-to-maturity Debt Securities, Held-to-Maturity, Maturity [Abstract] Entity Address, State or Province Entity Address, State or Province Derivative Instruments and Hedging Activities Disclosure [Abstract] Derivative Instruments and Hedging Activities Disclosure [Abstract] Financing receivable, excluding accrued interest, year four, originated, three years before current fiscal year Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year Erroneous Compensation Analysis Erroneous Compensation Analysis [Text Block] Financial Instruments [Domain] Financial Instruments [Domain] Accounts, Notes, Loans and Financing Receivable [Line Items] Accounts, Notes, Loans and Financing Receivable [Line Items] Balance at beginning of year, weighted average grant-date fair value Balance at year end, weighted average grant-date fair value Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value Liabilities and Stockholdersâ€™ Equity Liabilities and Equity [Abstract] SARs vested and exercisable at year end, weighted average exercise price Share Based Compensation Arrangement By Share Based Payment Award Equity Instruments Other than Options Vested And Expected To Vest Exercisable Weighted Average Exercise Price As of the balance sheet date, the weighted-average exercise price (at which grantees can acquire the shares reserved for issuance) for exercisable equity instruments other than stock options that are fully vested or expected to vest. Financing receivable, excluding accrued interest, originated, more than five years before current fiscal year, writoff Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year, Writoff Risks and Uncertainties [Abstract] Risks and Uncertainties [Abstract] Loans held for sale Financing Receivable, Held-for-Sale Restatement Determination Date Restatement Determination Date Estimated Fair Value Estimate of Fair Value Measurement [Member] Debt securities, available-for-sale, term Debt Securities, Available-for-Sale, Term Pay vs Performance Disclosure Pay vs Performance Disclosure [Table] Interest rate contract Interest Rate Contract [Member] Parent Company Only Condensed Financial Information of Parent Company Only Disclosure [Text Block] Property, Plant and Equipment [Table] Property, Plant and Equipment [Table] Other comprehensive income/(loss) Other Comprehensive Income (Loss), after Reclassifications, before Tax Other Comprehensive Income (Loss), after Reclassifications, before Tax Marketing Marketing and Advertising Expense ROU assets, operating leases Operating Lease, Right-of-Use Asset Erroneously Awarded Compensation Recovery Erroneously Awarded Compensation Recovery [Table] Disallowed compensation Effective Income Tax Rate Reconciliation, Nondeductible Expense, Disallowed Compensation, Percent Effective Income Tax Rate Reconciliation, Nondeductible Expense, Disallowed Compensation, Percent Condensed Financial Information Disclosure [Abstract] Condensed Financial Information Disclosure [Abstract] Short-Term Debt, Type [Axis] Short-Term Debt, Type [Axis] Maximum month-end outstanding during the year Borrowed Funds Maximum Month End Outstanding Amount For all debt, including all short-term borrowings, long-term debt, collateralized financing, and capital lease obligations, maximum month-end borrowings during the period. FHLB Borrowings Federal Home Loan Bank Advances [Member] Property, Plant and Equipment [Abstract] Property, Plant and Equipment [Abstract] Earnings Per Share Earnings Per Share [Text Block] Preferred stock dividend Dividends, Preferred Stock Granted, weighted average grant-date fair value Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Grants in Period, Weighted Average Grant Date Fair Value Net (gain)/loss recognized on investment securities Gain (Loss) on Investments Income Taxes Income Tax, Policy [Policy Text Block] Peer Group Issuers, Footnote Peer Group Issuers, Footnote [Text Block] Other income Other Income Dividend income Dividend Income, Operating Unused Federal Reserve borrowings capacity Federal Reserve Borrowings, Amount Of Available Unused Funds Federal Reserve Borrowings, Amount Of Available Unused Funds Credit risk exposure, net of collateral pledged, relating to derivatives Credit Risk Exposure Net Of Collateral Pledged On Credit Risk Derivatives Amount the entity is obligated to pay on the credit risk derivatives upon occurrence of a credit event. Provision for credit losses Provision for Loan, Lease, and Other Losses Number of securities in an unrealized loss position Number of Securities in an Unrealized Loss Position Number of Securities in an Unrealized Loss Position PEO PEO [Member] Allowance established for acquired PCD loans Financing Receivable, Excluding Accrued Interest, Purchased with Credit Deterioration, Allowance for Credit Loss at Acquisition Date Name Trading Arrangement, Individual Name Deposits Interest Expense, Deposits Property, Plant and Equipment, Type [Axis] Long-Lived Tangible Asset [Axis] Other Other non-interest expense Other Noninterest Expense Transfers of loans from held for investment to held for sale Loan and Lease, Transfer from Held-in-Portfolio to Held-for-Sale Entity Public Float Entity Public Float Equity in undistributed income of subsidiary Equity in undistributed income of subsidiary Income (Loss) from Equity Method Investments Income before income taxes Income (Loss) from Continuing Operations before Equity Method Investments, Income Taxes, Noncontrolling Interest Interest and fees on loans Interest on notes receivable Interest and Fee Income, Loans and Leases Awards Close in Time to MNPI Disclosures, Table Awards Close in Time to MNPI Disclosures [Table Text Block] Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year [Member] Cash and cash equivalents Cash and Cash Equivalents, Fair Value Disclosure Aggregate Erroneous Compensation Amount Aggregate Erroneous Compensation Amount Due after ten years Debt Securities, Available-for-Sale, Weighted Average Yield, Maturity, after Year 10 Local Phone Number Local Phone Number Aggregate Erroneous Compensation Not Yet Determined Aggregate Erroneous Compensation Not Yet Determined [Text Block] Total expense Operating Expenses Provision for credit losses on loans Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal) Revolving line of credit converted to term loans, writoff Financing Receivable, Excluding Accrued Interest, Revolving, Converted to Term Loan, Writoff Financing receivable, excluding accrued interest, year five, originated, four years before current fiscal year Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year Changes in operating assets and liabilities: Increase (Decrease) in Operating Capital [Abstract] Schedule of financial instruments with off-balance sheet risk Schedule of Fair Value, off-Balance-Sheet Risks [Table Text Block] PEO Total Compensation Amount PEO Total Compensation Amount Occupancy expense Occupancy, Net Estimated fair value, liability derivative Derivative Liability, Subject to Master Netting Arrangement, before Offset Available-for-sale debt securities Estimated Fair Value Fair Value Debt Securities, Available-for-Sale, Excluding Accrued Interest Property, Plant and Equipment, Type [Domain] Long-Lived Tangible Asset [Domain] Risk-Weighted Assets Calculation Methodology [Domain] Banking Regulation, Risk-Weighted Assets Calculation Methodology [Domain] Loans held for investment, mortgage finance Mortgage Finance Mortgage Finance Capital to Risk Weighted Assets Banking Regulation, Total Risk-Based Capital Ratio, Actual Debt Disclosure [Abstract] Debt Disclosure [Abstract] Common Stock Common Stock Common Stock [Member] Capital Securities By Trust [Axis] Capital Securities By Trust [Axis] Capital securities by trust. Schedule of Condensed Financial Statements [Table] Condensed Financial Statements [Table] Capital Banking Regulation, Total Capital, Actual Forgone Recovery due to Expense of Enforcement, Amount Forgone Recovery due to Expense of Enforcement, Amount Entity Central Index Key Entity Central Index Key Due within one year Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, Year One Non-PEO NEO Average Compensation Actually Paid Amount Non-PEO NEO Average Compensation Actually Paid Amount Schedule of Share-based Compensation, Stock Appreciation Rights Award Activity Share-Based Payment Arrangement, Stock Appreciation Right, Activity [Table Text Block] Award Timing, How MNPI Considered Award Timing, How MNPI Considered [Text Block] Financial Instrument [Axis] Financial Instrument [Axis] Due after one year through five years Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date, after Year One through Five New Accounting Standards Accounting Standards Update and Change in Accounting Principle [Text Block] Stock-based compensation expense recognized in earnings APIC, Share-Based Payment Arrangement, Increase for Cost Recognition Legal and professional Professional Fees Measurement Basis [Axis] Measurement Basis [Axis] Loans held for investment Loans held for investment, net Loans Receivable, Fair Value Disclosure Title Trading Arrangement, Individual Title Consolidated Entities [Axis] Consolidated Entities [Axis] Available-for-sale debt securities pledged to secure certain customer repurchase agreements and deposits Debt Securities, Available-for-Sale, Restricted Unrecognized tax benefits Unrecognized Tax Benefits City Area Code City Area Code Auditor Location Auditor Location Revenue Recognition Revenue [Policy Text Block] Insider Trading Policies and Procedures Not Adopted Insider Trading Policies and Procedures Not Adopted [Text Block] Held-to-maturity debt securities: Debt Securities, Held-to-Maturity, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract] CET1 to be well capitalized under prompt corrective action provisions, ratio Common Equity Tier 1, Capital Required to be Well Capitalized to Risk Weighted Assets Common Equity Tier 1, Capital Required to be Well Capitalized to Risk Weighted Assets Preferred Stock Preferred Stock [Member] Unused revolving line of credit Line of Credit Facility, Remaining Borrowing Capacity Financing receivable, excluding accrued interest, allowance for credit loss, writoff Charge-offs Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writoff Repurchase of common stock Payments for Repurchase of Common Stock 2029 Lease Liability, to be Paid, Year Five Lease Liability, to be Paid, Year Five Schedule of assets and liabilities measured at fair value Fair Value Measurement Inputs and Valuation Techniques [Table Text Block] Weighted-AverageA Grant- DateA FairA Value Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value [Abstract] Investment Securities Investment [Text Block] Operations and Summary of Significant Accounting Policies Organization, Consolidation and Presentation of Financial Statements Disclosure and Significant Accounting Policies [Text Block] Earnings Per Share [Abstract] Earnings Per Share [Abstract] Total lease payments Lease Liability, to be Paid Lease Liability, to be Paid Equity: Equity [Abstract] Fair Value Debt Securities, Available-for-Sale, Fair Value, Fiscal Year Maturity [Abstract] Retained earnings Retained Earnings (Accumulated Deficit) Finance Lease, Right-of-Use Asset, Statement of Financial Position [Extensible Enumeration] Finance Lease, Right-of-Use Asset, Statement of Financial Position [Extensible Enumeration] Schedule of compliance with Regulatory Capital Requirements Schedule of Compliance with Regulatory Capital Requirements under Banking Regulations [Table Text Block] Customer-Initiated and Other Derivatives Customer-Initiated and Other Derivatives [Member] Customer-Initiated and Other Derivatives Class of Stock [Domain] Class of Stock [Domain] Amount reclassified from AOCI as a decrease to interest income Cash Flow Hedge Gain (Loss) to be Reclassified within 12 Months Risk participation agreement - participant bank Risk Participation Agreement - Participant Bank [Member] Risk Participation Agreement - Participant Bank [Member] 2028 Interest Bearing Time Deposit Maturities Year Four Amount of interest bearing time deposits (including certificates of deposits, individual retirement accounts and open accounts) held by the entity with a remaining term of greater than three years but four years or less. Aggregate Available Trading Arrangement, Securities Aggregate Available Amount Summary of short-term borrowings Schedule of Short-Term Debt [Table Text Block] Equity Awards Adjustments Equity Awards Adjustments [Member] Lease liabilities, operating leases Present value of lease liabilities Operating Lease, Liability Underlying Securities Award Underlying Securities Amount 2029 Finance Lease, Liability, to be Paid, Year Five Amendment Flag Amendment Flag Carrying Amount Reported Value Measurement [Member] Stock appreciation rights (SARs) SARs Stock Appreciation Rights (SARs) [Member] Amortization of ROU assets Finance Lease, Right-of-Use Asset, Amortization Recoveries Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Recovery Substandard - accruing Substandard [Member] Due within one year Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, Year One Short-Term Borrowings and Long-Term Debt Debt Disclosure [Text Block] Fair Value Hierarchy and NAV [Domain] Fair Value Hierarchy and NAV [Domain] Disallowed FDIC Effective Income Tax Rate Reconciliation, Nondeductible Expense, Disallowed FDIC, Percent Effective Income Tax Rate Reconciliation, Nondeductible Expense, Disallowed FDIC, Percent Recovery of Erroneously Awarded Compensation Disclosure [Line Items] Senior unsecured credit-linked notes Debt Instrument, Face Amount Loans Financing Receivable [Policy Text Block] Entity Address, Postal Zip Code Entity Address, Postal Zip Code Swaps Interest Rate Swap [Member] 2026 Lease Liability, to be Paid, Year Two Lease Liability, to be Paid, Year Two Proceeds from sales and repayments of loans held for sale Proceeds from Sale and Collection, Loan, Held-for-Sale Cash and cash equivalents Cash and Cash Equivalents, at Carrying Value Federal Deposit Insurance Corporation insurance assessment Federal Deposit Insurance Corporation Premium Expense Long-term debt Interest Expense, Subordinated Notes and Debentures Accounts, Notes, Loans and Financing Receivable, Gross, Allowance, and Net [Abstract] Accounts, Notes, Loans and Financing Receivable, Gross, Allowance, and Net [Abstract] Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested [Member] Payment Deferral and Term Extension Payment Deferral and Term Extension [Member] Payment Deferral and Term Extension Auditor Name Auditor Name Forfeited, weighted average grant-date fair value Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Forfeitures, Weighted Average Grant Date Fair Value Current: Current Income Tax Expense (Benefit), Continuing Operations [Abstract] Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested [Member] Held-to-maturity debt securities Held-to-maturity debt securities Debt Securities, Held-to-Maturity, Excluding Accrued Interest, before Allowance for Credit Loss PPE, useful life Property, Plant and Equipment, Useful Life Employee Stock [Member] Employee Stock [Member] Fair Value Measurement [Domain] Fair Value Measurement [Domain] Schedule of Short-Term Debt [Table] Short-Term Debt [Table] Assets and Liabilities, Lessee Assets and Liabilities, Lessee [Table Text Block] Assets and Liabilities, Lessee Adjustment To PEO Compensation, Footnote Adjustment To PEO Compensation, Footnote [Text Block] Wealth management and trust fee income Wealth Management And Trust Fee Income Wealth Management And Trust Fee Income Financing cash flows from finance leases Finance Lease, Principal Payments Depreciation and amortization Amortization Derivatives designated as hedges Designated as Hedging Instrument [Member] Weighted average remaining contractual life of SARs (in years) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Outstanding, Weighted Average Remaining Contractual Terms Net income available to common stockholders Net Income (Loss) Available to Common Stockholders, Basic Compensation Actually Paid vs. Other Measure Compensation Actually Paid vs. Other Measure [Text Block] Total ROU assets Right-of-Use Assets, Finance and Operating Right-of-Use Assets, Finance and Operating Schedule of Available-for-Sale Debt Securities in a Continuous Unrealized Loss Position Debt Securities, Available-for-Sale, Unrealized Loss Position, Fair Value [Table Text Block] Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year [Member] 2028 Lease Liability, to be Paid, Year Four Lease Liability, to be Paid, Year Four Denominator:

Weighted Average Number of Shares Outstanding, Diluted [Abstract] Total assets Assets Criticized Criticized [Member] Federal Funds Purchased Federal Funds Purchased [Member] Purchase of premises and equipment, net Payments to Acquire Property, Plant, and Equipment Forgone Recovery due to Violation of Home Country Law, Amount Forgone Recovery due to Violation of Home Country Law, Amount Stock-based Compensation Share-Based Payment Arrangement [Policy Text Block] Reconciliation of income attributable to continuing operations Schedule of Effective Income Tax Rate Reconciliation [Table Text Block] Termination Date Trading Arrangement Termination Date Right-Of-Use Assets and Lease Liabilities Right-Of-Use Assets and Lease Liabilities [Table Text Block] Right-Of-Use Assets and Lease Liabilities Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] Collateralized Mortgage-Backed Securities [Member] Collateralized Mortgage-Backed Securities [Member] 2026 Lessee, Operating Lease, Liability, to be Paid, Year Two Other liabilities Other Liabilities Non-hedging derivatives Not Designated as Hedging Instrument Not Designated as Hedging Instrument [Member] Uncertain tax positions recognized Effective Income Tax Rate Reconciliation, Tax Contingency, Percent Allowance for credit losses on held-to-maturity debt securities Debt Securities, Held-to-Maturity, Allowance for Credit Loss, Excluding Accrued Interest Disallowed FDIC Effective Income Tax Rate Reconciliation, Nondeductible Expense, Disallowed FDIC, Amount Effective Income Tax Rate Reconciliation, Nondeductible Expense, Disallowed FDIC, Amount Due after one year through five years Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year One Through Five Net income Net income Net Income (Loss) Attributable to Parent Trading Arrangement: Trading Arrangement [Axis] Summary of the carrying amounts and estimated fair values of financial instruments Fair Value, by Balance Sheet Grouping [Table Text Block] Securities sold not yet purchased Security Sold Short, Fair Value Financing receivable, excluding accrued interest, year three, originated, two years before current fiscal year Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year 2030 and thereafter Lease Liability, to be Paid, after Year Five Lease Liability, to be Paid, after Year Five Pay vs Performance Disclosure, Table Pay vs Performance [Table Text Block] Gross Unrealized Gains Debt Securities, Held-to-Maturity, Accumulated Unrecognized Gain Equity Awards Adjustments, Excluding Value Reported in Compensation Table Equity Awards Adjustments, Excluding Value Reported in the Compensation Table [Member] Due after ten years Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year 10 Available-for-sale Available-for-Sale Securities [Member] Number of shares purchased under the plan Share-Based Compensation Arrangement by Share-Based Payment Award, Shares Purchased for Award Available-for-sale debt securities: Debt Securities, Available-for-Sale, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract] Entity File Number Entity File Number Financing receivable, purchase Financing Receivable, Purchase Consolidated Entities [Domain] Consolidated Entities [Domain] Income Statement [Abstract] Statement of Earnings Income Statement [Abstract] Entity Address, Address Line One Entity Address, Address Line One Debt Security Category [Axis] Debt Security Category [Axis] Federal Current Federal Tax Expense (Benefit) Entity Address, Address Line Two Entity Address, Address Line Two Employer contribution Deferred Compensation Arrangement with Individual, Contributions by Employer Schedule of Share-Based Payment Award, Valuation Assumptions Schedule of Share-Based Payment Award, Equity Instruments Other Than Options, Valuation Assumptions [Table Text Block] Schedule of Share-Based Payment Award, Equity Instruments Other Than Options, Valuation Assumptions Term of operating lease contract Lessee, Operating Lease, Term of Contract Name Forgone Recovery, Individual Name Transaction [Domain] Transaction [Domain] Weighted-average remaining lease term - operating leases, in years Operating Lease, Weighted Average Remaining Lease Term Investment Securities Investment, Policy [Policy Text Block] Award Timing MNPI Considered Award Timing MNPI Considered [Flag] Deferred tax liabilities: Components of Deferred Tax Liabilities [Abstract] Term of finance lease contract Lessee, Finance Lease, Term of Contract Outstanding Aggregate Erroneous Compensation Amount Outstanding Aggregate Erroneous Compensation Amount Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Tier One Leverage Capital Banking Regulation, Tier 1 Leverage Capital, Actual Tier 1 capital (to average assets) to be well capitalized under prompt corrective action provisions, ratio Tier One Leverage Capital Required to be Well Capitalized to Average Assets Banking Regulation, Tier 1 Leverage Capital Ratio, Well Capitalized, Minimum Off-balance sheet liability Fair Value Disclosure, off-Balance-Sheet Risks, Amount, Liability PEO Actually Paid Compensation Amount PEO Actually Paid Compensation Amount January 2023 Share Repurchase Program January 2023 Share Repurchase Program [Member] January 2023 Share Repurchase Program Adjustment to Compensation: Adjustment to Compensation [Axis] Allowance for credit losses Deferred Tax Asset, Tax Deferred Expense, Reserve and Accrual, Financing Receivable, Allowance for Credit Loss Other than Temporary Impairment, Credit Losses Recognized in Earnings, Categories of Investments [Domain] Other than Temporary Impairment, Credit Losses Recognized in Earnings, Categories of Investments [Domain] Cash Settled Restricted Stock Units Cash Settled Restricted Stock Units [Member] Cash Settled Restricted Stock Units Consumer Consumer Portfolio Segment [Member] Due after one year through five years Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year One Through Five Total interest expense Interest expense Interest Expense, Operating Par value (unpaid principal balance) Financing Receivable, Purchased with Credit Deterioration, Amount at Par Value Summary of loan modifications Financing Receivable, Modified [Table Text Block] Accumulated other comprehensive loss, net of taxes Accumulated other comprehensive income/(loss) Accumulated Other Comprehensive Income (Loss), Net of Tax Purchases / Additions Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Purchases Pension Adjustments Service Cost Pension Adjustments Service Cost [Member] Basic earnings per common shareâ€”weighted average common shares Weighted Average Number of Shares Outstanding, Basic Stock Price or TSR Estimation Method Stock Price or TSR Estimation Method [Text Block] Non-accrual interest Deferred Tax Assets Non Accrual Interest The tax effect as of the balance sheet date of the amount of the estimated future tax effects arising from non-accrual interest. 12 Months or Longer, Unrealized Loss Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss Simulation period Share-Based Compensation Arrangement by Share-Based Payment Award, Fair Value Assumptions, Simulation Period Share-Based Compensation Arrangement by Share-Based Payment Award, Fair Value Assumptions, Simulation Period Available-for-sale debt securities gains/(losses), net Debt Securities, Available-for-Sale, Realized Gain (Loss) Components of Deferred Tax Assets and Liabilities [Abstract] Components of Deferred Tax Assets and Liabilities [Abstract] Name Awards Close in Time to MNPI Disclosures, Individual Name Less Than 12 Months, Unrealized Loss Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss Entity Filer Category Entity Filer Category Non-interest bearing deposits Non-interest bearing deposits Noninterest-Bearing Deposit Liabilities, Domestic Range [Domain] Statistical Measurement [Domain] Gross Unrealized Losses Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Loss, before Tax Financing receivable, excluding accrued interest, year four, originated, three years before current fiscal year, writoff Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year, Writoff Summary of lease cost and other information, operating leases Lease, Cost [Table Text Block] Additional Information: Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Additional Disclosures [Abstract] Debt Securities Debt Securities [Member] Schedule of an age analysis of accruing past due loans Financing Receivable, Past Due [Table Text Block] Present value of lease liabilities Lease Liability Lease Liability Loan Restructuring Modification [Axis] Loan Restructuring Modification [Axis] Internal Credit Assessment [Axis] Internal Credit Assessment [Axis] Other liabilities Other Liabilities, Current All Trading Arrangements All Trading Arrangements [Member] Compensation Actually Paid vs. Net Income Compensation Actually Paid vs. Net Income [Text Block] Schedule of computation of basic and diluted earnings per share Schedule of Earnings Per Share, Basic and Diluted [Table Text Block] Vesting period (in years) Share-Based Compensation Arrangement by Share-Based Payment Award, Award Vesting Period Trust preferred subordinated debentures Subordinated Debentures Subject to Mandatory Redemption [Member] Amounts reclassified into net income Other Comprehensive Income (Loss), Gain (Loss), Reclassifications, before Tax Other Comprehensive Income (Loss), Gain (Loss), Reclassifications, before Tax Rule 10b5-1 Arrangement Adopted Rule 10b5-1 Arrangement Adopted [Flag] Awards Close in Time to MNPI Disclosures Awards Close in Time to MNPI Disclosures [Table] Derivative [Line Items] Derivative [Line Items] Cash paid during the period for income taxes Income Taxes Paid, Net Pay vs Performance Disclosure [Line Items] Interest income on non-accrual loans Financing Receivable, Nonaccrual, Interest Income Peer Group Total Shareholder Return Amount Peer Group Total Shareholder Return Amount Loans held for investment Financing Receivable, Held-for-Investment Financing Receivable, Held-for-Investment Residential mortgage-backed securities Residential Mortgage-Backed Securities [Member] Derivative [Table] Derivative [Table] Deferred: Deferred Income Tax Expense (Benefit), Continuing Operations [Abstract] Deposits Deposit Liabilities Disclosures [Text Block] Other Performance Measure, Amount Other Performance Measure, Amount Regulatory Capital Requirements [Abstract] Broker-Dealer, Net Capital Requirement, SEC Regulation [Abstract] Leases Lessee, Operating Leases [Text Block] Beginning balance, common stock (in shares) Ending balance, common stock (in shares) Common Stock, Shares, Outstanding Operating lease cost Operating Lease, Cost Total short-term borrowings Amount outstanding at year-end Debt and Lease Obligation Pass Pass [Member] Number of shares available to be issued under the plan Share-Based Compensation Arrangement by Share-Based Payment Award, Number of Shares Available for Grant Interest receivable Interest Receivable Cash Flow Hedging Cash Flow Hedging [Member] Interest on lease liabilities Finance Lease, Interest Expense Entity Tax Identification Number Entity Tax Identification Number Schedule of Compliance with Regulatory Capital Requirements under Banking Regulations [Table] Banking Regulation, Regulatory Capital Requirement, Compliance [Table] Summary of long-term debt Schedule of Long-Term Debt Instruments [Table Text Block] New Accounting Pronouncements and Changes in Accounting Principles [Abstract] Accounting Standards Update and Change in Accounting Principle [Abstract] Derivative Liability, Subject to Master Netting Arrangement, Collateral, Right to Reclaim Cash Offset Derivative Liability, Subject to Master Netting Arrangement, Collateral, Right to Reclaim Cash Offset Loans and Allowance for Credit Losses on Loans Loans, Notes, Trade and Other Receivables Disclosure [Text Block] Treasury Stock Treasury Stock, Common [Member] Schedule of Derivative Instruments Schedule of Derivative Instruments [Table Text Block] U.S. Treasury securities US Treasury Securities [Member] Organization and Nature of Business Organization And Nature Of Business [Policy Text Block] Disclosure of accounting policy related to organization and nature of business. 2030 and thereafter Finance Lease, Liability, to be Paid, after Year Five Equity Components [Axis] Equity Components [Axis] 2026 Interest Bearing Time Deposit Maturities Year Two Amount of interest bearing time deposits (including certificates of deposits, individual retirement accounts and open accounts) held by the entity with a remaining term of greater than twelve months, but two years or less. Total lease payments Finance Lease, Liability, to be Paid Disallowed compensation Effective Income Tax Rate Reconciliation, Nondeductible Expense, Disallowed Compensation, Amount Effective Income Tax Rate Reconciliation, Nondeductible Expense, Disallowed Compensation, Amount Residential MSRs, notional amount Derivative Asset, Notional Amount Balance at Beginning of Period Balance at End of Period Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset Value Derivative Asset, Subject to Master Netting Arrangement, Collateral, Obligation to Return Cash, Offset Against Derivative Asset Derivative Asset, Subject to Master Netting Arrangement, Collateral, Obligation to Return Cash, Offset Against Derivative Asset Total Interest Bearing Time Deposits The aggregate amount of interest bearing time deposits, including certificates of deposits, individual retirement accounts and open accounts. Receivable [Domain] Receivable [Domain] Diluted earnings per common share Earnings Per Share, Diluted [Abstract] 30-89 Days Past Due Financial Asset, 30 to 89 Days Past Due [Member] Financial Asset, 30 to 89 Days Past Due Financing Receivable, Recorded Investment [Line Items] Financing Receivable, Credit Quality Indicator [Line Items] Allowance for Credit Losses Loans and Leases Receivable, Allowance for Loan Losses Policy [Policy Text Block] Net deferred tax asset Deferred Tax Assets, Net 2029 Lessee, Operating Lease, Liability, to be Paid, Year Five Weighted Average Weighted Average [Member] Repurchase of common stock Shares repurchased Stock Repurchased During Period, Value Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table [Member] Lessee, Lease, Description [Line Items] Lessee, Lease, Description [Line Items] Debt Securities, Available-for-sale [Line Items] Debt Securities, Available-for-Sale [Line Items] Asset Pledged as Collateral Asset Pledged as Collateral [Member] Payment Deferrals Financing Receivable, Modified in Period, Average Capitalized Amount Financing Receivable, Modified in Period, Average Capitalized Amount Total, Fair Value Debt Securities, Available-for-Sale, Unrealized Loss Position Cash and cash equivalents at beginning of period Cash and cash equivalents at end of period Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents Weighted-average interest rate during the year Debt, Weighted Average Interest Rate Revolving lines of credit, writoff Financing Receivable, Excluding Accrued Interest, Revolving, Writoff Expected loss on held-to-maturity securities Debt Securities, Held-to-Maturity, Excluding Accrued Interest, Credit Loss Expense (Reversal) Equity securities Equity Securities, FV-NI, Current Furniture and equipment Furniture And Equipment [Member] Furniture and equipment. CashCollateralPostedForDerivativesInLiabilityPosition CashCollateralPostedForDerivativesInLiabilityPosition Cash Collateral Posted For Derivatives In Liability Position Fair Values of Financial Instruments Fair Value of Financial Instruments, Policy [Policy Text Block] Treasury stock, shares Beginning balance, treasury stock (in shares) Ending balance, treasury stock (in shares) Treasury Stock, Common, Shares Loans Receivable Loans Receivable [Member] Forgone Recovery due to Disqualification of Tax Benefits, Amount Forgone Recovery due to Disqualification of Tax Benefits, Amount Short-term lease cost Short-Term Lease, Cost Vested, weighted average grant-date fair value Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period, Weighted Average Grant Date Fair Value Fair Value Disclosures [Abstract] Fair Value Disclosures [Abstract] Due after five years through ten years Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10 Beginning balance, preferred stock (in shares) Ending balance, preferred stock (in shares) Preferred Stock, Shares Outstanding Security Exchange Name Security Exchange Name Interest rate on subordinated debentures Debt Instrument, Basis Spread on Variable Rate Schedule of Financing Receivable, Recorded Investment, Credit Quality Indicator [Table] Financing Receivable, Credit Quality Indicator [Table] 2027 Lease Liability, to be Paid, Year Three Lease Liability, to be Paid, Year Three Subordinated Borrowing [Table] Subordinated Borrowing [Table] Regulatory Ratios and Capital Regulatory Capital Requirements under Banking Regulations [Text Block] SARs Number of Shares Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Number of Shares [Roll Forward] Tax-exempt income Effective Income Tax Rate Reconciliation, Tax Exempt Income, Amount State Current State and Local Tax Expense (Benefit) Commercial real estate Commercial Real Estate Portfolio Segment [Member] Salaries and benefits Labor and Related Expense Gain on disposal of subsidiary Gain on sale of subsidiary Gain (Loss) on Disposition of Stock in Subsidiary Forgone Recovery, Explanation of Impracticability Forgone Recovery, Explanation of Impracticability [Text Block] Net gains/(losses) recognized during the period Realized Investment Gains (Losses) Summary of Available-for-Sale Debt Securities Unrealized Gain (Loss) on Investments [Table Text Block] Revolving lines of credit converted to term loans Financing Receivable, Excluding Accrued Interest, Revolving, Converted To Term Loans Financing Receivable, Excluding Accrued Interest, Revolving, Converted To Term Loans Fair Value, Measurements, Nonrecurring Fair Value, Nonrecurring [Member] Sales / Reductions Fair Value, Measurement with Unobservable Inputs Reconciliation, Recurring Basis, Asset, Sales ROU assets obtained in exchange for new finance leases Right-of-Use Asset Obtained in Exchange for Finance Lease Liability Due after five years through ten years Debt Securities, Available-for-Sale, Weighted Average Yield, Maturity, after Year 5 Through 10 Common stock, shares issued Common Stock, Shares, Issued Finance lease cost: Finance Leases Finance Lease, Liability [Abstract] Tax-exempt income Effective Income Tax Rate Reconciliation, Tax Exempt Income, Percent Total, Unrealized Loss Debt Securities, Available-for-Sale, Unrealized Loss Position, Accumulated Loss Financing receivable, excluding accrued interest, year three, originated, two years before current fiscal year, writoff Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year, Writoff Derivative liabilities Net liability derivatives included in the consolidated balance sheets Derivative Liability Insider Trading Policies and Procedures Adopted Insider Trading Policies and Procedures Adopted [Flag] Accumulated depreciation Accumulated Depreciation, Depletion and Amortization, Property, Plant, and Equipment Commitments to extend credit Commitments to Extend Credit [Member] Summary of significant terms of preferred subordinated debentures Financial Instruments Subject to Mandatory Redemption Disclosure [Table Text Block] Fair Value, Asset, Recurring Basis, Unobservable Input Reconciliation, Asset, Gain (Loss), Statement of Other Comprehensive Income or Comprehensive Income [Extensible Enumeration] Fair Value, Asset, Recurring Basis, Unobservable Input Reconciliation, Asset, Gain (Loss), Statement of Other Comprehensive Income or Comprehensive Income [Extensible Enumeration] Common stock, shares authorized Common Stock, Shares Authorized TexasA Capital Statutory Trust III Texas Capital Bancshares Statutory I I [Member] Net charge-offs (recoveries) Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Period Increase (Decrease) Long-Term Debt, Type [Axis] Long-Term Debt, Type [Axis] Entity Voluntary Filers Entity Voluntary Filers Operating Leases Operating Lease, Liability [Abstract] Hedging Designation [Domain] Hedging Designation [Domain] Deferred tax benefit Total Deferred Income Tax Expense (Benefit) Amount reclassified from AOI into interest income on loans Other Comprehensive Income (Loss), Cash Flow Hedge, Gain (Loss), Reclassification, before Tax Premises and Equipment Property, Plant and Equipment Disclosure [Text Block] Depreciation, Depletion and Amortization Depreciation, Depletion and Amortization [Abstract] Entity Address, Country Entity Address, Country Interest Income Reversed Financing Receivable, Nonaccrual, Interest Income Reversed Financing Receivable, Nonaccrual, Interest

Income Reversed Fair value measurements, recurring basis Fair Value, Recurring [Member] Trust preferred securities issued Subordinated Debt 12 Months or Longer, Fair Value Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer Accrued interest payable and other liabilities Accrued interest payable and other liabilities Increase (Decrease) in Other Operating Liabilities Schedule of maturities of interest-bearing time deposits Schedule Of Maturities Of Interest Bearing Time Deposit [Table Text Block] Tabular disclosure of the combined aggregate amount of maturities for all interest bearing time deposits for each of the five years following the date of the latest balance sheet date presented. Long-term debt Long-term debt Long-term debt Long-Term Debt Pension Adjustments Prior Service Cost Pension Adjustments Prior Service Cost [Member] Financial Instruments Subject to Mandatory Redemption, Financial Instrument [Domain] Financial Instruments Subject to Mandatory Redemption, Financial Instrument [Domain] Non-qualified deferred compensation plan liabilities Defined Benefit Plan, Plan Assets, Amount Total Loan balance Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss Purchases and originations of loans held for sale Payment for Purchase, Loan, Held-for-Sale Operating Lease, Liability, Statement of Financial Position [Extensible Enumeration] Operating Lease, Liability, Statement of Financial Position [Extensible Enumeration] Fair Value, by Balance Sheet Grouping [Table] Fair Value, by Balance Sheet Grouping [Table] Pension Benefits Adjustments, Footnote Pension Benefits Adjustments, Footnote [Text Block] Total Shareholder Return Vs Peer Group Total Shareholder Return Vs Peer Group [Text Block] CET1, actual amount Common Equity Tier 1 Capital Common Equity Tier 1 Capital Investment in subsidiaries Investments in and Advance to Affiliates, Subsidiaries, Associates, and Joint Ventures Document Annual Report Document Annual Report Loans Loans [Member] 2027 Finance Lease, Liability, to be Paid, Year Three Vested (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period Cash paid for amounts included in the measurement of lease liabilities: Cash Paid for Lease Liabilities [Abstract] Cash Paid for Lease Liabilities Balance Sheet Condensed Balance Sheet [Table Text Block] Risk-free interest rate Share-Based Compensation Arrangement by Share-Based Payment Award, Fair Value Assumptions, Risk Free Interest Rate Amortization expense related to intangible assets Amortization of Intangible Assets Liabilities: Liabilities [Abstract] Preferred stock dividends Preferred stock dividends Preferred Stock Dividends, Income Statement Impact Current Fiscal Year End Date Current Fiscal Year End Date Less: Interest Lessee, Operating Lease, Liability, Undiscounted Excess Amount PEO Name PEO Name Time Time Deposits Equity Award [Domain] Award Type [Domain] Loan Restructuring Modification [Domain] Loan Restructuring Modification [Domain] Issuance of stock related to stock-based awards (in shares) Shares Issued, Shares, Share-Based Payment Arrangement, after Forfeiture Stock compensation Deferred Tax Assets, Tax Deferred Expense, Compensation and Benefits, Share-Based Compensation Cost Compensation Actually Paid vs. Company Selected Measure Compensation Actually Paid vs. Company Selected Measure [Text Block] Non-PEO NEO Non-PEO NEO [Member] Finite-lived intangible asset, useful life Finite-Lived Intangible Asset, Useful Life Additional Paid-in Capital Additional Paid-in Capital [Member] Hedging Relationship [Axis] Hedging Relationship [Axis] Schedule of loans held for investments Schedule of Accounts, Notes, Loans and Financing Receivable [Table Text Block] Provision for credit losses Financing Receivable, Provision For Off-Balance Sheet Credit Losses Financing Receivable, Provision For Off-Balance Sheet Credit Losses Texas Capital Statutory Trust V Texas Capital Bancshares Statutory V [Member] Financial Instruments with Off-Balance Sheet Risk Concentration Risk Disclosure [Text Block] Short-Term Debt [Line Items] Short-Term Debt [Line Items] Financing receivable, excluding accrued interest, year five, originated, four years before current fiscal year, writteoff Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year, Writeoff Total modified in period Financing Receivable, Excluding Accrued Interest, Modified in Period, Amount Class of Stock [Axis] Class of Stock [Axis] 2028 Finance Lease, Liability, to be Paid, Year Four Name Measure Name Entity Interactive Data Current Entity Interactive Data Current Proceeds from sales of available-for-sale debt securities Proceeds from Sale of Debt Securities, Available-for-Sale Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items] Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items] Deferred tax assets: Components of Deferred Tax Assets [Abstract] Customer repurchase agreements Customer Repurchase Agreements [Member] Customer repurchase agreements Mortgage finance Mortgage Finance Portfolio Segment [Member] Mortgage Finance Portfolio Segment Maximum period to hedge forecasted transactions Maximum Length of Time Hedged in Interest Rate Cash Flow Hedge Stock-based compensation expense Share-Based Payment Arrangement, Noncash Expense Total deferred tax assets Deferred Tax Assets, Net of Valuation Allowance Realized gain Debt Securities, Realized Gain (Loss) Interest rate Debt Instrument, Interest Rate, Stated Percentage Intrinsic value of shares vested during the year Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Aggregate Intrinsic Value, Vested Supplemental disclosures of cash flow information Supplemental Cash Flow Information [Abstract] Total non-interest income Noninterest Income Equity securities at fair value Equity Securities, FV-NI Federal Federal Tax Expense (Benefit) Federal Tax Expense (Benefit) Cash collateral pledged for derivatives Cash Pledged As Derivative Collateral The fair value of cash that serves as collateral for derivatives Non-accrual Financing Receivable, Excluding Accrued Interest, Nonaccrual Compensation Related Costs [Abstract] Compensation Related Costs [Abstract] Instruments held Derivative, Number of Instruments Held Auditor Firm ID Loss before income taxes and equity in undistributed income of subsidiary Operating Income (Loss) Total Effective Income Tax Rate Reconciliation, Percent Schedule of the credit risk profile of loan portfolio by internally assigned grades and nonaccrual status Financing Receivable Credit Quality Indicators [Table Text Block] Total deposits Deposits 2027 Interest Bearing Time Deposit Maturities Year Three Amount of interest bearing time deposits (including certificates of deposits, individual retirement accounts and open accounts) held by the entity with a remaining term of greater than two years but three years or less. Total liabilities and stockholdersâ€™ equity Liabilities and Equity Rule 10b5-1 Arrangement Terminated Rule 10b5-1 Arrangement Terminated [Flag] Fair Value Hierarchy and NAV [Axis] Fair Value Hierarchy and NAV [Axis] Hedging Designation [Axis] Hedging Designation [Axis] Derivative Financial Instruments Derivative Instruments and Hedging Activities Disclosure [Text Block] 2026 Finance Lease, Liability, to be Paid, Year Two Originations of loans held for investment, mortgage finance Payments for originations of mortgage finance loans Interest bearing deposits Interest-Bearing Deposit Liabilities, Domestic ROU assets obtained in exchange for new operating leases Right-of-Use Asset Obtained in Exchange for Operating Lease Liability Underlying Security Market Price Change Underlying Security Market Price Change, Percent Measurement Input Type [Axis] Measurement Input Type [Axis] Capital Required to be Well Capitalized to Risk Weighted Assets Banking Regulation, Total Risk-Based Capital Ratio, Well Capitalized, Minimum Individual: Individual [Axis] Debt securities, available-for-sale, measurement input Debt Securities, Available-for-Sale, Measurement Input Accumulated Other Comprehensive Income/(Loss) Total AOCI Attributable to Parent [Member] Caps and floors written Interest Rate Caps and Floors, Written [Member] Interest Rate Caps and Floors, Written Property, Plant and Equipment [Line Items] Property, Plant and Equipment [Line Items] Statement [Line Items] Statement [Line Items] Measurement Input Type [Domain] Measurement Input Type [Domain] Fair Value, Asset, Recurring Basis, Unobservable Input Reconciliation, Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Fair Value, Asset, Recurring Basis, Unobservable Input Reconciliation, Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration] Goodwill and intangibles, net Goodwill And Intangible Assets Net Carrying amount of Goodwill as of the balance sheet date, net of amortization recognized prior to the adoption of any changes in GAAP; and carrying amount of intangible assets (nonphysical assets), net of accumulated amortization. Summary of premises and equipment Property, Plant and Equipment [Table Text Block] Compensation Actually Paid vs. Total Shareholder Return Compensation Actually Paid vs. Total Shareholder Return [Text Block] Schedule of Financial Instruments Subject to Mandatory Redemption by Settlement Terms [Axis] Schedule of Financial Instruments Subject to Mandatory Redemption by Settlement Terms [Axis] Allowance For Off-Balance Sheet Credit Losses [Roll Forward] Allowance For Off-Balance Sheet Credit Losses [Roll Forward] Allowance For Off-Balance Sheet Credit Losses [Roll Forward] Derivative Financial Instruments Derivatives, Policy [Policy Text Block] Mortgage loans held for sale Loans held for sale Loan, Held-for-Sale, Fair Value Disclosure Level 3 Fair Value Assets Measured on a Recurring Basis Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Table Text Block] Communications and technology Communications and Information Technology Minimum Minimum [Member] Proceeds from pay-offs of loans held for investment, mortgage finance Proceeds from sale and collection of mortgage finance loans Adoption Date Trading Arrangement Adoption Date Related Party Transactions [Abstract] Related Party Transactions [Abstract] Financing Receivable, Modifications [Line Items] Financing Receivable, Modified [Line Items] Tier One Risk Based Capital Required to be Well Capitalized to Risk Weighted Assets Banking Regulation, Tier 1 Risk-Based Capital Ratio, Well Capitalized, Minimum Due after five years through ten years Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 5 Through 10 SARs outstanding at beginning of year, weighted average exercise price SARs outstanding at year end, weighted average exercise price Share Based Compensation Arrangement By Share Based Payment Award Equity Instruments Other Than Options Nonvested Weighted Average Exercise Price The weighted average price as of the beginning of the year at which grantees can acquire the shares reserved for issuance under the equity instruments other than stock option plan. Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year [Member] Derivative Instrument [Axis] Derivative Instrument [Axis] U.S. statutory rate Effective Income Tax Rate Reconciliation, at Federal Statutory Income Tax Rate, Percent Exercise Price Award Exercise Price Schedule of deferred tax assets and liabilities Schedule of Deferred Tax Assets and Liabilities [Table Text Block] Short-term borrowings Interest Expense, Other Shares repurchased, price per share (in dollars per share) Repurchase Of Common Stock Price Per Share Repurchase Of Common Stock Price Per Share Arrangement Duration Trading Arrangement Duration Tier One Risk Based Capital to Risk Weighted Assets Banking Regulation, Tier 1 Risk-Based Capital Ratio, Actual Loans subsequently defaulted Financing Receivable, Modified, Subsequent Default Amortized Cost Debt Securities, Held-to-Maturity, Amortized Cost Excluding Accrued Interest, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date [Abstract] Stockholdersâ€™ equity: Stockholdersâ€™ Equity: Equity, Attributable to Parent [Abstract] Bank Subsidiaries [Member] Non-accrual loans earning interest income on cash basis Financing Receivable, Excluding Accrued Interest, Nonaccrual, Earning Interest on Cash Basis Financing Receivable, Excluding Accrued Interest, Nonaccrual, Earning Interest on Cash Basis Less Than 12 Months, Fair Value Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months Tier One Risk Based Capital Required for Capital Adequacy to Risk Weighted Assets Banking Regulation, Tier 1 Risk-Based Capital Ratio, Capital Adequacy, Minimum Non-interest income Noninterest Income [Abstract] Investment securities Investment securities Investments Derivative Asset, Statement of Financial Position [Extensible Enumeration] Derivative Asset, Statement of Financial Position [Extensible Enumeration] Available for Sale, debt securities, amortized cost basis, sold amount Debt Securities, Available For Sale, Amortized Cost Basis, Sold Amount Debt Securities, Available For Sale, Amortized Cost Basis, Sold Amount Material Terms of Trading Arrangement Material Terms of Trading Arrangement [Text Block] Finance Lease, Liability Finance Lease, Liability All Individuals All Individuals [Member] Interest Rate Reduction and Term Extension Extended Maturity and Interest Rate Reduction [Member] CET1, actual ratio Common Equity Tier 1, Capital to Risk Weighted Assets Common Equity Tier 1, Capital to Risk Weighted Assets Premises Building [Member] Lease terms for leases that have not yet commenced Lessee, Operating Lease, Lease Not yet Commenced, Lease Term Lessee, Operating Lease, Lease Not yet Commenced, Lease Term Gross Unrealized Losses Debt Securities, Held-to-Maturity, Accumulated Unrecognized Loss Income Tax Disclosure [Abstract] Income Tax Disclosure [Abstract] Entities [Table] Entities [Table] Sales/(purchases) of equity securities, net Proceeds from (Payments for) Sale of Equity Securities, FV-NI Proceeds from (Payments for) Sale of Equity Securities, FV-NI Loans held for investment, net Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss Statement of Stockholders' Equity [Abstract] Statement of Stockholders' Equity [Abstract] Receivables [Abstract] Receivables [Abstract] Short-term borrowings Loans Payable, Fair Value Disclosure TexasA Capital Statutory Trust II Texas Capital Bancshares Statutory I I [Member] Gross Unrealized Gains Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Gain, before Tax Issuance of stock related to stock-based awards Proceeds, Issuance of Shares, Share-Based Payment Arrangement, Including Option Exercised Accrued interest payable Interest Payable Unrecognized compensation expense Unrecognized compensation expense Share-Based Payment Arrangement, Nonvested Award, Excluding Option, Cost Not yet Recognized, Amount Schedule of Financing Receivable, Troubled Debt Restructurings [Table] Financing Receivable, Modified [Table] Allowance allocations Fair Value Measurement With Unobservable Inputs Reconciliation Non Recurring Basis Asset Gain Loss Included In Earnings Fair Value Measurement With Unobservable Inputs Reconciliation Non Recurring Basis Asset Gain Loss Included In Earnings Non-accrual With No Allowance Financing Receivable, Excluding Accrued Interest, Nonaccrual, No Allowance Lease liabilities Deferred Tax Assets, Operating Lease Liabilities Deferred Tax Assets, Operating Lease Liabilities Unrealized net gains/(losses) recognized on securities still held Unrealized Gain (Loss) on Investments Expected stock price volatility Share-Based Compensation Arrangement by Share-Based Payment Award, Fair Value Assumptions, Expected Volatility Rate Schedule of Share-based Compensation, Restricted Stock Units Award Activity Share-Based Payment Arrangement, Restricted Stock Unit, Activity [Table Text Block] TexasA Capital StatutoryA TrustA I Texas Capital Bancshares Statutory I [Member] Repurchase of common stock (shares) Shares repurchased (in shares) Stock Repurchased During Period, Shares Accrued interest receivable and other assets Accrued interest receivable and other assets Increase (Decrease) in Other Operating Assets Weighted average remaining contractual life of vested (in years) ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsVestedAndExpectedToVestExercisableWeightedAverageRemainingContractualTerm The weighted-average period between the balance sheet date and expiration date for fully vested and expected to vest equity instruments other than options that are exercisable under the plan, which may be expressed in a decimal value for number of years. Federal Deferred Federal Income Tax Expense (Benefit) Share Repurchase Program [Domain] Share Repurchase Program [Domain] Cash and Cash Equivalents Cash and Cash Equivalents, Policy [Policy Text Block] Issuance of stock related to stock-based awards Payments of Stock Issuance Costs Net (gain)/loss on sale of loans held for sale Gain (Loss) on Disposition of Other Assets Measure: Measure [Axis] Interest bearing deposits: Interest-Bearing Deposit Liabilities [Abstract] Issuance of stock related to stock-based awards Shares Issued, Value, Share-Based Payment Arrangement, after Forfeiture Asset Class [Domain] Asset Class [Domain] Preferred stock, shares authorized Preferred Stock, Shares Authorized Entity Emerging Growth Company Entity Emerging Growth Company Non-credit premium Financing Receivable, Purchased with Credit Deterioration, Discount (Premium) Operating Lease, Right-of-Use Asset, Statement of Financial Position [Extensible Enumeration] Operating Lease, Right-of-Use Asset, Statement of Financial Position [Extensible Enumeration] Unearned income (net of direct origination costs) Financing Receivable, Deferred Commitment Fee Purchase price Financing Receivable, Purchased with Credit Deterioration, Amount at Purchase Price Interest-bearing time deposits of \$250,000 or more Time Deposits, at or Above FDIC Insurance Limit Lessee, Lease, Description [Table] Lessee, Lease, Description [Table] Non-GAAP Measure Description Non-GAAP Measure Description [Text Block] Fair Value Assets Measured On Non Recurring Basis Unobservable Input Reconciliation [Table] Fair Value Assets Measured On Non Recurring Basis Unobservable Input Reconciliation [Table] Schedule of fair value assets measured on nonrecurring basis using unobservable input reconciliation ROU assets, finance leases Finance Lease, Right-of-Use Asset, after Accumulated Amortization CET1 for capital adequacy purposes, ratio Common Equity Tier 1, Capital Required for Capital Adequacy to Risk Weighted Assets Common Equity Tier 1, Capital Required for Capital Adequacy to Risk Weighted Assets Risk participation agreement - lead bank Risk Participation Agreements - Lead Bank [Member] Risk Participation Agreements - Lead Bank [Member] Equity Component [Domain] Equity Component [Domain] Preferred stock, par value Preferred Stock, Par or Stated Value Per Share Net interest income after provision for credit losses Interest Income (Expense), after Provision for Loan Loss Total interest income Interest and Dividend Income, Operating Additional 402(v) Disclosure Additional 402(v) Disclosure [Text Block] Entity Shell Company Entity Shell Company Intrinsic value of exercised Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Aggregate Intrinsic Value, Exercised Share-based Compensation Arrangement by Share-based Payment Award, Equity Instruments Other than Options, Aggregate Intrinsic Value, Exercised Entity Incorporation, State or Country Code Entity Incorporation, State or Country Code Proceeds from maturities, redemptions and pay-downs of held-to-maturity debt securities Proceeds from Maturities, Prepayments and Calls of Held-to-Maturity Securities 30-59A Days Past Due Financial Asset, 30 to 59 Days Past Due [Member] Standby letters of credit Standby Letters of Credit [Member] Statement [Table] Statement [Table] Audit Information [Abstract] Audit Information Fair Value, Measurement Frequency [Domain] Measurement Frequency [Domain] Caps and floors purchased Interest Rate Caps and Floors, Purchased [Member] Interest Rate Caps and Floors, Purchased Impaired loans, carrying value Fair Value Measurement With Unobservable Inputs Reconciliation Non Recurring Basis Asset Value Fair Value Measurement With Unobservable Inputs Reconciliation Non Recurring Basis Asset Value Scheduled maturities of interest bearing time deposits Time Deposits, Fiscal Year Maturity [Abstract] Financing receivable, excluding accrued interest, year one, originated, current fiscal year, writteoff Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year, Writeoff Financing Receivable, Recorded investment, Past Due [Line Items] Financing Receivable, Past Due [Line Items] Cash paid during the period for interest Interest Paid, Excluding Capitalized Interest, Operating Activities LevelA 1 Fair Value, Inputs, Level 1 [Member] Financing receivable, excluding accrued interest, year two, originated, fiscal year before current fiscal year Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year Statement of Cash Flows [Abstract] Statement of Cash Flows Statement of Cash Flows [Abstract] Available-for-sale Available-for-Sale

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

Y 99 Z,>^(' A1 M6\ A1 Q&\ LL \ 1CWO \ "BL?* /V^HK\0?^(WGJEG HQIX@?^%%8 X4 M?10/I+/- 1CWO **Q PH ;ZBOQ! XC>?V6? HQIX@? A16/^%' !&\ M LL]&/? \$# PHK' H ;ZBOQ! XC>?V6?^C'OB! X45C A1 Q&\ LL P#1 MCWO P#"BL?* /V^HK\0? B-Y 99 Z,>^(' A16\ A1 Q&\ LL \ 1CWO M \ "BL?* /V^HK\0?^(WGJEG HQIX@? ^%%8 X4?10/I+/- 1CWO **Q MPH ;ZBOQ! XC>?V6? HQIX@? A16/^%' !&\ LL]&/?\$# PHK' H M ;ZBOQ! XC>?V6?^C'OB! X45C A1 Q&\ LL P#1CWO P#"BL?* /P _P M_P"3IOB7_P!E UG -+IJ*O/C'XWM?B\7?%7O(L;&2U@0^)+I4H::9@7A2 />X>4(O'!(#X)'I10!_9 end XML 16 R1.htm IDEA: XBRL DOCUMENT

Cover - USD (\$)

12 Months Ended
Dec. 31, 2024

Feb. 10, 2025 Jun. 30, 2024

Entity Information [Line Items]

Document Type	10-K
Document Annual Report	true
Document Period End Date	Dec. 31, 2024
Current Fiscal Year End Date	--12-31
Document Transition Report	false
Entity File Number	001-34657
Entity Incorporation, State or Country Code	DE
Entity Tax Identification Number	75-2679109
Entity Address, Address Line One	2000 McKinney Avenue
Entity Address, Address Line Two	Suite 700
Entity Address, City or Town	Dallas
Entity Address, State or Province	TX
Entity Address, Country	US
Entity Address, Postal Zip Code	75201
City Area Code	214
Local Phone Number	932-6600
Entity Well-known Seasoned Issuer	Yes
Entity Voluntary Filers	No
Entity Current Reporting Status	Yes
Entity Interactive Data Current	Yes
Entity Filer Category	Large Accelerated Filer
Entity Small Business	false
Entity Emerging Growth Company	false
ICFR Auditor Attestation Flag	true
Document Financial Statement Error Correction [Flag]	false
Entity Shell Company	false
Entity Public Float	
Entity Common Stock, Shares Outstanding	
Entity Registrant Name	TEXAS CAPITAL BANCSHARES INC/TX
Entity Central Index Key	0001077428
Document Fiscal Year Focus	2024
Document Fiscal Period Focus	FY
Amendment Flag	false
Common Stock	

Entity Information [Line Items]

Title of 12(b) Security	Common Stock, par value \$0.01 per share
Trading Symbol	TCBI
Security Exchange Name	NASDAQ
Series B Preferred Stock	

Entity Information [Line Items]

Title of 12(b) Security	5.75% Non-Cumulative Perpetual Preferred Stock Series B, par value \$0.01 per share
Trading Symbol	TCBIO
Security Exchange Name	NASDAQ

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Audit Information

12 Months Ended
Dec. 31, 2024

Audit Information [Abstract]

Auditor Name	Ernst & Young LLP
Auditor Location	Dallas, TX
Auditor Firm ID	42

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CONSOLIDATED
BALANCE SHEETS -
USD (\$)

Dec. 31, 2024 Dec. 31, 2023

\$ in Thousands

Assets		
Cash and due from banks	\$ 176,501	\$ 200,493
Interest bearing cash and cash equivalents	3,012,307	3,042,357
Available-for-sale debt securities	3,524,686	3,225,892
Held-to-maturity debt securities	796,168	865,477
Equity securities	75,261	51,825
Investment securities	4,396,115	4,143,194
Loans held for sale	0	44,105
Loans held for investment, mortgage finance	5,215,574	3,978,328
Loans held for investment	17,234,492	16,362,230
Less: Allowance for credit losses on loans	271,709	249,973
Loans held for investment, net	22,178,357	20,090,585
Premises and equipment, net	85,443	32,366
Accrued interest receivable and other assets	881,664	801,670
Goodwill and intangibles, net	1,496	1,496
Total assets	30,731,883	28,356,266
Deposits [Abstract]		
Non-interest bearing deposits	7,485,428	7,328,276
Interest bearing deposits	17,753,171	15,043,563
Total deposits	25,238,599	22,371,839
Accrued interest payable	23,680	33,234
Other liabilities	556,322	392,904
Short-term borrowings	885,000	1,500,000
Long-term debt	660,346	859,147
Total liabilities	27,363,947	25,157,124
Stockholders' equity:		
Preferred stock	300,000	300,000
Common stock	515	511
Additional paid-in capital	1,056,719	1,045,576
Retained earnings	2,495,651	2,435,393
Treasury stock - 5,286,503 and 3,905,067 shares at cost at December 31, 2024 and 2023, respectively	(301,842)	(220,334)
Accumulated other comprehensive loss, net of taxes	(183,107)	(362,004)
Total stockholders' equity	3,367,936	3,199,142
Total liabilities and stockholders' equity	\$ 30,731,883	\$ 28,356,266

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CONSOLIDATED
BALANCE SHEETS
(Parenthetical) - USD

Dec. 31, 2024 Dec. 31, 2023

(\$)		
Statement of Financial Position [Abstract]		
Preferred stock, par value	\$ 0.01	\$ 0.01
Preferred stock, Liquidation value	\$ 1,000	\$ 1,000
Preferred stock, shares authorized	10,000,000	10,000,000
Preferred stock, shares issued	300,000	300,000
Common stock, par value	\$ 0.01	\$ 0.01
Common stock, shares authorized	100,000,000	100,000,000
Common stock, shares issued	51,520,315	51,142,979
Treasury stock, shares	5,286,503	3,905,067

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CONSOLIDATED	12 Months Ended		
STATEMENTS OF			
INCOME AND OTHER			
COMPREHENSIVE			
INCOME/(LOSS) -	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
USD (\$)			
\$ in Thousands			

Interest income			
Interest and fees on loans	\$ 1,377,925	\$ 1,300,653	\$ 983,794
Investment securities	148,219	108,294	63,179
Interest bearing cash and cash equivalents	203,406	220,976	97,271
Total interest income	1,729,550	1,629,923	1,144,244
Interest expense			
Deposits	736,196	587,775	190,663
Short-term borrowings	49,994	70,642	29,077
Long-term debt	42,060	57,383	48,739
Total interest expense	828,250	715,800	268,479
Net interest income	901,300	914,123	875,765
Provision for credit losses	67,000	72,000	66,000
Net interest income after provision for credit losses	834,300	842,123	809,765
Non-interest income			
Service charges on deposit accounts	25,546	20,874	23,266
Wealth management and trust fee income	15,315	13,955	15,036
Brokered loan fees	8,961	8,918	14,159
Investment banking and advisory fees	104,965	63,670	24,974
Trading income	21,635	22,512	10,080
Gain on disposal of subsidiary	0	0	248,526
Available-for-sale debt securities gains/(losses), net	(179,581)	489	0
Other	34,205	31,001	13,481
Total non-interest income	31,046	161,419	349,522
Non-interest expense			
Salaries and benefits	466,578	459,700	434,906
Occupancy expense	45,266	38,494	44,222
Marketing	22,349	25,854	32,388
Legal and professional	53,783	64,924	75,858
Communications and technology	93,085	81,262	69,253
Federal Deposit Insurance Corporation insurance assessment	23,351	36,775	14,344
Other	53,873	49,938	56,561
Total non-interest expense	758,285	756,947	727,532
Income before income taxes	107,061	246,595	431,755
Income tax expense	29,553	57,454	99,277
Net income	77,508	189,141	332,478
Preferred stock dividends	(17,250)	(17,250)	(17,250)
Net income available to common stockholders	60,258	171,891	315,228
Other comprehensive income/(loss)			
Change in unrealized gain/(loss)	(31,555)	4,323	(479,814)
Amounts reclassified into net income	253,277	67,752	9,905
Other comprehensive income/(loss)	221,722	72,075	(469,909)
Income tax expense/(benefit)	42,825	15,136	(98,681)
Other comprehensive income/(loss), net of tax	178,897	56,939	(371,228)
Comprehensive income/(loss)	\$ 256,405	\$ 246,080	\$ (38,750)
Basic earnings per common share			
Basic earnings/(loss) per common share (in usd per share)	\$ 1.29	\$ 3.58	\$ 6.25
Diluted earnings per common share			
Diluted earnings/(loss) per common share (in usd per share)	\$ 1.28	\$ 3.54	\$ 6.18

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CONSOLIDATED							
STATEMENTS OF							
STOCKHOLDERS'							
EQUITY - USD (\$)	Total	Preferred Stock	Common Stock	Additional Paid-in Capital	Retained Earnings	Treasury Stock	Accumulated Other Comprehensive Income/(Loss)
\$ in Thousands							
Beginning balance, preferred stock (in shares) at Dec. 31, 2021		300,000					
Beginning balance at Dec. 31, 2021	\$ 3,209,616	\$ 300,000	\$ 506	\$ 1,008,559	\$ 1,948,274	\$ (8)	\$ (47,715)
Beginning balance, common stock (in shares) at Dec. 31, 2021			50,618,911				
Beginning balance, treasury stock (in shares) at Dec. 31, 2021						417	
Comprehensive income/(loss):							
Net income	332,478				332,478		
Change in other comprehensive income/(loss), net of taxes	(371,228)						(371,228)
Total comprehensive income	(38,750)						
Stock-based compensation expense recognized in earnings	21,246			21,246			
Preferred stock dividend	(17,250)				(17,250)		
Issuance of stock related to stock-based awards (in shares)			248,387				
Issuance of stock related to stock-based awards	(4,209)		\$ 3	(4,212)			
Repurchase of common stock (shares)						(2,083,118)	
Repurchase of common stock						\$ (115,302)	
Ending balance, preferred stock (in shares) at Dec. 31, 2022		300,000					
Ending balance at Dec. 31, 2022	3,055,351	\$ 300,000	\$ 509	1,025,593	2,263,502	\$ (115,310)	(418,943)
Ending balance, common stock (in shares) at Dec. 31, 2022			50,867,298				
Ending balance, treasury stock (in shares) at Dec. 31, 2022						2,083,535	
Comprehensive income/(loss):							

Net income	189,141			189,141		
Change in other comprehensive income/(loss), net of taxes	56,939				56,939	
Total comprehensive income	246,080					
Stock-based compensation expense recognized in earnings	24,200		24,200			
Preferred stock dividend	(17,250)			(17,250)		
Issuance of stock related to stock-based awards (in shares)		275,681				
Issuance of stock related to stock-based awards	(4,215)	\$ 2	(4,217)			
Repurchase of common stock (shares)					(1,821,532)	
Repurchase of common stock	(105,024)				\$ (105,024)	
Ending balance, preferred stock (in shares) at Dec. 31, 2023	300,000					
Ending balance at Dec. 31, 2023	\$ 3,199,142	\$ 300,000	\$ 511	1,045,576	2,435,393	\$ (220,334) (362,004)
Ending balance, common stock (in shares) at Dec. 31, 2023			51,142,979			
Ending balance, treasury stock (in shares) at Dec. 31, 2023	3,905,067				3,905,067	
Comprehensive income/(loss):						
Net income	\$ 77,508			77,508		
Change in other comprehensive income/(loss), net of taxes	178,897					178,897
Total comprehensive income	256,405					
Stock-based compensation expense recognized in earnings	20,212		20,212			
Preferred stock dividend	(17,250)			(17,250)		
Issuance of stock related to stock-based awards (in shares)		377,336				
Issuance of stock related to stock-based awards	(9,065)	\$ 4	(9,069)			
Repurchase of common stock (shares)					(1,381,436)	
Repurchase of common stock	(81,508)				\$ (81,508)	
Ending balance, preferred stock (in shares) at Dec. 31, 2024	300,000					
Ending balance at Dec. 31, 2024	\$ 3,367,936	\$ 300,000	\$ 515	\$ 1,056,719	\$ 2,495,651	\$ (301,842) \$ (183,107)
Ending balance, common stock (in shares) at Dec. 31, 2024			51,520,315			
Ending balance, treasury stock (in shares) at Dec. 31, 2024	5,286,503				5,286,503	

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CONSOLIDATED STATEMENTS OF CASH FLOWS - USD (\$) \$ in Thousands	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Operating activities			
Net income	\$ 77,508	\$ 189,141	\$ 332,478
Adjustments to reconcile net income to net cash provided by operating activities:			
Provision for credit losses	67,000	72,000	66,000
Deferred tax benefit	(16,086)	(17,784)	(17,395)
Depreciation and amortization	54,228	40,473	45,284
Net (gain)/loss on sale of loans held for sale	0	0	990
Net (gain)/loss recognized on investment securities	173,995	(4,060)	0
Stock-based compensation expense	24,693	24,200	21,432
Purchases and originations of loans held for sale	0	(15,706)	(37,461)
Proceeds from sales and repayments of loans held for sale	62,516	134,948	8,132
Gain on sale of subsidiary	0	0	(248,526)
Changes in operating assets and liabilities:			
Accrued interest receivable and other assets	(1,611)	(78,606)	(25,482)
Accrued interest payable and other liabilities	38,878	29,134	2,518
Net cash provided by operating activities	481,121	373,740	147,970
Investing activities			
Purchases of available-for-sale debt securities	(1,999,073)	(849,391)	(920,217)
Proceeds from sales of available-for-sale debt securities	1,057,159	56,923	0
Proceeds from maturities, redemptions and pay-downs of available-for-sale debt securities	638,906	225,034	432,175
Proceeds from maturities, redemptions and pay-downs of held-to-maturity debt securities	72,812	73,770	87,945
Sales/(purchases) of equity securities, net	(17,850)	(14,298)	11,651
Originations of loans held for investment, mortgage finance	(83,658,262)	(75,671,642)	(102,438,943)
Proceeds from pay-offs of loans held for investment, mortgage finance	82,421,016	75,783,347	105,824,407
Net increase in loans held for investment, excluding mortgage finance loans	(928,967)	(1,342,840)	(3,001,340)
Proceeds from sale of subsidiary	0	0	3,324,159
Purchase of premises and equipment, net	(64,841)	(16,381)	(11,270)
Net cash provided by/(used in) investing activities	(2,479,100)	(1,755,478)	3,308,567
Financing activities			
Net increase/(decrease) in deposits	2,866,760	(485,041)	(5,252,485)
Issuance of stock related to stock-based awards	(9,065)	(4,215)	(4,209)
Preferred stock dividends paid	(17,250)	(17,250)	(17,250)
Repurchase of common stock	(81,508)	(105,024)	(115,302)
Net increase/(decrease) in short-term borrowings	(615,000)	298,858	(1,001,690)
Redemption of long-term debt	(200,000)	(75,000)	0
Net cash provided by/(used in) financing activities	1,943,937	(387,672)	(6,390,936)
Net decrease in cash and cash equivalents	(54,042)	(1,769,410)	(2,934,399)
Cash and cash equivalents at beginning of period	3,242,850	5,012,260	7,946,659
Cash and cash equivalents at end of period	3,188,808	3,242,850	5,012,260
Supplemental disclosures of cash flow information			
Cash paid during the period for interest	837,804	773,034	252,178
Cash paid during the period for income taxes	52,815	71,941	128,435
Transfers of loans from held for investment to held for sale	18,411	126,990	0
Transfers of debt securities from available-for-sale to held-to-maturity	\$ 0	\$ 0	\$ 1,019,365

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Operations and Summary of Significant Accounting Policies Organization, Consolidation and Presentation of Financial Statements [Abstract] Operations and Summary of Significant	12 Months Ended	
	Dec. 31, 2024	
Operations and Summary of Significant Accounting Policies		

Organization and Nature of Business

Texas Capital Bancshares, Inc. (“TCBI” or the “Company”) is a registered bank holding company and a full-service financial services firm that delivers customized solutions to businesses, entrepreneurs and individual customers. TCBI is headquartered in Dallas, with primary banking offices in Austin, Dallas, Fort Worth, Houston and San Antonio, and has built a network of clients across the country.

The Company’s business activities are conducted primarily through its wholly-owned bank subsidiary Texas Capital Bank (the “Bank”) and its wholly-owned non-bank subsidiary, TCBI Securities Inc. (“TCBI Securities”). The Bank is a Texas state-chartered bank. TCBI Securities is a registered broker-dealer with the U.S. Securities and Exchange Commission (“SEC”) and a member of the Financial Industry Regulatory Authority (“FINRA”) and Municipal Securities Rulemaking Board (“MSRB”).

The Company was incorporated as a Delaware corporation in 1996 and commenced banking operations in 1998.

Basis of Presentation

The Company’s accounting and reporting policies conform to accounting principles generally accepted in the United States (“GAAP”) and to generally accepted practices within the banking industry. Certain prior period balances have been reclassified to conform to the current period presentation.

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates. The allowance for credit losses, the fair value of financial instruments and the status of contingencies are particularly susceptible to significant change.

See the Allowance for Credit Losses accounting policy below for additional details of these changes.

Basic and Diluted Earnings Per Common Share

Basic earnings per common share is based on net income available to common stockholders divided by the weighted-average number of common shares outstanding during the period excluding non-vested stock-settled awards. Diluted earnings per common share include the dilutive effect of non-vested stock-settled awards granted using the treasury stock method.

Cash and Cash Equivalents

Cash equivalents include amounts due from banks, interest bearing deposits in other banks and federal funds sold.

Investment Securities

Investment securities include debt securities and equity securities.

Debt Securities

Debt securities are classified as trading, available-for-sale or held-to-maturity. Debt securities not classified as held-to-maturity or trading are classified as available-for-sale. Management classifies securities at the time of purchase and re-assesses such designation at each balance sheet date.

The amortized cost of debt securities is adjusted for amortization of premiums and accretion of discounts to maturity, or in the case of mortgage-backed securities, over the estimated life of the security. Such amortization and accretion are included in interest income from investment securities. Gains or losses realized upon the sale of debt securities are recorded in other non-interest income on the consolidated statements of income and other comprehensive income. The cost of securities sold is based on the specific identification method.

The Company has made a policy election to exclude accrued interest from the amortized cost basis of debt securities and report accrued interest separately in accrued interest and other assets on the consolidated balance sheets. Available-for-sale and held-to-maturity debt securities are placed on non-accrual status when management no longer expects to receive all contractual amounts due, which is generally at 90 days past due. Accrued interest receivable is reversed against interest income when a security is placed on non-accrual status. Accordingly, the Company does not recognize an allowance for credit loss against accrued interest receivable.

Trading Account

Debt securities acquired for resale in anticipation of short-term market movements are classified as trading and recorded at fair value, with realized and unrealized gains and losses recognized in income.

Held-to-Maturity

Debt securities are classified as held-to-maturity when the Company has the positive intent and ability to hold the securities to maturity. Held-to-maturity securities are stated at amortized cost, net of any allowance for credit losses.

Management may transfer debt securities classified as available-for-sale to held-to-maturity when upon reassessment it is determined that the Company has both the positive intent and ability to hold these securities to maturity. The debt securities are transferred at fair value resulting in a premium or discount recorded on transfer date. Unrealized gains or losses at the date of transfer continue to be reported as a separate component of accumulated other comprehensive income/loss, net (“AOCI”). The premium or discount and the unrealized gain or loss, net of tax, in AOCI will be amortized to interest income over the remaining life of the securities using the interest method.

Available-for-Sale

Available-for-sale debt securities are recorded at fair value, with unrealized gains and losses, net of tax, reported as a separate component of AOCI. For available-for-sale debt securities in an unrealized loss position, the Company first assesses whether it intends to sell, or it is more-likely-than-not that it will be required to sell, the securities before recovery of the amortized cost basis. If either of these criteria is met, the securities’ amortized cost basis is written down to fair value as a current period expense recorded on the consolidated statements of income and other comprehensive income. If either of the above criteria is not met, management evaluates whether the decline in fair value is the result of credit losses or other factors. In making this assessment, management may consider various factors including the extent to which fair value is less than amortized cost, performance of any underlying collateral and adverse conditions specifically related to the security, among other factors. If this assessment indicates that a credit loss exists, the present value of cash flows expected to be collected are compared to the amortized cost basis of the security and any excess is recorded as an allowance for credit losses, limited to the amount by which the fair value is less than the amortized cost basis. Any impairment not recorded through an allowance for credit losses is recognized in AOCI, net of tax, as a non-credit related impairment.

Included in debt securities available-for-sale are credit risk transfer (“CRT”) securities, which represent unsecured obligations issued by government sponsored entities (“GSEs”) such as Freddie Mac and are designed to transfer mortgage credit risk from the GSE to private investors. CRT securities are structured to be subject to the performance of a reference pool of mortgage loans in which the Company shares in 50% of the first losses with the GSE. If the reference pool incurs losses, the amount the Company will recover on the notes is reduced by its share of the amount of such losses, which could potentially be up to 100% of the amount outstanding. Unrealized losses recognized in AOCI for the CRT securities are primarily related to the difference between the current market rate for similar securities and the stated interest rate and are not considered to be related to credit loss events. The CRT securities are generally interest-only for an initial period of time and may be restricted from being transferred until a future date.

Equity Securities

Equity securities with readily determinable fair values are stated at fair value with realized and unrealized gains and losses reported in income. Equity securities without readily determinable fair values are recorded at cost less any impairment.

Loans

Loans Held for Sale

Loans held for sale are carried at the lower of cost or fair value, unless, pursuant to the election of the fair value option in accordance with Accounting Standards Codification (“ASC”) 825, *Financial Instruments*, the Company elects to carry loans held for sale at fair value. As of December 31, 2024 and December 31, 2023, the Company has no loans held for sale accounted for under the fair value option.

Loans Held for Investment

Loans held for investment (including financing leases) are stated at the amount of unpaid principal reduced by unearned income, net of direct loan origination costs. Interest on loans is recognized using the simple interest method on the daily balances of the principal amounts outstanding. Loan origination fees, net of direct loan origination costs, and commitment fees are deferred and amortized as an adjustment to yield over the life of the loan, or over the commitment period, as applicable.

A loan is considered past due when a contractually due payment has not been received by the contractual due date. The Company places a loan on non-accrual when there is a clear indication that the borrower’s cash flow may not be sufficient to meet payments as they become due, which is generally when a loan is 90 days past due. When a loan is placed on non-accrual status, all previously accrued and unpaid interest is reversed as a reduction of current period interest income. Interest income is subsequently recognized on a cash basis as long as the remaining book balance of the asset is deemed to be collectible. If collectability is questionable, then cash payments are applied to principal. A loan is placed back on accrual status when both principal and interest are current and it is probable that all amounts due will be collected (both principal and interest) according to the terms of the loan agreement.

Loans held for investment includes legal ownership interests in mortgage loans that the Company purchases from unaffiliated mortgage originators, either directly or through a special purpose entity (“SPE”) structure, who are seeking additional liquidity to facilitate their ability to originate loans. In the case of an SPE structure, the unaffiliated mortgage originator is responsible for formation of the SPE and ongoing servicing of the underlying mortgage loans, and thus is the primary beneficiary of the SPE. The mortgage originator has no obligation to offer and the Company has no obligation to purchase these interests. The originator closes mortgage loans consistent with underwriting standards established by approved investors, and, at the time of the sale to the investor, the Company’s ownership interest and that of the originator are delivered to the investor selected by the originator. The Company typically purchases up to a 99% ownership interest in each mortgage with the originator owning the remaining percentage. These mortgage ownership interests are generally held for a period of less than 30 days and more typically 10-20 days. Because of conditions in agreements with originators (or SPEs) designed to reduce transaction risks, under ASC 860, *Transfers and Servicing of Financial Assets* (“ASC 860”), the ownership interests do not qualify as participating interests. Under ASC 860, the ownership interests are deemed to be loans to the originators (or SPEs) and payments received from investors are deemed to be payments made by or on behalf of the originators (or SPEs) to repay the loan. Because the Company has an actual, legal ownership interest in the underlying residential mortgage loan, these interests are reported as extensions of credit to the originators (or SPEs) that are secured by the mortgage loans as collateral. Due to market conditions or events of default by the investor or the originators (or SPEs), the Company could be required to purchase the remaining interests in the mortgage loans and hold them beyond the expected 10-20 days. Mortgage loans acquired under these conditions would require mark-to-market adjustments to income and could require further allocations of the allowance for credit losses or be subject to charge-off in the event the loans become impaired.

Purchased loans are evaluated upon acquisition in order to determine if the loan, or pool of loans, has experienced more-than-insignificant deterioration in credit quality since origination or issuance (“PCD loans”). PCD loans are recorded at fair value at the acquisition date along with an allowance for credit losses determined using the same methodology as originated loans. The sum of the loan’s purchase price and allowance for credit losses becomes its initial amortized cost basis. The difference between the initial amortized cost basis and the par value of the loan is a non-credit discount or premium, which is amortized into interest income over the life of the loan. Subsequent changes to the allowance for credit losses are recorded through provision for credit losses.

Allowance for Credit Losses

The Company’s allowance for credit losses is determined using a current expected credit loss (“CECL”) model. The measurement of expected credit losses under the CECL methodology is applicable to financial assets measured at amortized cost, including loan receivables and held-to-maturity debt securities. It also applies to off-balance sheet credit exposures not accounted for as insurance (loan commitments, standby letters of credit, financial guarantees, and other similar instruments) and net investments in leases recognized by a lessor in accordance with Accounting Standards Update 2016-02 *“Leases (Topic 842)”*.

The following is a discussion of the allowance for credit losses on loans held for investment and off-balance sheet credit exposures. See *“Investment Securities - Debt Securities”* above for discussion of the allowance for credit losses on available-for-sale and held-to maturity debt securities.

The CECL methodology recognizes lifetime expected credit losses immediately when a financial asset is originated or purchased. The allowance for credit losses on loans is a valuation account that is deducted from the amortized cost basis of loans to present the net amount expected to be collected on the loans. Loans, or portions thereof, are charged off against the allowance when they are deemed uncollectible. Expected recoveries do not exceed the aggregate of amounts previously charged-off and expected to be charged-off. The allowance for credit losses on off-balance sheet financial instruments is recorded in other liabilities on the consolidated balance sheets.

Management estimates the allowance balance using relevant available information, from internal and external sources, relating to past events, current conditions, and reasonable and supportable forecasts. Historical credit loss experience provides the basis for the estimation of expected credit losses. Adjustments to historical loss information are made for differences in current loan-specific risk characteristics such as differences in underwriting standards, portfolio mix, credit quality, or term, as well as for changes in macroeconomic conditions, such as changes in unemployment rates, gross domestic product, property values, or other relevant factors.

The allowance for credit losses is comprised of reserves measured on a collective (pool) basis when similar risk characteristics exist. Loans that do not share risk characteristics are assigned a reserve based on an individual evaluation and are not included in the collective (pool) evaluation. For purposes of determining the collective (pool) allowance for credit losses, the loan portfolio is segregated into pools first by portfolio segment and then by past due status or credit grade. Each pool is assigned a loss estimate, reflecting historical loss rates that incorporate probability of default and severity of losses over the estimated remaining life of the loans. These loss estimates are then modified to incorporate a reasonable and supportable forecast of future losses at the pool level, as well as any necessary qualitative adjustments using a Portfolio Level Qualitative Factor (“PLOF”)

and/or a Portfolio Segment Level Qualitative Factor (“SLOF”). A similar process is employed to calculate a reserve assigned to off-balance financial instruments, specifically unfunded loan commitments and letters of credit. Modified loss estimates are assigned based on the balance of the commitments estimated to be outstanding at the time of default. The PLOF and SLOF are utilized to address factors that are not present in historical loss rates and are otherwise unaccounted for in the quantitative process. The PLOF is used to apply a qualitative adjustment across the entire portfolio of loans, while the SLOF is designed to apply a qualitative adjustment across a single portfolio segment. Even though portions of the allowance may be allocated to specific loans, the entire allowance is available for any credit that, in management’s judgment, should be charged off.

The Company generally uses a two-year forecast period, based on a single forecast scenario or a blend of multiple forecast scenarios, using variables management believes are most relevant to each portfolio segment. For periods beyond which management is able to develop reasonable and supportable forecasts, the Company reverts to the average historical loss rate, reflecting historical default probabilities and loss severities, using a reversion speed that approximates 1 to 2 years. The forecast period and scenario(s) used are reviewed on a quarterly basis and may be adjusted based on management’s view of the current economic conditions and level of predictability the forecast can provide.

Portfolio segments are used to pool loans with similar risk characteristics and align with the Company’s methodology for measuring expected credit losses. A summary of the primary portfolio segments is as follows:

Commercial. The commercial loan portfolio is comprised of lines of credit for working capital, term loans, reserve-based loans to energy exploration and production companies, and leases to finance equipment and other business assets across a variety of industries. These loans are used for general corporate purposes including financing working capital, internal growth, and acquisitions and are generally secured by accounts receivable, inventory, oil and gas reserves, equipment and other assets of clients’ businesses.

Mortgage Finance. Mortgage finance loans include legal ownership interests in mortgage loans that the Company purchases from unaffiliated mortgage originators, either directly or through a SPE structure, that are generally held for a period of less than 30 days and more typically 10-20 days before they are sold to an approved investor. Volumes fluctuate based on the level of market demand for the product and the number of days between purchase and sale of the loans, which can be affected by changes in overall market interest rates and housing demand and tend to peak at the end of each month. Mortgage finance loans are consistently underwritten based on standards established by the approved investors. Market conditions or events of default by an investor or originator could require that the Company repurchases the remaining interests in the mortgage loans and hold them beyond the expected 10-20 days.

Commercial Real Estate (“CRE”). The CRE portfolio is comprised of construction/development financing and limited term financing provided to professional real estate developers, owners/managers of commercial real estate projects and properties, and residential builders/developers. Collateral properties include office buildings, warehouse/distribution buildings, shopping centers, hotels/motels, senior living, apartment buildings, residential and commercial tract developments, and raw land or lots to be developed into single-family homes. The primary source of repayment on these loans is expected to come from the sale, permanent financing or lease of the real property collateral. The performance of these loans is impacted by fluctuations in collateral values, the ability of the borrower to obtain permanent financing, and, in the case of loans to residential builder/developers, volatility in consumer demand.

Consumer. This category of loans is comprised of loans made to consumers for personal expenditures, first and second lien mortgages made for the purpose of purchasing or constructing 1-4 family residential dwellings and home equity revolving lines of credit.

The Company has several pass credit grades that are assigned to loans based on varying levels of risk, ranging from credits that are secured by cash or marketable securities, to watch credits which have all the characteristics of an acceptable credit risk but warrant more than the normal level of monitoring. Within the criticized/classified credit grades are special mention, substandard and doubtful. Special mention loans are those that are currently protected by the sound worth and paying capacity of the borrower, but that are potentially weak and constitute an additional credit risk. These loans have the potential to deteriorate to a substandard grade due to the existence of financial or administrative deficiencies. Substandard loans have a well-defined weakness or weaknesses that jeopardizes the liquidation of the debt. They are characterized by the distinct possibility that the Company will sustain some loss if the deficiencies are not corrected. Some substandard loans are inadequately protected by the sound worth and paying capacity of the borrower and of the collateral pledged and may be considered impaired. Substandard loans can be accruing or can be on non-accrual depending on the circumstances of the individual loans. Loans classified as doubtful have all the weaknesses inherent in substandard loans with the added characteristics that the weaknesses make collection in full highly questionable and improbable. The possibility of loss is extremely high. All doubtful loans are on non-accrual.

The methodology used in the estimation of the allowance, which is performed at least quarterly, is designed to be dynamic and responsive to changes in portfolio credit quality and forecasted economic conditions. Changes are reflected in the pool-basis allowance and in reserves assigned on an individual basis as the collectability of classified loans is evaluated with new information. As the Company’s portfolio has matured, historical loss ratios have been closely monitored. The review of the appropriateness of the allowance is performed by executive management and presented to the Audit Committee and Risk Committee of the board of directors for their review. The committees report to the board of directors as part of the board of directors’ quarterly review of the Company’s consolidated financial statements.

When management determines that foreclosure is probable, and for certain collateral-dependent loans where foreclosure is not considered probable, expected credit losses are based on the estimated fair value of the collateral adjusted for selling costs, when appropriate. A loan is considered collateral-dependent when the borrower is experiencing financial difficulty and repayment is expected to be provided substantially through the operation or sale of the collateral.

Expected credit losses are estimated over the contractual term of the loans, adjusted for expected prepayments when appropriate. The contractual term excludes expected extensions, renewals and modifications unless either of the following applies: management has a reasonable expectation that a loan will be restructured or the extension or renewal options are included in the borrower contract and are not unconditionally cancellable.

The Company does not measure an allowance for credit losses on accrued interest receivable balances because these balances are written off in a timely manner as a reduction to interest income when loans are placed on non-accrual status as discussed above.

Other Real Estate Owned

Other real estate owned (“OREO”), which is included in other assets on the consolidated balance sheet, consists of real estate that has been foreclosed. When foreclosure occurs, the acquired asset is recorded at fair value less selling costs, generally based on appraised value, which may result in partial charge-off of the loan through a charge to the allowance for credit losses, if necessary. Subsequent write-downs required for declines in value are recorded through a valuation allowance, or taken directly to the asset, and are recorded in other non-interest expense on the consolidated statements of income and other comprehensive income. Gains or losses on sale of OREO are recorded in other non-interest income on the consolidated statements of income and other comprehensive income.

Goodwill and Other Intangible Assets, Net

Intangible assets are acquired assets that lack physical substance but can be distinguished from goodwill because of contractual or other legal rights or because the asset is capable of being sold or exchanged either on its own or in combination with a related contract, asset or liability. The Company had \$1.5 million of goodwill at both December 31, 2024 and December 31, 2023. Intangible assets with definite useful lives are amortized over their estimated life. No amortization expense related to intangible assets was recorded during the years ended December 31, 2024 or December 31, 2023, as compared to \$338,000 during the years ended December 31, 2022. Goodwill and intangible assets are tested for impairment at least annually or whenever changes in circumstances indicate the carrying amount of the assets may not be recoverable from future undiscounted cash flows. If impaired, the assets are recorded at fair value. In 2024 and 2023, the annual test of goodwill impairment was performed, and in both periods, no impairment was indicated.

Premises and Equipment, Net

Premises and equipment are stated at cost less accumulated depreciation and amortization. Depreciation is computed using the straight-line method over the estimated useful lives of the assets. Furniture and equipment are generally depreciated over three to five years, while leasehold improvements are generally depreciated over the term of their respective lease. Gains or losses on disposals of premises and equipment are included in other non-interest income on the consolidated statements of income and other comprehensive income.

Software

Costs incurred in connection with development or purchase of internal use software and cloud computing arrangements, including in-substance software licenses, are capitalized. Amortization is computed on a straight-line basis over the estimated useful life of the asset, which generally ranges from one to five years. Capitalized software is included in other assets on the consolidated balance sheets.

Financial Instruments with Off-Balance Sheet Risk

The Company has undertaken certain guarantee obligations in the ordinary course of business which include liabilities with off-balance sheet risk.

The Company is a party to financial instruments with off-balance sheet risk in the normal course of business to meet the financing needs of its customers. These financial instruments include commitments to extend credit and standby letters of credit that involve varying degrees of credit risk in excess of the amount recognized on the consolidated balance sheets. The Company’s exposure to credit loss in the event of non-performance by the other party to these financial instruments is

represented by the contractual amount of the instruments. The Company uses the same credit policies in making commitments and conditional obligations as it does for on-balance sheet instruments. The amount of collateral obtained, if deemed necessary, is based on management’s credit evaluation of the borrower.

Commitments to extend credit are agreements to lend to a customer as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. Since many of the commitments may expire without being drawn upon, the total commitment amounts do not necessarily represent future cash requirements. The Company evaluates each customer’s creditworthiness on a case-by-case basis. Commitments to extend credit generally do not include mortgage finance loan arrangements with mortgage loan originators (or SPEs), which are established as uncommitted “guidance” purchase and sale facilities under which the mortgage originator has no obligation to offer and the Company has no obligation to purchase interests in the mortgage loans subject to the arrangements.

Standby letters of credit are conditional commitments issued by the Company to guarantee the performance of a customer to a third party. Those guarantees are primarily issued to support public and private borrowing arrangements. The credit risk involved in issuing letters of credit is essentially the same as that involved in extending loan facilities to customers.

Leases

Right of use (“ROU”) assets represent the Company’s right to use an underlying asset during the lease term and lease liabilities represent its obligation to make lease payments arising from the lease. Lease agreements may contain extension options which typically provide for an extension of a lease term at the then fair market rental rates. As these extension options are not generally considered reasonably certain of exercise, they are not included in the lease term. Operating leases relate primarily to real estate used for corporate offices and bank branches and finance leases relate primarily to equipment. The Company does not separate lease and non-lease components for real estate leases.

For those leases with a term greater than one year, ROU assets and lease liabilities are recognized at lease commencement based on the present value of the remaining lease payments using a discount rate that represents the incremental borrowing rate on the effective date of the lease, which is based on the Company’s collateralized borrowing capabilities over a similar term as the related lease payments. ROU assets are further adjusted for lease incentives.

Operating leases in which the Company is the lessee are recorded as operating lease ROU assets and operating lease liabilities, and are included in other assets and other liabilities, respectively, on the consolidated balance sheets. Operating lease expense, which is comprised of amortization of the ROU asset and the implicit interest accreted on the operating lease liability, is recognized on a straight-line basis over the lease term and recorded in net occupancy expense on the consolidated statements of income and other comprehensive income.

Finance leases in which the Company is the lessee are recorded as finance lease ROU assets and finance lease liabilities and are included in premises and equipment, net, and other liabilities, respectively, on the consolidated balance sheets. Finance lease expense is comprised of amortization of the ROU asset, which is recognized on a straight-line basis over the lease term and recorded in net occupancy expense on the consolidated statements of income and other comprehensive income, and the implicit interest accreted on the operating lease liability, which is recognized using the effective interest method over the lease term and recorded in interest expense on the consolidated statements of income and other comprehensive income.

Variable costs, such as maintenance expenses, parking and property and sales taxes, are expensed as they are incurred, and are recorded in net occupancy expense on the consolidated statements of income and other comprehensive income.

Revenue Recognition

ASC 606, *Revenue from Contracts with Customers* (“ASC 606”), establishes principles for reporting information about the nature, amount, timing and uncertainty of revenue and cash flows arising from the entity’s contracts to provide goods or services to customers. The core principle requires an entity to recognize revenue to depict the transfer of goods or services to customers in an amount that reflects the consideration that it expects to be entitled to receive in exchange for those goods or services recognized as performance obligations are satisfied.

The majority of the Company’s revenue-generating transactions are not subject to ASC 606, including revenue generated from financial instruments, such as loans, letters of credit, derivatives and investment securities, as these activities are subject to other GAAP discussed elsewhere within the Company’s disclosures. Descriptions of revenue-generating activities that are within the scope of ASC 606, which are presented in the income statements as components of non-interest income are as follows:

- Service charges on deposit accounts - these represent general service fees for monthly account maintenance and activity- or transaction-based fees and consist of transaction-based revenue, time-based revenue (service period), item-based revenue or some other individual attribute-based revenue. Revenue is recognized when the performance obligation is completed, which is generally monthly for account maintenance services or when a transaction has been completed (such as a stop payment). Payments for these activities are generally received at the time the performance obligations are satisfied.
- Wealth management and trust fee income - this represents monthly fees due from wealth management customers as consideration for managing the customers’ assets. Wealth management and trust services include custody of assets, investment management, escrow services, fees for trust services and similar fiduciary activities. These fees are typically paid on a quarterly basis and recognized ratably throughout the quarter as the performance obligation is satisfied each month.
- Brokered loan fees - these represent fees for the administration and funding of purchased mortgage loan interests as well as facility renewal and application fees received from mortgage originators (or SPEs) related to mortgage finance loans. Revenue is recognized when the related mortgage loan interest is disposed (i.e., through sale or payoff) or upon receipt of the facility renewal or application.
- Investment banking and advisory fees - this includes fees for merger, acquisition, divestiture and restructuring advisory services, fees for securities underwriting activities and loan and security syndication fees. Advisory fees are generally earned as performance obligations of the advisory service are satisfied. Underwriting fees are generally recognized upon execution of the client’s issuance of debt or equity instruments. Loan syndication fees are generally recognized upon closing of a loan syndication transaction.
- Trading income - this includes fees for derivative transactions which are generally recognized when the derivative transaction occurs. Also included in trading income are realized and unrealized gains and losses recognized on the Company’s trading assets and liabilities. Realized gains and losses are generally recognized when a sale occurs and unrealized gains and losses are generally recognized monthly as the trading assets and liabilities are marked to fair value.
- Other non-interest income includes items such as letter of credit fees, bank owned life insurance income, dividends on FHLB and FRB stock and other general operating income, none of which are subject to the requirements of ASC 606. Also included in other-non-interest income are interchange fees earned when commercial credit card clients process transactions through card networks. The Company’s performance obligations are generally complete when the transactions generating the fees are processed.

Stock-based Compensation

The Company accounts for all stock-based compensation transactions in accordance with ASC 718, *Compensation — Stock Compensation* (“ASC 718”), which requires that stock compensation transactions be recognized as compensation expense over the requisite service period, with forfeitures recognized as they occur, on the consolidated statements of income and other comprehensive income based on their fair values on the measurement date, which is generally the date of the grant. As compensation expense is recognized, a deferred tax asset is recorded that represents an estimate of the future tax deduction from exercise or release of restrictions. At the time awards are exercised, cancelled, expire or restrictions are released, the Company recognizes an adjustment to income tax expense for the difference between the previously estimated tax deduction and the actual tax deduction realized.

Income Taxes

The Company and its subsidiary file a consolidated federal income tax return. The Company utilizes the liability method in accounting for income taxes. Under this method, deferred tax assets and liabilities are determined based upon the difference between the values of the assets and liabilities as reflected in the financial statements and their related tax basis using enacted tax rates in effect for the year in which the differences are expected to be recovered or settled. As changes in tax law or rates are enacted, deferred tax assets and liabilities are adjusted through the provision for income taxes. A valuation allowance is provided against deferred tax assets unless it is more likely than not that such deferred tax assets will be realized. Deferred tax assets, net, are included in other assets on the consolidated balance sheets.

The tax effect of unrealized gains and losses on available-for-sale debt securities and derivative instruments designated as hedges is recorded to other comprehensive income and is not a component of income tax expense/benefit.

Unrecognized tax benefits for the uncertain portion of recorded tax benefits and related interest may result from the application of complex tax laws, rules, regulations and interpretations. Unrecognized tax benefits, as well as estimated penalties and interest, are assessed quarterly and may be adjusted through current income tax expense in future periods based on changing facts and circumstances, completion of examinations by taxing authorities or expiration of a statute of limitations.

Fair Values of Financial Instruments

ASC 820, *Fair Value Measurements and Disclosures* ("ASC 820"), defines fair value, establishes a framework for measuring fair value under GAAP and enhances disclosures about fair value measurements. The standard describes three levels of inputs that may be used to measure fair value as provided below.

- Level 1
- Quoted prices in active markets for identical assets or liabilities.
- Level 2
- Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.
- Level 3
- Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using pricing models, discounted cash flow methodologies, or similar techniques, as well as instruments for which the determination of fair values requires significant management judgment or estimation.

Also required are disclosures of fair value information about financial instruments, whether or not recognized on the balance sheet, for which it is practical to estimate that value. In cases where quoted market prices are not available, fair values are based on estimates using present value or other valuation techniques. Those techniques are significantly affected by the assumptions used, including the discount rate and estimates of future cash flows. The disclosure of fair value information about financial instruments does not and is not intended to represent the fair value of the Company.

The following are descriptions of the methods and significant assumptions used by the Company in estimating its fair value disclosures for financial instruments:

Cash and Cash Equivalents, Variable Rate Loans, Variable Rate Short-term Borrowings and Variable Rate Long-term Debt

The fair value of these financial instruments approximates carrying value.

Investment Securities

The fair value of the Company's U.S. Treasury, U.S. government agency, residential mortgage-backed and commercial mortgage-backed securities are based on prices obtained from independent pricing services. The Company's U.S. Treasury securities are valued based on quoted market prices for identical securities in an active market and are classified as Level 1 assets in the fair value hierarchy, while the Company's U.S. government agency, residential mortgage-backed and commercial mortgage-backed securities are valued based on quoted market prices for the same or similar securities and are characterized as Level 2 assets in the fair value hierarchy. Management obtains documentation from the primary independent pricing service regarding the processes and controls applicable to pricing investment securities, and on a quarterly basis independently verify the prices that were received from the service provider using two additional independent pricing sources. CRT securities are valued using a discounted cash flow model, which utilizes Level 3 inputs, and are classified as Level 3 assets in the fair value hierarchy.

Within the investment securities portfolio, the Company holds equity securities that consist of investments that qualify for consideration under the regulations implementing the Community Reinvestment Act and investments in exchange traded funds. Some of these equity securities are valued using quoted market prices for identical equity securities in an active market and are classified as Level 1 assets in the fair value hierarchy and others are traded in less active markets and are classified as Level 2 assets in the fair value hierarchy.

Loans Held for Sale

The fair value for loans held for sale is derived from quoted market prices for similar loans, in which case they are characterized as Level 2 assets in the fair value hierarchy, or is derived from third party pricing models, in which case they are characterized as Level 3 assets in the fair value hierarchy.

Securities Sold Not Yet Purchased

The fair value for securities sold but not yet purchased is derived from quoted prices in active markets and are classified as Level 1 liabilities in the fair value hierarchy.

Derivative Assets and Liabilities

The estimated fair value of derivative assets and liabilities is obtained from independent pricing services based on quoted market prices for similar derivative contracts and these financial instruments are characterized as Level 2 assets and liabilities in the fair value hierarchy. On a quarterly basis, management independently verifies the fair value using an additional independent pricing source.

Derivative Financial Instruments

All contracts that satisfy the definition of a derivative are recorded at fair value in other assets and other liabilities on the consolidated balance sheets, and the related cash flows are recorded in the operating activities section of the consolidated statement of cash flows. The Company records the derivatives on a net basis when a right of offset exists with a single counterparty that is subject to a legally enforceable master netting agreement.

Non-Hedging Derivatives

The Company enters into interest rate derivative instruments with customers while at the same time entering into offsetting interest rate derivative instruments with another financial institution. These transactions allow the customer to effectively manage their exposure to a variable rate loan. Because the Company acts as an intermediary for its customers, changes in the fair value of the underlying derivative instruments substantially offset each other and do not have a material impact on the Company's results of operations.

The Company offers forward contract derivative instruments, such as to-be-announced U.S. agency residential mortgage-back securities, to its mortgage banking customers to allow the customers to mitigate exposure to market risks associated with the purchase or origination of mortgage loans. To mitigate the Company's exposure to these forward contracts, the Company will enter into offsetting forward contracts, most typically with a financial institution. Any changes in fair value to the forward contract derivative instruments are recorded in trading income on the consolidated statements of income and other comprehensive income.

The Company also offers foreign currency derivative instruments in which the Company enters into a contract with a customer to buy or sell a foreign currency at a future date for a specified price while at the same time entering into an offsetting contract with a financial institution to buy or sell the same currency at the same future date for a specified price. The transaction allows the customer to manage their exposure to foreign currency exchange rate fluctuations. Because the Company acts as an intermediary for its customers, changes in the fair value of the underlying derivative instruments substantially offset each other and do not have a material impact on the Company's results of operations.

Derivatives Designated as Hedges

The Company enters into interest rate derivative contracts that are designated as qualifying cash flow hedges to hedge the exposure to variability in expected future cash flows attributable to changes in a contractually specified interest rate. To qualify for hedge accounting, a formal assessment is prepared to determine whether the hedging relationship, both at inception and on an ongoing basis, is expected to be highly effective in achieving offsetting cash flows attributable to the hedged risk during the term of the hedge if a cash flow hedge. At inception a statistical regression analysis is prepared to determine hedge effectiveness. At each reporting period thereafter, a statistical regression or qualitative analysis is performed. If it is determined that hedge effectiveness has not been or will not continue to be highly effective, then hedge accounting ceases and any gain or loss in AOCI is recognized in earnings immediately. The cash flow hedges are recorded at fair value in other assets and other liabilities on the consolidated balance sheets with changes in fair value recorded in AOCI, net of tax. All related cash flows are reported in the operating activities section of the consolidated statement of cash flows. Amounts recorded to AOCI are reclassified into earnings in the same period in which the hedged asset or liability affects earnings and are presented in the same income statement line item as the earnings effect of the hedged asset or liability.

Segment Reporting

The Company adopted Accounting Standards Update 2023-07 "*Segment Reporting (Topic 280) - Improvement to Reportable Segment Disclosures*" on January 1, 2024. The Company has determined that all of its banking divisions and subsidiaries meet the aggregation criteria of ASC 280, *Segment Reporting*, as its current operating model is structured whereby banking divisions and subsidiaries serve a similar base of primarily commercial clients utilizing a company-wide offering of similar products and services managed through similar processes and platforms that are collectively reviewed by the Company's Chief Executive Officer, who has been identified as the chief operating decision maker ("CODM").

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Earnings Per Share

12 Months Ended
Dec. 31, 2024

Earnings Per Share [Abstract]

Earnings Per Share

Earnings Per Share

The following table presents the computation of basic and diluted earnings per share:

(in thousands except share and per share data)	Year ended December 31,		
	2024	2023	2022
Numerator:			
Net income	\$ 77,508	\$ 189,141	\$ 332,478
Preferred stock dividends	17,250	17,250	17,250
Net income available to common stockholders	\$ 60,258	\$ 171,891	\$ 315,228
Denominator:			
Basic earnings per common share—weighted average common shares	46,559,668	48,054,935	50,457,746
Effect of dilutive outstanding stock-settled awards	429,536	555,271	588,996
Dilutive earnings per common share—weighted average diluted common shares	46,989,204	48,610,206	51,046,742
Basic earnings per common share	\$ 1.29	\$ 3.58	\$ 6.25
Diluted earnings per common share	\$ 1.28	\$ 3.54	\$ 6.18
Anti-dilutive outstanding stock-settled awards	—	97,368	311,226

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Investment Securities

12 Months Ended
Dec. 31, 2024

Investments, Debt
and Equity Securities
[Abstract]

Investment Securities

Investment Securities

The following is a summary of the Company's investment securities:

(in thousands)	Amortized Cost(1)	Gross Unrealized Gains	Gross Unrealized Losses	Estimated Fair Value
December 31, 2024				
Available-for-sale debt securities:				
U.S. Treasury securities	\$ 280,137	\$ —	\$ (2,852)	\$ 277,285
Residential mortgage-backed securities	3,195,145	7,200	(168,302)	3,034,043
Commercial mortgage-backed securities	206,830	—	(5,398)	201,432
CRT securities	12,466	—	(540)	11,926
Total available-for-sale debt securities	3,694,578	7,200	(177,092)	3,524,686
Held-to-maturity debt securities:				
Residential mortgage-backed securities	796,168	—	(117,994)	678,174
Total held-to-maturity debt securities	796,168	—	(117,994)	678,174
Equity securities				
Total investment securities(2)				\$ 4,396,115
December 31, 2023				
Available-for-sale debt securities:				
U.S. Treasury securities	\$ 651,112	\$ —	\$ (14,639)	\$ 636,473
U.S. government agency securities	125,000	—	(18,408)	106,592
Residential mortgage-backed securities	2,782,734	540	(312,442)	2,470,832
CRT securities	13,636	—	(1,641)	11,995
Total available-for-sale debt securities	3,572,482	540	(347,130)	3,225,892
Held-to-maturity securities:				
Residential mortgage-backed securities	865,477	—	(101,633)	763,844
Total held-to-maturity securities	865,477	—	(101,633)	763,844
Equity securities				51,825
Total investment securities(2)				\$ 4,143,194

(1) Excludes accrued interest receivable of \$13.8 million and \$9.5 million at December 31, 2024 and December 31, 2023, respectively, related to available-for-sale debt securities and \$1.3 million and \$1.4 million at December 31, 2024 and December 31, 2023, respectively, related to held-to-maturity debt securities that is recorded in accrued interest receivable and other assets on the consolidated balance sheets.

(2) Includes available-for-sale debt securities and equity securities at estimated fair value and held-to-maturity debt securities at amortized cost.

Debt Securities

During the third quarter of 2024, the Company sold available-for-sale debt securities with an amortized cost basis of \$1.2 billion, realizing a loss of \$179.6 million, and repositioned the proceeds into a purchase of available-for-sale residential mortgage-backed securities with an amortized cost basis of \$1.1 billion. In the first quarter of 2023, the Company sold available-for-sale U.S. Treasury securities with an amortized cost of \$56.4 million and realized a gain of \$489,000.

The amortized cost and estimated fair value as of December 31, 2024, excluding accrued interest receivable, of available-for-sale and held-to-maturity debt securities are presented below by contractual maturity. Actual maturities may differ from contractual maturities of mortgage-backed securities because borrowers may have the right to call or prepay obligations with or without prepayment penalties.

(in thousands)	Available-for-sale				Held-to-maturity			
	Amortized Cost		Fair Value		Amortized Cost		Fair Value	
Due within one year	\$	184,536	\$	182,862	\$	—	\$	—
Due after one year through five years		95,601		94,423		—		—
Due after five years through ten years		197,043		191,957		—		—
Due after ten years		3,217,398		3,055,444		796,168		678,174
Total	\$	3,694,578	\$	3,524,686	\$	796,168	\$	678,174

The table below presents the weighted average yields for the Company's available-for-sale debt securities for the year ended December 31, 2024. Weighted average yields are calculated based on amortized cost on a tax-exempt basis assuming a 21% federal tax rate, where applicable.

	U.S. Treasury securities	Residential mortgage-backed securities	Commercial mortgage-backed securities	CRT securities
Due within one year	3.14 %	— %	— %	— %
Due after one year through five years	3.12	—	—	—
Due after five years through ten years	—	3.86	4.68	4.47
Due after ten years	—	4.55	4.35	—
Total	3.13 %	4.55 %	4.64 %	4.47 %

The following table discloses the Company's available-for-sale debt securities that have been in a continuous unrealized loss position for less than 12 months and those that have been in a continuous unrealized loss position for 12 or more months:

(in thousands)	Less Than 12 Months		12 Months or Longer		Total	
	Fair Value	Unrealized Loss	Fair Value	Unrealized Loss	Fair Value	Unrealized Loss
December 31, 2024						
U.S. Treasury securities	\$	—	\$	277,285	\$	(2,852)
U.S. government agency securities	—	—	—	—	—	—
Residential mortgage-backed securities	1,338,801	(18,141)	1,323,180	(150,161)	2,661,981	(168,302)
Commercial mortgage-backed securities	201,432	(5,398)	—	—	201,432	(5,398)
CRT securities	—	—	11,926	(540)	11,926	(540)
Total	\$	1,540,233	\$	(23,539)	\$	(177,092)
December 31, 2023						
U.S. Treasury securities	\$	—	\$	636,473	\$	(14,639)
U.S. government agency securities	—	—	—	—	—	—
Residential mortgage-backed securities	910,999	(19,751)	1,501,340	(292,691)	2,412,339	(312,442)
CRT securities	—	—	11,995	(1,641)	11,995	(1,641)
Total	\$	910,999	\$	(19,751)	\$	(347,130)

At December 31, 2024, the Company had 60 available-for-sale debt securities in an unrealized loss position, comprised of 6 U.S. Treasury securities, 46 residential mortgage-backed securities, 6 commercial mortgage-backed securities and two CRT securities. The unrealized losses on the available-for-sale debt securities were the result of changes in market interest rates compared to the date the securities were acquired rather than the credit quality of the issuers or underlying loans. The Company does not currently intend to sell and based on current conditions it does not believe it is likely that the Company will be required to sell these available-for-sale debt securities before recovery of the amortized cost of such securities in an unrealized loss position and has therefore recorded the unrealized losses related to this portfolio in AOCI. Held-to-maturity securities consist of government guaranteed securities for which no loss is expected. At December 31, 2024 and December 31, 2023, no allowance for credit losses was established for available-for-sale or held-to-maturity debt securities.

At December 31, 2024 and December 31, 2023, debt securities with carrying values of approximately \$940,000 and \$1.6 million, respectively, were pledged to secure certain customer deposits.

Equity Securities

Equity securities consist of investments that qualify for consideration under the regulations implementing the Community Reinvestment Act and investments in exchange traded funds. The following is a summary of unrealized and realized gains/(losses) recognized on equity securities included in other non-interest income on the consolidated statements of income and other comprehensive income:

(in thousands)	Year Ended December 31,			
	2024		2023	
Net gains/(losses) recognized during the period	\$	6,619	\$	3,571
Less: Realized net gains/(losses) recognized on securities sold		1,032		(393)
Unrealized net gains/(losses) recognized on securities still held	\$	5,587	\$	3,964

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Loans and Allowance for Credit Losses on Loans

12 Months Ended

Dec. 31, 2024

Accounts, Notes, Loans and Financing Receivable, Gross, Allowance, and Net [Abstract]

Loans and Allowance for Credit Losses on Loans

Loans and Allowance for Credit Losses on Loans

Loans are summarized by portfolio segment as follows:

(in thousands)	December 31, 2024		December 31, 2023	
Loans held for investment(1):				
Commercial	\$	11,145,591	\$	10,410,766
Mortgage finance		5,215,574		3,978,328
Commercial real estate		5,616,282		5,500,774
Consumer		565,376		530,948
Gross loans held for investment		22,542,823		20,420,816
Unearned income (net of direct origination costs)		(92,757)		(80,258)
Total loans held for investment		22,450,066		20,340,558
Allowance for credit losses on loans		(271,709)		(249,973)
Total loans held for investment, net	\$	22,178,357	\$	20,090,585
Loans held for sale:				
Mortgage loans, at fair value	\$	—	\$	706
Non-mortgage loans, at lower of cost or fair value		—		43,399
Total loans held for sale	\$	—	\$	44,105

(1) Excludes accrued interest receivable of \$107.3 million and \$118.1 million at December 31, 2024 and December 31, 2023, respectively, that is recorded in accrued interest receivable and other assets on the consolidated balance sheets.

During the third quarter of 2024, the Company purchased a \$332.0 million commercial loan portfolio, which included certain PCD loans. The following table provides a summary of PCD loans purchased and the associated credit loss reserve at acquisition date:

(in thousands)	Total
Par value (unpaid principal balance)	\$ 20,139
Allowance for credit losses on loans at acquisition	(2,579)
Non-credit premium	2,448
Purchase price	\$ 20,008

The following tables summarize gross loans held for investment by year of origination and internally assigned credit grades:

(in thousands)	2024	2023	2022	2021	2020	2019 and prior	Revolving lines of credit	Revolving lines of credit converted to term loans	Total
December 31, 2024									
Commercial									
(1-7) Pass	\$ 1,612,695	\$ 1,156,414	\$ 1,256,539	\$ 307,590	\$ 76,821	\$ 169,974	\$ 6,027,177	\$ 12,040	\$ 10,619,250
(8) Special mention	22,953	28,354	134,092	21,626	30	6,369	91,423	—	304,847
(9) Substandard - accruing	623	44,901	51,536	7,855	301	3,309	37,405	—	145,930
(9+) Non-accrual	—	9,220	8,057	—	360	23,708	34,219	—	75,564
Total commercial	\$ 1,636,271	\$ 1,238,889	\$ 1,450,224	\$ 337,071	\$ 77,512	\$ 203,360	\$ 6,190,224	\$ 12,040	\$ 11,145,591
Mortgage finance									
(1-7) Pass	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 5,215,574	\$ —	\$ 5,215,574
(8) Special mention	—	—	—	—	—	—	—	—	—
(9) Substandard - accruing	—	—	—	—	—	—	—	—	—
(9+) Non-accrual	—	—	—	—	—	—	—	—	—
Total mortgage finance	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 5,215,574	\$ —	\$ 5,215,574
Commercial real estate									
(1-7) Pass	\$ 599,301	\$ 889,603	\$ 1,843,706	\$ 885,913	\$ 216,077	\$ 704,288	\$ 273,663	\$ 18,085	\$ 5,430,636
(8) Special mention	25,532	4,353	70,161	15,831	299	13,731	—	872	130,779
(9) Substandard - accruing	—	—	—	—	—	20,230	—	—	20,230
(9+) Non-accrual	85	—	20,637	—	—	13,915	—	—	34,637
Total commercial real estate	\$ 624,918	\$ 893,956	\$ 1,934,504	\$ 901,744	\$ 216,376	\$ 752,164	\$ 273,663	\$ 18,957	\$ 5,616,282
Consumer									
(1-7) Pass	\$ 44,352	\$ 28,289	\$ 54,148	\$ 75,924	\$ 40,667	\$ 99,471	\$ 220,561	\$ —	\$ 563,412
(8) Special mention	—	—	—	—	—	—	—	—	—
(9) Substandard - accruing	—	—	—	—	—	—	1,000	—	1,000
(9+) Non-accrual	—	—	—	—	—	964	—	—	964
Total consumer	\$ 44,352	\$ 28,289	\$ 54,148	\$ 75,924	\$ 40,667	\$ 100,435	\$ 221,561	\$ —	\$ 565,376
Total	\$ 2,305,541	\$ 2,161,134	\$ 3,438,876	\$ 1,314,739	\$ 334,555	\$ 1,055,959	\$ 11,901,022	\$ 30,997	\$ 22,542,823
Gross charge-offs	\$ 994	\$ 7,543	\$ 550	\$ 4,037	\$ 537	\$ 8,784	\$ 23,566	\$ 44	\$ 46,055

<i>(in thousands)</i>	2023	2022	2021	2020	2019	2018 and prior	Revolving lines of credit	Revolving lines of credit converted to term loans	Total
December 31, 2023									
Commercial									
(1-7) Pass	\$ 1,546,257	\$ 1,408,672	\$ 279,266	\$ 144,699	\$ 142,301	\$ 157,808	\$ 6,284,464	\$ 16,580	\$ 9,980,047
(8) Special mention	22,148	118,991	35,619	285	823	13,385	40,647	89	231,987
(9) Substandard - accruing	12,477	50,876	9,334	18,547	—	78	38,372	—	129,684
(9+) Non-accrual	9,395	34,229	340	2,085	15,080	7,840	79	—	69,048
Total commercial	\$ 1,590,277	\$ 1,612,768	\$ 324,559	\$ 165,616	\$ 158,204	\$ 179,111	\$ 6,363,562	\$ 16,669	\$ 10,410,766
Mortgage finance									
(1-7) Pass	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 3,978,328	\$ —	\$ 3,978,328
(8) Special mention	—	—	—	—	—	—	—	—	—
(9) Substandard - accruing	—	—	—	—	—	—	—	—	—
(9+) Non-accrual	—	—	—	—	—	—	—	—	—
Total mortgage finance	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 3,978,328	\$ —	\$ 3,978,328
Commercial real estate									
(1-7) Pass	\$ 561,801	\$ 1,689,325	\$ 1,042,953	\$ 419,703	\$ 317,480	\$ 559,026	\$ 575,928	\$ 28,175	\$ 5,194,391
(8) Special mention	—	136,801	32,937	24,440	34,181	22,833	7,895	—	259,087
(9) Substandard - accruing	—	2,232	—	—	—	28,573	4,141	—	34,946
(9+) Non-accrual	—	—	12,350	—	—	—	—	—	12,350
Total commercial real estate	\$ 561,801	\$ 1,828,358	\$ 1,088,240	\$ 444,143	\$ 351,661	\$ 610,432	\$ 587,964	\$ 28,175	\$ 5,500,774
Consumer									
(1-7) Pass	\$ 31,876	\$ 56,425	\$ 78,096	\$ 47,423	\$ 14,141	\$ 102,691	\$ 199,171	\$ —	\$ 529,823
(8) Special mention	—	—	—	—	—	—	100	41	141
(9) Substandard - accruing	—	—	—	—	—	984	—	—	984
(9+) Non-accrual	—	—	—	—	—	—	—	—	—
Total Consumer	\$ 31,876	\$ 56,425	\$ 78,096	\$ 47,423	\$ 14,141	\$ 103,675	\$ 199,271	\$ 41	\$ 530,948
Total	\$ 2,183,954	\$ 3,497,551	\$ 1,490,895	\$ 657,182	\$ 524,006	\$ 893,218	\$ 11,129,125	\$ 44,885	\$ 20,420,816
Gross charge-offs	\$ 8,364	\$ 5,090	\$ 25,578	\$ —	\$ 15,243	\$ 883	\$ 698	\$ 871	\$ 56,727

The following table details activity in the allowance for credit losses on loans. Allocation of a portion of the allowance to one category does not preclude its availability to absorb losses in other categories.

<i>(in thousands)</i>	Commercial	Mortgage Finance	Commercial Real Estate	Consumer	Total
Year Ended December 31, 2024					
Beginning balance	\$ 171,437	\$ 4,173	\$ 71,829	\$ 2,534	\$ 249,973
Allowance established for acquired PCD loans	2,579	—	—	—	2,579
Provision for credit losses on loans	57,019	(1,418)	5,242	(813)	60,030
Charge-offs	37,761	—	8,264	30	46,055
Recoveries	5,149	—	18	15	5,182
Net charge-offs (recoveries)	32,612	—	8,246	15	40,873
Ending balance	\$ 198,423	\$ 2,755	\$ 68,825	\$ 1,706	\$ 271,709
Year Ended December 31, 2023					
Beginning balance	\$ 185,303	\$ 10,745	\$ 54,268	\$ 3,153	\$ 253,469
Provision for credit losses on loans	31,529	(6,572)	23,057	(583)	47,431
Charge-offs	51,186	—	5,500	41	56,727
Recoveries	5,791	—	4	5	5,800
Net charge-offs (recoveries)	45,395	—	5,496	36	50,927
Ending balance	\$ 171,437	\$ 4,173	\$ 71,829	\$ 2,534	\$ 249,973

The Company recorded a \$60.0 million provision for credit losses on loans for the year ended December 31, 2024, compared to \$47.4 million for the same period of 2023. The \$60.0 million provision for credit losses on loans resulted primarily from growth in loans held for investment and \$40.9 million in net charge-offs during the year ended December 31, 2024, compared to net charge-offs of \$50.9 million during the same period of 2023. Criticized loans totaled \$714.0 million at December 31, 2024, compared to \$738.2 million at December 31, 2023.

A loan is considered collateral-dependent when the borrower is experiencing financial difficulty and repayment is expected to be provided substantially through the operation or sale of the collateral. At December 31, 2024, the Company had \$28.0 million in collateral-dependent commercial loans, collateralized by business assets, and \$34.6 million and \$1.0 million in collateral-dependent commercial real estate and consumer loans, respectively, both of which are collateralized by real estate.

The table below provides an age analysis of gross loans held for investment:

<i>(in thousands)</i>	30-59 Days Past Due	60-89 Days Past Due	90 Days or More Past Due	Total Past Due	Non-accrual(1)	Current	Total	Non-accrual With No Allowance
December 31, 2024								
Commercial	\$ 7,635	\$ 7,357	\$ 3,483	\$ 18,475	\$ 75,564	\$ 11,051,552	\$ 11,145,591	\$ 11,036
Mortgage finance	—	—	—	—	—	5,215,574	5,215,574	—
Commercial real estate	337	472	782	1,591	34,637	5,580,054	5,616,282	85
Consumer	6,536	—	—	6,536	964	557,876	565,376	964
Total	\$ 14,508	\$ 7,829	\$ 4,265	\$ 26,602	\$ 111,165	\$ 22,405,056	\$ 22,542,823	\$ 12,085

(1) As of December 31, 2024, \$360,000 of non-accrual loans were earning interest income on a cash basis compared to \$358,000 as of December 31, 2023. Additionally, \$287,000 of interest income was recognized on non-accrual loans for the year ended December 31, 2024 compared to \$37,000 for the same period in 2023. Accrued interest of \$1.4 million and \$3.0 million was reversed during the year ended December 31, 2024 and December 31, 2023, respectively.

Modifications to Borrowers Experiencing Financial Difficulty

The table below details gross loans held for investment as of December 31, 2024 and December 31, 2023 made to borrowers experiencing financial difficulty that were modified during the year ended December 31, 2024 and December 31, 2023, by type of modification granted and the financial effect of those modifications:

<i>(\$ in thousands)</i>	Payment Deferral	Term Extension	Payment Deferral and Term Extension	Interest Rate Reduction and Term Extension	Total	Percentage of Loans Held for Investment	Financial Statement Impact		
							Interest Rate Reduction	Term Extension (in months)	Payment Deferrals
Year Ended December 31, 2024									
Commercial	\$ 36,853	\$ 9,583	\$ 9,273	\$ —	\$ 55,709	0.25 %	—%	6 to 13	\$ 2,060
Commercial real estate	18,488	15,831	13,915	—	48,234	0.21 %	—%	3 to 4	960
Total	\$ 55,341	\$ 25,414	\$ 23,188	\$ —	\$ 103,943	0.46 %			
Year Ended December 31, 2023									
Commercial	\$ 30,873	\$ 733	\$ 5,458	\$ 6,064	\$ 43,128	0.21 %	0.70%	4 to 36	\$ 5,139
Commercial real estate	—	21,364	—	—	21,364	0.10 %	—%	4 to 6	—
Total	\$ 30,873	\$ 22,097	\$ 5,458	\$ 6,064	\$ 64,492	0.32 %			

The table below details gross loans held for investment as of December 31, 2024 and December 31, 2023 that experienced a default during the periods presented subsequent to being granted a modification in the prior twelve months. Default is defined as movement to nonperforming status, foreclosure or charge-off, whichever occurs first.

<i>(in thousands)</i>	Payment Deferral	Term Extension	Interest Rate Reduction and Term Extension	Total
Year Ended December 31, 2024				
Commercial	\$ 2,729	\$ —	\$ —	\$ 2,729
Total	\$ 2,729	\$ —	\$ —	\$ 2,729
Year Ended December 31, 2023				
Commercial	\$ —	\$ 240	\$ 6,064	\$ 6,304
Commercial	\$ —	\$ 240	\$ 6,064	\$ 6,304

The table below provides an age analysis of gross loans held for investment as of December 31, 2024 made to borrowers experiencing financial difficulty that were modified in the prior twelve months, and as of December 31, 2023 for loans that were modified since January 1, 2023, the date of adoption of Accounting Standards Update 2022-02:

<i>(in thousands)</i>	30-89 Days Past Due	90+ Days Past Due	Non-Accrual	Current	Total
December 31, 2024					
Commercial	\$ 7,350	\$ —	\$ 18,761	\$ 29,598	\$ 55,709
Commercial real estate	—	—	32,404	15,830	48,234
Total	\$ 7,350	\$ —	\$ 51,165	\$ 45,428	\$ 103,943
December 31, 2023					
Commercial	\$ 7,617	\$ —	\$ 11,601	\$ 23,910	\$ 43,128
Commercial real estate	4,141	—	—	17,223	21,364
Total	\$ 11,758	\$ —	\$ 11,601	\$ 41,133	\$ 64,492

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Leases

[Leases \[Abstract\]](#)

[Leases](#)

12 Months Ended Dec. 31, 2024

Leases

The following table presents ROU assets and lease liabilities:

<i>(in thousands)</i>	Year Ended December 31,	
	2024	2023
ROU assets:		
Finance leases	\$ 227	\$ 1,529
Operating leases	166,194	87,810
Total	\$ 166,421	\$ 89,339
Lease liabilities		
Finance leases	\$ 234	\$ 1,550
Operating leases	224,973	109,523
Total	\$ 225,207	\$ 111,073

As of December 31, 2024, operating leases had remaining lease terms of approximately 1 year to 15 years, while finance leases had remaining terms of less than 1 year.

The table below summarizes the Company's net lease cost:

<i>(in thousands)</i>	Year Ended December 31,	
	2024	2023
Finance lease cost:		
Amortization of ROU assets	\$ 1,303	\$ 1,335
Interest on lease liabilities	19	40
Operating lease cost	21,593	14,854
Short-term lease cost	37	37
Variable lease cost	6,069	7,168
Net lease cost	\$ 29,021	\$ 23,434
Cash paid for amounts included in the measurement of lease liabilities:		
Operating cash flows from finance leases	\$ 19	\$ 40
Operating cash flows from operating leases	46,920	17,203
Financing cash flows from finance leases	1,315	1,327
ROU assets obtained in exchange for new finance leases	—	—
ROU assets obtained in exchange for new operating leases	123,344	18,741

The table below summarizes other information related to operating and finance leases:

	Year Ended December 31,	
	2024	2023
Weighted-average remaining lease term - finance leases, in years	0.4	1.2
Weighted-average remaining lease term - operating leases, in years	13.5	12.2
Weighted-average discount rate - finance leases	2.97 %	1.85 %
Weighted-average discount rate - operating leases	4.49 %	4.43 %

The table below summarizes the maturity of remaining lease liabilities as of December 31, 2024:

<i>(in thousands)</i>	Finance Leases		Operating Leases		Total	
2025	\$	236	\$	20,899	\$	21,135
2026		—		22,222		22,222
2027		—		22,023		22,023
2028		—		21,314		21,314
2029		—		20,610		20,610
2030 and thereafter		—		201,184		201,184
Total lease payments		236		308,252		308,488
Less: Interest		(2)		(83,279)		(83,281)
Present value of lease liabilities	\$	234	\$	224,973	\$	225,207

As of December 31, 2024, the Company had \$5.4 million of future payments for banking center leases that have not yet commenced. These leases are expected to commence during 2026, with lease terms of approximately 11 years.

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Premises and Equipment
[Property, Plant and Equipment \[Abstract\]](#)
[Premises and Equipment](#)

**12 Months Ended
Dec. 31, 2024**

Premises & Equipment
Premises and equipment are summarized as follows:

<i>(in thousands)</i>	December 31,	
	2024	2023
Premises	\$ 74,228	\$ 39,547
Furniture and equipment	47,327	63,367
Total cost	121,555	102,914
Accumulated depreciation	(36,112)	(70,548)
Total premises and equipment, net	\$ 85,443	\$ 32,366

Depreciation and amortization expense for the above premises and equipment was approximately \$11.8 million, \$10.4 million and \$9.5 million in 2024, 2023 and 2022, respectively.

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Deposits
[Deposits \[Abstract\]](#)
[Deposits](#)

**12 Months Ended
Dec. 31, 2024**

Deposits
Deposits are summarized as follows:

<i>(in thousands)</i>	December 31,	
	2024	2023
Non-interest bearing deposits	\$ 7,485,428	\$ 7,328,276
Interest bearing deposits:		
Transaction	2,787,913	2,264,055
Savings	12,712,510	11,000,783
Time	2,252,748	1,778,725
Total interest bearing deposits	17,753,171	15,043,563
Total deposits	\$ 25,238,599	\$ 22,371,839

The scheduled maturities of interest bearing time deposits were as follows at December 31, 2024:

<i>(in thousands)</i>	
2025	\$ 2,066,749
2026	185,749
2027	130
2028	36
2029	84
2030 and after	—
Total	\$ 2,252,748

At December 31, 2024 and 2023, interest bearing time deposits greater than \$250,000 were approximately \$495.5 million and \$376.4 million, respectively.

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Short-Term Borrowings and Long-Term Debt
[Debt Disclosure \[Abstract\]](#)
[Short-Term Borrowings and Long-Term Debt](#)

**12 Months Ended
Dec. 31, 2024**

Short-Term Borrowings and Long-Term Debt
The table below presents a summary of the Company’s short-term borrowings, all of which mature within one year:

<i>(dollars in thousands)</i>	Federal Funds Purchased		Customer Repurchase Agreements		FHLB Borrowings	
December 31, 2024						
Amount outstanding at year-end	\$	—	\$	—	\$	885,000
Interest rate at year-end		— %		— %		4.38 %
Average balance outstanding during the year	\$	16	\$	—	\$	933,880
Weighted-average interest rate during the year		17.82 %		— %		5.35 %
Maximum month-end outstanding during the year	\$	—	\$	—	\$	1,675,000
December 31, 2023						
Amount outstanding at year-end	\$	—	\$	—	\$	1,500,000
Interest rate at year-end		— %		— %		5.64 %
Average balance outstanding during the year	\$	—	\$	25	\$	1,323,014
Weighted-average interest rate during the year		— %		0.39 %		5.34 %
Maximum month-end outstanding during the year	\$	—	\$	—	\$	2,100,000

The following table summarizes the Company’s short-term borrowing capacities net of balances outstanding:

<i>(in thousands)</i>	December 31, 2024		December 31, 2023	
FHLB borrowing capacity relating to loans and pledged securities	\$	4,664,703	\$	2,602,092
FHLB borrowing capacity relating to unencumbered securities		4,189,993		3,737,615
Total FHLB borrowing capacity(1)	\$	8,854,696	\$	6,339,707
Unused federal funds lines available from commercial banks	\$	1,370,000	\$	1,188,000
Unused Federal Reserve borrowings capacity	\$	5,436,652	\$	4,094,801
Unused revolving line of credit(2)	\$	75,000	\$	100,000

- (1) FHLB borrowings are collateralized by a blanket floating lien on certain real estate secured loans, mortgage finance loans and certain pledged securities.
(2) Unsecured revolving, non-amortizing line of credit with maturity date of February 8, 2026. Proceeds may be used for general corporate purposes, including funding regulatory capital infusions into the Bank. The loan agreement contains customary financial covenants and restrictions. No borrowings were made against this line of credit during the year ended December 31, 2024 or 2023.

The table below presents a summary of long-term debt:

<i>(in thousands)</i>	December 31, 2024		December 31, 2023	
Bank-issued floating rate senior unsecured credit-linked notes due 2024	\$	—	\$	199,499
Bank-issued 5.25% fixed rate subordinated notes due 2026		174,717		174,457
Company-issued 4.00% fixed rate subordinated notes due 2031		372,223		371,785
Trust preferred floating rate subordinated debentures due 2032 to 2036		113,406		113,406
Total long-term debt	\$	660,346	\$	859,147

During the second quarter of 2024, the bank-issued senior unsecured credit-linked notes were redeemed in full.

The following table summarizes the significant terms of the Company’s trust preferred subordinated debentures:

<i>(dollars in thousands)</i>	Texas Capital Statutory Trust I	Texas Capital Statutory Trust II	Texas Capital Statutory Trust III	Texas Capital Statutory Trust IV	Texas Capital Statutory Trust V
Date issued	November 19, 2002	April 10, 2003	October 6, 2005	April 28, 2006	September 29, 2006
Trust preferred securities issued	\$10,310	\$10,310	\$25,774	\$25,774	\$41,238
Floating or fixed rate securities	Floating	Floating	Floating	Floating	Floating
Interest rate on subordinated debentures	3 month SOFR + 3.61%	3 month SOFR + 3.51%	3 month SOFR + 1.77%	3 month SOFR + 1.86%	3 month SOFR + 1.97%
Maturity date	November 2032	April 2033	December 2035	June 2036	December 2036

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Financial Instruments with Off-Balance Sheet Risk
[Risks and Uncertainties \[Abstract\]](#)
[Financial Instruments with Off-Balance Sheet Risk](#)

**12 Months Ended
Dec. 31, 2024**

The table below presents the Company’s financial instruments with off-balance sheet risk, as well as the activity in the allowance for off-balance sheet credit losses related to those financial instruments.

(in thousands)	Commercial		Mortgage Finance		Commercial Real Estate		Consumer		Total	
Year Ended December 31, 2024										
Beginning balance	\$	36,040	\$	6	\$	10,147	\$	169	\$	46,362
Provision for off-balance sheet credit losses		11,867		17		(4,796)		(118)		6,970
Ending balance	\$	47,907	\$	23	\$	5,351	\$	51	\$	53,332
Year Ended December 31, 2023										
Beginning balance	\$	16,550	\$	—	\$	5,222	\$	21	\$	21,793
Provision for off-balance sheet credit losses		19,490		6		4,925		148		24,569
Ending balance	\$	36,040	\$	6	\$	10,147	\$	169	\$	46,362

(in thousands)		December 31, 2024		December 31, 2023	
Commitments to extend credit - period end balance		\$	9,694,406	\$	9,749,085
Standby letters of credit - period end balance			538,047		595,079

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Regulatory Ratios and Capital

[Broker-Dealer, Net Capital Requirement, SEC Regulation \[Abstract\]](#)
[Regulatory Ratios and Capital](#)

Regulatory Ratios and Capital

The Company and the Bank are subject to various regulatory capital requirements administered by the federal banking agencies. Failure to meet minimum capital requirements can initiate certain mandatory (and possibly additional discretionary) actions by regulators that, if undertaken, could have a direct material adverse effect on the Company's and the Bank's financial statements. Under capital adequacy guidelines and the regulatory framework for prompt corrective action, the Company and the Bank must meet specific capital guidelines that involve quantitative measures of the Company's and the Bank's assets, liabilities, and certain off-balance sheet items as calculated under regulatory accounting practices. The Company's and the Bank's capital amounts and classification are also subject to qualitative judgments by the regulators about components, risk weightings and other factors.

The Basel III Capital Rules adopted by U.S. federal banking agencies, among other things, (i) establish the capital measure called "Common Equity Tier 1" ("CET1"), (ii) specify that Tier 1 capital consists of CET1 and "Additional Tier 1 Capital" instruments meeting stated requirements, (iii) require that most deductions/adjustments to regulatory capital measures be made to CET1 and not to other components of capital and (iv) define the scope of the deductions/adjustments to the capital measures.

Additionally, the Basel III Capital Rules require that the Company maintain a 2.5% capital conservation buffer comprised of CET1, with respect to each of CET1, Tier 1 and total capital to risk-weighted asset ratios. A financial institution with a conservation buffer of less than the required amount is subject to limitations on capital distributions, including dividend payments and stock repurchases, and certain discretionary bonus payments to executive officers. No dividends were declared or paid on the Company's common stock during the year ended December 31, 2024 or during 2023. On January 17, 2024, the Company's board of directors authorized a share repurchase program under which the Company could repurchase up to \$150.0 million in shares of its outstanding common stock. During the year ended December 31, 2024, the Company repurchased 1,381,436 shares of its common stock for an aggregate price, including excise tax expense, of \$81.5 million, at a weighted average price of \$58.57 per share. On January 22, 2025, the Company's board of directors authorized a new share repurchase program under which the Company may repurchase up to \$200.0 million in shares of its outstanding common stock, excluding the effect of excise tax expense incurred on net stock repurchases. The share repurchase program expires on January 31, 2026, but may be suspended or discontinued at any time. Remaining repurchase authorization under the January 17, 2024 share repurchase program was terminated upon authorization of this new program.

In February 2019, the federal bank regulatory agencies issued a final rule (the "2019 CECL Rule") that revised certain capital regulations to account for changes to credit loss accounting under GAAP. The 2019 CECL Rule included a transition option that allows banking organizations to phase in, over a three-year period, the day-one adverse effects of adopting the new accounting standard related to the measurement of current expected credit losses on their regulatory capital ratios (three-year transition option). In March 2020, the federal bank regulatory agencies issued an interim final rule that maintains the three-year transition option of the 2019 CECL Rule and also provides banking organizations that were required under GAAP to implement CECL before the end of 2020 the option to delay for two years an estimate of the effect of CECL on regulatory capital, relative to the incurred loss methodology's effect on regulatory capital, followed by a three-year transition period (five-year transition option). The Company adopted CECL on January 1, 2020 and has elected to utilize the five-year transition option. The ratios presented below include the effects of the election to utilize the five-year CECL transition described above.

Because the Bank had less than \$15.0 billion in total consolidated assets as of December 31, 2009, it is allowed to continue to classify the trust preferred securities, all of which were issued prior to May 19, 2010, as Tier 1 capital.

At the beginning of each of the last five years of the life of the Bank-issued fixed rate subordinated notes due 2026, the amount that is eligible to be included in Tier 2 capital is reduced by 20% of the original amount of the notes (net of redemptions). In 2024, the amount of the notes that qualify as Tier 2 capital has been reduced by 80%.

The table below summarizes the Company's and the Bank's actual and required capital ratios under the Basel III Capital Rules and other standards. As shown in the table below, the Company's and Bank's capital ratios exceeded the regulatory definition of well capitalized as of December 31, 2024 and December 31, 2023.

(dollars in thousands)		December 31, 2024				December 31, 2023			
		Minimum Capital Required(2)	Capital Required to be Well Capitalized	Capital Amount	Ratio	Capital Amount	Ratio	Capital Amount	Ratio
The Company									
CET1 capital (to risk-weighted assets)		7.00 %	N/A	\$ 3,251,979	11.38 %	\$ 3,264,609	12.65 %		
Tier 1 capital (to risk-weighted assets)		8.50 %	6.00 %	3,661,979	12.82 %	3,674,609	14.24 %		
Total capital (to risk-weighted assets)		10.50 %	10.00 %	4,390,656	15.37 %	4,405,575	17.07 %		
Tier 1 capital (to average assets)(1)		4.00 %	N/A	3,661,979	11.33 %	3,674,609	12.21 %		
The Bank									
CET1 capital (to risk-weighted assets)		7.00 %	6.50 %	\$ 3,611,714	12.75 %	\$ 3,599,919	14.01 %		
Tier 1 capital (to risk-weighted assets)		8.50 %	8.00 %	3,611,714	12.75 %	3,599,919	14.01 %		
Total capital (to risk-weighted assets)		10.50 %	10.00 %	3,968,168	14.00 %	3,959,100	15.41 %		
Tier 1 capital (to average assets)(1)		4.00 %	5.00 %	3,611,714	11.27 %	3,599,919	12.00 %		

- (1) The Tier 1 capital ratio (to average assets) is not impacted by the Basel III Capital Rules; however, the Federal Reserve Board and the FDIC may require the Company and the Bank, respectively, to maintain a Tier 1 capital ratio (to average assets) above the required minimum.
(2) Percentages represent the minimum capital ratios plus, as applicable, the fully phased-in 2.5% CET1 capital buffer under the Basel III Capital Rules.

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Stock-Based Compensation

[Compensation Related Costs \[Abstract\]](#)
[Stock-Based Compensation](#)

12 Months Ended Dec. 31, 2024

Stock-Based Compensation

The Company has a qualified retirement plan with a salary deferral feature designed to qualify under Section 401 of the Internal Revenue Code ("the 401(k) Plan"). The 401(k) Plan permits employees to defer a portion of their compensation. Matching contributions may be made in amounts and at times determined by the Company. These contributions were approximately \$13.8 million, \$15.2 million and \$13.3 million for the years ended December 31, 2024, 2023 and 2022, respectively. Employees are eligible to participate in the 401(k) Plan when they meet certain requirements concerning minimum age and period of credited service. All contributions to the 401(k) Plan are invested in accordance with participant elections among certain investment options.

The Company also offers a non-qualified deferred compensation plan for executives and key members of management in order to assist in attracting and retaining these individuals. Participants in the plan may elect to defer up to 75% of their annual salary and/or short-term incentive payout into deferral accounts that mirror the gains or losses of investments selected by the participants. The plan allows the Company to make discretionary contributions on behalf of a participant as well as matching contributions. The Company did not make any matching contributions in 2024, 2023, or 2022. All participant contributions to the plan and any related earnings are immediately vested and may be withdrawn upon the participant's separation from service, death or disability or upon a date specified by the participant. Salary deferrals are recorded as salaries and employee benefits expense on the consolidated statements of income with an offsetting payable to participants in other liabilities on the consolidated balance sheets.

The Company has an Employee Stock Purchase Plan ("ESPP"). Employees are eligible for the ESPP when they meet certain requirements concerning period of credited service and minimum hours worked. Eligible employees may contribute between 1% and 10% of eligible compensation up to the Section 423 of the Internal Revenue Code limit of \$25,000. In 2006, stockholders approved the ESPP, which allocated 400,000 shares for purchase. As of December 31, 2024, 2023 and 2022, 231,505, 210,558 and 184,263 shares, respectively, had been purchased on behalf of employees under the ESPP.

The Company has stock-based compensation plans under which equity-based compensation grants are made by the board of directors, or its designated committee. Grants are subject to vesting requirements and may be settled in shares of common stock or paid in cash. Under the plans, the Company may grant, among other things, non-qualified stock options, incentive stock options, restricted stock, restricted stock units ("RSUs"), stock appreciation rights ("SARs"), performance awards or any combination thereof to employees and non-employee directors. The Company has historically issued new shares to satisfy share unit conversions. A total of 1,400,000 shares are authorized for grant under the current plan. Total shares remaining available for grant under the current plan at December 31, 2024 were 249,423.

A summary of the Company's SAR activity and related information is as follows. Grants of SARs include time-based vesting conditions that generally vest ratably over a period of five years.

	December 31, 2024			December 31, 2023			December 31, 2022		
	SARs	Weighted Average Exercise Price		SARs	Weighted Average Exercise Price		SARs	Weighted Average Exercise Price	
Outstanding at beginning of year	—	\$	—	—	\$	—	3,000	\$	44.20
Exercised	—		—	—		—	(3,000)		44.20
Outstanding at year-end	—	\$	—	—	\$	—	—	\$	—
Vested and exercisable at year-end	—	\$	—	—	\$	—	—	\$	—
Weighted average remaining contractual life of vested (in years)			0.00			0.00			0.00
Weighted average remaining contractual life of outstanding (in years)			0.00			0.00			0.00
Compensation expense	\$	—	\$	—		\$	—		—
Unrecognized compensation expense	\$	—	\$	—		\$	—		—
Intrinsic value of exercised	\$	—	\$	—		\$	64,000		—

A summary of the Company's stock-settled RSU activity and related information is as follows. Grants of stock-settled RSUs include time-based vesting conditions that generally vest ratably over a period of three years. Additionally, from time to time, grants of stock-settled RSUs with both time-based and performance-based vesting conditions are made that generally vest at the end of a three year period.

	December 31, 2024			December 31, 2023			December 31, 2022		
	RSUs	Weighted Average Grant Date Fair Value		RSUs	Weighted Average Grant Date Fair Value		RSUs	Weighted Average Grant Date Fair Value	
Outstanding at beginning of year	1,081,679	\$	66.91	1,155,652	\$	61.12	1,206,862	\$	56.06
Granted	421,642		63.98	405,434		68.63	453,323		68.15
Vested	(528,208)		63.56	(355,046)		50.79	(308,771)		54.51
Forfeited	(120,462)		67.14	(124,361)		66.98	(195,762)		58.42
Outstanding at year-end	854,651	\$	67.48	1,081,679	\$	66.91	1,155,652	\$	61.12
Compensation expense	\$	20,212,000	\$	24,200,000	\$	21,246,000			
Unrecognized compensation expense	\$	24,014,000	\$	28,585,000	\$	32,148,000			
Weighted average years over which unrecognized compensation expense is expected to be recognized			1.76			1.89			2.31
Fair value of shares vested during the year	\$	33,572,000	\$	18,117,000	\$	16,835,000			
Intrinsic value of shares vested during the year	\$	32,049,000	\$	20,125,000	\$	18,640,000			

The grant date fair value of stock-settled RSUs and performance awards that do not contain market conditions is equal to the market price of common stock on the grant date. The value of performance awards that include a market condition is estimated on the date of grant using a Monte Carlo simulation model with the following weighted average assumptions:

	December 31, 2024	December 31, 2023	December 31, 2022
Risk-free interest rate	4.41 %		4.14 %
Expected stock price volatility	38.3 %		50.2 %
Simulation period	2.87 years		2.89 years

A summary of the Company's cash-settled RSU activity and related information is as follows. Grants of stock-settled RSUs include time-based vesting conditions that generally vest ratably over a period of three years. Since these units have a cash payout feature, they are accounted for under the liability method with related expense based on the stock price at period end.

	December 31, 2024	December 31, 2023	December 31, 2022
RSUs outstanding at beginning of year	—	—	13,131
Granted	226,864	7,761	—
Vested	(55)	—	(12,655)
Forfeited	(31,998)	—	(476)
RSUs outstanding at year-end	194,811	—	—
Compensation expense	\$ 4,481,000	\$ —	\$ 186,000
Weighted average years over which unrecognized compensation expense is expected to be recognized	2.19	0.00	0.00

[XML 34 R19.htm IDEA: XBRL DOCUMENT](#)

Income Taxes

[Income Tax Disclosure \[Abstract\]](#)
[Income Taxes](#)

Income Taxes

Income tax expense/(benefit) consists of the following:

	Year ended December 31,		
(in thousands)	2024	2023	2022
Current:			
Federal	\$ 37,878	\$ 69,350	\$ 109,370
State	7,761	3,888	7,302
Total	45,639	75,238	116,672
Deferred:			
Federal	(14,960)	(16,540)	(16,178)
State	(1,126)	(1,244)	(1,217)
Total	(16,086)	(17,784)	(17,395)
Total expense:			
Federal	22,918	52,810	93,192
State	6,635	4,644	6,085
Total	\$ 29,553	\$ 57,454	\$ 99,277

The reconciliation of income tax at the U.S. federal statutory tax rate to income tax expense and effective tax rate is as follows:

	Year ended December 31,		
(dollars in thousands)	2024	2023	2022
	Amount	Rate	Amount
U.S. statutory rate	\$ 22,483	21 %	\$ 51,785
State taxes	2,539	2 %	2,938
Tax-exempt income	(1,471)	(1)%	(350)
Tax credits	(1,833)	(2)%	(855)
Disallowed FDIC	2,257	2 %	1,863
Disallowed compensation	2,022	2 %	1,176
Uncertain tax positions recognized	2,688	3 %	155
Other	868	1 %	742
Total	\$ 29,553	28 %	\$ 57,454

At December 31, 2024, 2023 and 2022, the Company had unrecognized tax benefits of \$4.3 million, \$1.0 million and \$889,000, respectively. If the income tax impacts from these tax positions are ultimately realized, such realization would not have a material impact on the income tax provision or effective tax rate.

The Company is no longer subject to U.S. federal income tax examinations for years before 2021 or state and local income tax examinations for years before 2020.

The table below summarizes significant components of deferred tax assets and liabilities utilizing the applicable federal and state corporate income tax rates. Management believes it is more likely than not that all of the deferred tax assets will be realized.

	December 31,		
(in thousands)	2024	2023	
Deferred tax assets:			
Allowance for credit losses	\$ 73,394	\$ 66,913	
Lease liabilities	50,852	25,080	
Loan origination fees, net	14,765	13,377	
Stock compensation	6,518	6,216	
Non-accrual interest	2,707	1,672	
Deferred compensation	5,336	4,672	
Net unrealized losses in AOCI	53,404	96,229	
Other	6,108	6,069	
Total deferred tax assets	213,084	220,228	
Deferred tax liabilities:			
Lease financing transactions	(15,262)	(9,741)	
Lease ROU assets	(37,527)	(21,225)	
Depreciation	(1,513)	(3,473)	
Other	(460)	(728)	
Total deferred tax liabilities	(54,762)	(35,167)	
Net deferred tax asset	\$ 158,322	\$ 185,061	

[XML 35 R20.htm IDEA: XBRL DOCUMENT](#)

Fair Value Disclosures

[Fair Value Disclosures \[Abstract\]](#)
[Fair Value Disclosures](#)

12 Months Ended Dec. 31, 2024

Fair Value Disclosures

The Company determines the fair market values of its assets and liabilities measured at fair value on a recurring and nonrecurring basis using the fair value hierarchy as prescribed in Accounting Standards Codification 820, Fair Value Measurements and Disclosures. See Note 1 - Operations and Summary of Significant Accounting Policies for information regarding the fair value hierarchy and a description of the methods and significant assumptions used by the Company in estimating its fair value disclosures for financial statements.

Assets and liabilities measured at fair value are as follows:

	Fair Value Measurements Using		
(in thousands)	Level 1	Level 2	Level 3
December 31, 2024			
Available-for-sale debt securities:(1)			
U.S. Treasury securities	\$ 277,285	\$ —	\$ —
Residential mortgage-backed securities	—	3,034,043	—
Commercial mortgage-backed securities	—	201,432	—
CRT securities	—	—	11,926
Equity securities(1)(2)	59,235	16,026	—
Loans held for investment(4)	—	—	35,318
Derivative assets(5)	—	23,202	—
Securities sold not yet purchased(6)	33,705	—	—
Derivative liabilities(5)	—	57,906	—
Non-qualified deferred compensation plan liabilities(7)	19,109	—	—
December 31, 2023			
Available-for-sale debt securities:(1)			
U.S. Treasury securities	\$ 636,473	\$ —	\$ —
U.S. government agency securities	—	106,592	—
Residential mortgage-backed securities	—	2,470,832	—
CRT securities	—	—	11,995
Equity securities(1)(2)	40,661	11,164	—
Mortgage loans held for sale(3)	—	706	—
Loans held for investment(4)	—	—	38,341
Derivative assets(5)	—	32,944	—
Securities sold not yet purchased(6)	10,602	—	—
Derivative liabilities(5)	—	70,917	—
Non-qualified deferred compensation plan liabilities(7)	20,387	—	—

- (1) Available-for-sale debt securities and equity securities are measured at fair value on a recurring basis, generally monthly.
- (2) Equity securities consist of investments that qualify for consideration under the regulations implementing the Community Reinvestment Act and investments in exchange traded funds.
- (3) Loans held for sale are measured at fair value on a recurring basis, generally monthly.
- (4) Includes certain collateral-dependent loans held for investment for which a specific allocation of the allowance for credit losses is based upon the fair value of the loan's underlying collateral. These loans held for investment are measured on a nonrecurring basis, generally annually or more often as warranted by market and economic conditions.
- (5) Derivative assets and liabilities are measured at fair value on a recurring basis, generally quarterly.
- (6) Securities sold not yet purchased are measured at fair value on a recurring basis, generally monthly.
- (7) Non-qualified deferred compensation plan liabilities represent the fair value of the obligation to the employee, which generally corresponds to the fair value of the invested assets, and are measured at fair value on a recurring basis, generally monthly.

Level 3 Valuations

The following table presents a reconciliation of the level 3 fair value category measured at fair value on a recurring basis:

	Balance at Beginning of Period	Purchases / Additions	Sales / Reductions	Net Gains/(Losses)		Balance at End of Period
(in thousands)				Realized	Unrealized	
Year Ended December 31, 2024						
Available-for-sale debt securities:(1)						
CRT securities	\$ 11,995	\$ —	\$ (1,170)	\$ —	\$ 1,101	\$ 11,926
Year Ended December 31, 2023						
Available-for-sale debt securities:(1)						
CRT securities	\$ 11,861	\$ —	\$ (1,077)	\$ —	\$ 1,211	\$ 11,995

- (1) Unrealized gains/(losses) on available-for-sale debt securities are recorded in AOCI. Realized gains/(losses) are recorded in other non-interest income on the consolidated statements of income and other comprehensive income/(loss).

CRT securities

The fair value of CRT securities is based on a discounted cash flow model, which utilizes Level 3 inputs, the most significant of which were a discount rate and weighted-average life. At December 31, 2024, the discount rates utilized ranged from 5.02% to 6.58% and the weighted-average life ranged from 4.51 years to 6.66 years. On a combined amortized cost weighted-average basis a discount rate of 5.63% and a weighted-average life of 5.35 years were utilized to determine the fair value of these securities at December 31, 2024. At December 31, 2023, the combined weighted-average discount rate and weighted-average life utilized were 6.57% and 6.06 years, respectively.

Loans held for investment

Certain collateral-dependent loans held for investment are reported at fair value when, based upon an individual evaluation, the specific allocation of the allowance for credit losses that is deducted from the loan's amortized cost is based upon the fair value of the loan's underlying collateral. The \$35.3 million fair value of loans held for investment at December 31, 2024 reported above includes impaired loans with a carrying value of \$63.6 million that were reduced by specific allowance allocations totaling \$28.3 million based on collateral valuations utilizing Level 3 inputs. The \$38.3 million fair value of loans held for investment at December 31, 2023 reported above includes impaired loans with a carrying value of \$58.3 million that were reduced by specific allowance allocations totaling \$20.0 million based on collateral valuations utilizing Level 3 inputs.

Fair Value of Financial Instruments

A summary of the carrying amounts and estimated fair values of financial instruments is as follows:

(in thousands)	Carrying Amount	Estimated Fair Value			
		Total	Level 1	Level 2	Level 3
December 31, 2024					
Financial assets:					
Cash and cash equivalents	\$ 3,188,808	\$ 3,188,808	\$ 3,188,808	\$ —	\$ —
Available-for-sale debt securities	3,524,686	3,524,686	277,285	3,235,475	11,926
Held-to-maturity debt securities	796,168	678,174	—	678,174	—
Equity securities	75,261	75,261	59,235	16,026	—
Loans held for investment, net	22,178,357	22,115,585	—	—	22,115,585
Derivative assets	23,202	23,202	—	23,202	—
Financial liabilities:					
Total deposits	25,238,599	25,245,009	—	—	25,245,009
Short-term borrowings	885,000	885,000	—	885,000	—
Long-term debt	660,346	622,713	—	622,713	—
Securities sold not yet purchased	33,705	33,705	33,705	—	—
Derivative liabilities	57,906	57,906	—	57,906	—
December 31, 2023					
Financial assets:					
Cash and cash equivalents	\$ 3,242,850	\$ 3,242,850	\$ 3,242,850	\$ —	\$ —
Available-for-sale debt securities	3,225,892	3,225,892	636,473	2,577,424	11,995
Held-to-maturity debt securities	865,477	763,844	—	763,844	—
Equity securities	51,825	51,825	40,661	11,164	—
Loans held for sale	44,105	44,105	15,000	29,105	—
Loans held for investment, net	20,090,585	20,050,974	—	—	20,050,974
Derivative assets	32,944	32,944	—	32,944	—
Financial liabilities:					
Total deposits	22,371,839	22,379,452	—	—	22,379,452
Short-term borrowings	1,500,000	1,500,000	—	1,500,000	—
Long-term debt	859,147	801,309	—	801,309	—
Securities sold not yet purchased	10,602	10,602	10,602	—	—
Derivative liabilities	70,917	70,917	—	70,917	—

[XML 36 R21.htm IDEA: XBRL DOCUMENT](#)

Derivative Financial Instruments

12 Months Ended
Dec. 31, 2024

[Derivative Instruments and Hedging Activities Disclosure \[Abstract\]](#)
[Derivative Financial Instruments](#)

Derivative Financial Instruments

The notional amounts and estimated fair values of derivative positions outstanding are presented in the following table.

(in thousands)	December 31, 2024			December 31, 2023		
	Notional Amount	Estimated Fair Value		Notional Amount	Estimated Fair Value	
		Asset Derivative	Liability Derivative		Asset Derivative	Liability Derivative
Derivatives designated as hedges						
Cash flow hedges:						
Interest rate contracts:						
Swaps hedging loans	\$ 2,600,000	\$ 254	\$ 23,265	\$ 2,850,000	\$ 668	\$ 57,961
Non-hedging derivatives						
Customer-initiated and other derivatives:						
Foreign currency forward contracts	485,948	5,462	5,299	4,824	52	31
Interest rate contracts:						
Swaps	6,273,301	45,771	45,771	5,673,822	65,247	69,863
Caps and floors written	970,451	1,066	2,529	637,971	1,654	2,228
Caps and floors purchased	970,451	2,529	1,066	637,971	2,228	1,654
Forward contracts	20,237,917	41,896	41,035	8,665,675	39,123	38,570
Gross derivatives		96,978	118,965		108,972	170,307
Netting adjustment - offsetting derivative assets/liabilities		(44,097)	(44,097)		(37,346)	(37,346)
Netting adjustment - cash collateral received/posted		(29,679)	(16,962)		(38,682)	(62,044)
Net derivatives included on the consolidated balance sheets	\$	23,202	\$ 57,906	\$	32,944	\$ 70,917

The Company's credit exposure on derivative instruments is limited to the net favorable value and interest payments by each counterparty. In some cases, collateral may be required from the counterparties involved if the net value of the derivative instruments exceeds a nominal amount. The Company's credit exposure associated with these instruments, net of any collateral pledged, was approximately \$23.2 million at December 31, 2024 and approximately \$32.9 million at December 31, 2023. Collateral levels are monitored and adjusted on a regular basis for changes in the value of derivative instruments. At December 31, 2024, the Company had \$71.3 million in cash collateral pledged to counterparties included in interest bearing cash and cash equivalents on the consolidated balance sheet and \$31.0 million in cash collateral received from counterparties included in interest bearing deposits on the consolidated balance sheet. The comparative amounts at December 31, 2023, were \$119.0 million in cash collateral pledged to counterparties and \$42.3 million cash collateral received from counterparties.

The Company also enters into credit risk participation agreements with financial institution counterparties for interest rate swaps related to loans in which the Company is either a participant or a lead bank. The risk participation agreements entered into by the Company as a participant bank provide credit protection to the financial institution counterparty should the borrower fail to perform on its interest rate derivative contract with that financial institution. The Company is party to 17 risk participation agreements where it acts as a participant bank with a notional amount of \$228.6 million at December 31, 2024, compared to 14 risk participation agreements with a notional amount of \$230.7 million at December 31, 2023. The maximum estimated exposure to these agreements, assuming 100% default by all obligors, was approximately \$4.1 million at December 31, 2024 and \$4.5 million at December 31, 2023. The fair value of these exposures was insignificant to the consolidated financial statements at both December 31, 2024 and December 31, 2023. Risk participation agreements entered into by the Company as the lead bank provide credit protection should the borrower fail to perform on its interest rate derivative contract. The Company is party to 25 risk participation agreements where the Company acts as the lead bank having a notional amount of \$349.5 million at December 31, 2024, compared to 15 agreements having a notional amount of \$204.8 million at December 31, 2023.

Derivatives Designated as Cash Flow Hedges

The Company enters into interest rate derivative contracts that are designated as qualifying cash flow hedges to hedge the exposure to variability in expected future cash flows attributable to changes in a contractually specified interest rate.

During the year ended December 31, 2024, the Company recorded \$28.7 million in unrealized losses to adjust its cash flow hedges to fair value, which was recorded net of tax to AOCI, and reclassified \$66.9 million from AOCI as a decrease to interest income on loans. Based on current market conditions, the Company estimates that during the next 12 months, an additional \$22.5 million related to active and terminated hedges will be reclassified from AOCI as a decrease to interest income. As of December 31, 2024, the maximum length of time over which forecasted transactions are hedged is 1.17 years.

[XML 37 R22.htm IDEA: XBRL DOCUMENT](#)

Accumulated Other Comprehensive Income

12 Months Ended
Dec. 31, 2024

[Equity \[Abstract\]](#)

[Accumulated Other Comprehensive Income](#)

The following table provides the change in AOCI by component:

(in thousands)	Cash Flow Hedges	Available-for-Sale Securities	Held-to-Maturity Securities	Total
Year Ended December 31, 2024				
Beginning balance	\$ (45,749)	\$ (273,806)	\$ (42,449)	\$ (362,004)
Change in unrealized gain/(loss)	(28,672)	(2,883)	—	(31,555)
Amounts reclassified into net income	66,852	179,581	6,844	253,277
Total other comprehensive income/(loss)	38,180	176,698	6,844	221,722
Income tax expense/(benefit)	7,706	34,423	696	42,825
Total other comprehensive income/(loss), net of tax	30,474	142,275	6,148	178,897
Ending balance	\$ (15,275)	\$ (131,531)	\$ (36,301)	\$ (183,107)
Year Ended December 31, 2023				
Beginning balance	\$ (66,394)	\$ (304,309)	\$ (48,240)	\$ (418,943)
Change in unrealized gain/(loss)	(34,778)	39,101	—	4,323
Amounts reclassified into net income	60,911	(489)	7,330	67,752
Total other comprehensive income/(loss)	26,133	38,612	7,330	72,075
Income tax expense/(benefit)	5,488	8,109	1,539	15,136
Total other comprehensive income/(loss), net of tax	20,645	30,503	5,791	56,939
Ending balance	\$ (45,749)	\$ (273,806)	\$ (42,449)	\$ (362,004)

[XML 38 R23.htm IDEA: XBRL DOCUMENT](#)

Related Party Transactions

12 Months Ended
Dec. 31, 2024

[Related Party Transactions \[Abstract\]](#)

[Related Party Transactions](#)

Related Party Transactions

During 2024 and 2023, the Company had transactions with its directors, executive officers and their affiliates. These transactions were made in the ordinary course of business and include extensions of credit and deposit transactions, all made on substantially the same terms as the then prevailing market and credit terms extended to other customers.

[XML 39 R24.htm IDEA: XBRL DOCUMENT](#)

Parent Company Only

12 Months Ended
Dec. 31, 2024

[Condensed Financial Information Disclosure \[Abstract\]](#)

[Parent Company Only](#)

Parent Company Only
Summarized financial information for Texas Capital Bancshares, Inc. are as follows:

Balance Sheet

(in thousands)	December 31,	
	2024	2023
Assets		
Cash and cash equivalents	\$ 205,377	\$ 301,672
Investment securities	38,683	18,845
Investment in subsidiaries	3,604,699	3,306,095
Other assets	29,389	55,949
Total assets	\$ 3,878,148	\$ 3,682,561
Liabilities and Stockholders' Equity		
Liabilities:		
Other liabilities	\$ 50,050	\$ 23,695
Long-term debt	485,629	485,191
Total liabilities	535,679	508,886
Stockholders' Equity:		
Preferred stock	300,000	300,000
Common stock	515	511
Additional paid-in capital	1,056,719	1,045,576
Retained earnings	2,470,184	2,409,926
Treasury stock	(301,842)	(220,334)
Accumulated other comprehensive income/(loss)	(183,107)	(362,004)
Total stockholders' equity	3,342,469	3,173,675
Total liabilities and stockholders' equity	\$ 3,878,148	\$ 3,682,561

Statement of Income

(in thousands)	Year ended December 31,		
	2024	2023	2022
Interest on notes receivable	\$ 2	\$ 2,167	\$ 3,250
Dividend income	685	7,671	10,529
Other income	148	(94)	9
Total income	835	9,744	13,788
Interest expense	23,925	23,714	19,721
Salaries and benefits	922	835	782
Legal and professional	2,005	1,504	1,583
Other non-interest expense	2,072	1,823	1,636
Total expense	28,924	27,876	23,722
Loss before income taxes and equity in undistributed income of subsidiary	(28,089)	(18,132)	(9,934)
Income tax benefit	(8,102)	(4,537)	(2,282)
Loss before equity in undistributed income of subsidiary	(19,987)	(13,595)	(7,652)
Equity in undistributed income of subsidiary	97,495	201,189	337,946
Net income	77,508	187,594	330,294
Preferred stock dividends	17,250	17,250	17,250
Net income available to common stockholders	\$ 60,258	\$ 170,344	\$ 313,044

Statements of Cash Flows

(in thousands)	Year ended December 31,		
	2024	2023	2022
Operating Activities			
Net income	\$ 77,508	\$ 187,594	\$ 330,294
Adjustments to reconcile net income to net cash provided by/(used in) operating activities:			
Equity in undistributed income of subsidiary	(97,495)	(201,189)	(337,946)
Depreciation and amortization	438	437	438
Net (gain)/loss recognized on equity securities	(4,395)	(508)	—
Changes in operating assets and liabilities:			
Accrued interest receivable and other assets	26,560	37,446	(2,095)
Accrued interest payable and other liabilities	26,355	16,941	3,086
Net cash provided by/(used in) operating activities	28,971	40,721	(6,223)
Investing Activities			
Sales/(purchases) of equity securities, net	(15,443)	(18,337)	—
Repayments of investments in/(advances to) subsidiaries	(2,000)	160,000	(50,000)
Net cash provided by/(used in) investing activities	(17,443)	141,663	(50,000)
Financing Activities			
Issuance of stock related to stock-based awards	(9,065)	(4,215)	(4,209)
Preferred stock dividends paid	(17,250)	(17,250)	(17,250)
Repurchase of common stock	(81,508)	(105,024)	(115,302)
Net cash used in financing activities	(107,823)	(126,489)	(136,761)
Net increase/(decrease) in cash and cash equivalents	(96,295)	55,895	(192,984)
Cash and cash equivalents at beginning of year	301,672	245,777	438,761
Cash and cash equivalents at end of year	\$ 205,377	\$ 301,672	\$ 245,777

[XML 40 R25.htm IDEA: XBRL DOCUMENT](#)

New Accounting Standards

[Accounting Standards Update and Change in Accounting Principle \[Abstract\]](#)

[New Accounting Standards](#)

New Accounting Standards

Accounting Standards Update 2023-09 "Income Taxes (Topic 740) - Improvements to Income Tax Disclosures" ("ASU 2023-09") enhances the transparency and decision usefulness of income tax disclosures. ASU 2023-09 will require disaggregated information about a reporting entity's effective tax rate reconciliation as well as information on income taxes paid. Entities will also be required to disclose income/(loss) from continuing operations before income tax expense/(benefit) disaggregated between domestic and foreign, as well as income tax expense/(benefit) from continuing operations disaggregated by federal, state and foreign. ASU 2023-09 is effective January 1, 2025 and is not expected to have a significant impact on the Company's financial statement disclosures.

Accounting Standards Update 2024-01 "Compensation - Stock Compensation (Topic 718) - Scope Application of Profits Interest and Similar Awards" ("ASU 2024-01") clarifies how an entity determines whether a profits interest or similar award is within the scope of Topic 718 or is not a share-based payment arrangement and therefore within the scope of other guidance. ASU 2024-01 provides an illustrative example with multiple fact patterns and also amends certain language in the "Scope" and "Scope Exceptions" sections of Topic 718 to improve its clarity and operability without changing the guidance. Entities can apply the amendments either retrospectively to all prior periods presented in the financial statements or prospectively to profits interest and similar awards granted or modified on or after the date of adoption. If prospective application is elected, an entity must disclose the nature of and reason for the change in accounting principle. ASU 2024-01 is effective January 1, 2025, including interim periods, and is not expected to have a significant impact on the Company's financial statements.

Accounting Standards Update 2024-02 "Codification Improvements" ("ASU 2024-02") amends the Codification to remove references to various concepts statements and impacts a variety of topics in the Codification. The amendments apply to all reporting entities within the scope of the affected accounting guidance, but in most instances the references removed are extraneous and not required to understand or apply the guidance. Generally, the amendments in ASU 2024-02 are not intended to result in significant accounting changes for most entities. ASU 2024-02 is effective January 1, 2025 and is not expected to have a significant impact on the Company's financial statements.

Accounting Standards Update 2024-03 "Income Statement Reporting Comprehensive Income - Expense Disaggregation Disclosures (Subtopic 220-40): Disaggregation of Income Statement Expenses" ("ASU 2024-03") improves financial reporting by requiring that public business entities disclose additional information about specific expense categories (certain costs and expenses) in the notes to the financial statements. ASU 2024-03 is effective January 1, 2026 and is not expected to have a significant impact on the Company's financial statements.

Accounting Standards Update 2024-04 "Debt - Debt with Conversion and Other Options (Subtopic 470-20)" ("ASU 2024-04") clarifies wither the settlement of convertible debt, including debt containing cash conversion features at terms that are different from the terms included in the existing debt instrument, should be accounted for as an induced conversion or a debt extinguishment. ASU 2024-04 is effective for public business entities January 1, 2025 and is not expected to have a significant impact on the Company's financial statements.

[XML 41 R26.htm IDEA: XBRL DOCUMENT](#)

Pay vs Performance Disclosure - USD (\$) \$ in Thousands

[Pay vs Performance Disclosure](#)

Net income \$ 77,508 \$ 189,141 \$ 332,478

[XML 42 R27.htm IDEA: XBRL DOCUMENT](#)

Insider Trading Arrangements 3 Months Ended Dec. 31, 2024

[Trading Arrangements, by Individual](#)

Rule 10b5-1 Arrangement Adopted false
Non-Rule 10b5-1 Arrangement Adopted false
Rule 10b5-1 Arrangement Terminated false
Non-Rule 10b5-1 Arrangement Terminated false

[XML 43 R28.htm IDEA: XBRL DOCUMENT](#)

Insider Trading Policies and Procedures 12 Months Ended Dec. 31, 2024

[Insider Trading Policies and Procedures \[Line Items\]](#)

[Insider Trading Policies and Procedures Adopted](#) true

[XML 44 R29.htm IDEA: XBRL DOCUMENT](#)

Cybersecurity Risk Management and Strategy Disclosure

[Cybersecurity Risk Management, Strategy, and Governance \[Line Items\]](#)

[Cybersecurity Risk Management Processes for Assessing](#)

Cybersecurity risks are constantly evolving and becoming increasingly pervasive across all industries. To mitigate these risks and protect sensitive customer data, financial transactions and the Company's information systems, the Company has implemented a comprehensive cybersecurity risk management program, which is a component of its overarching enterprise risk management program. Key components of the cybersecurity risk management

12 Months Ended Dec. 31, 2024

12 Months Ended Dec. 31, 2024

Identifying, and Managing Threats [Text Block]	program include: • A risk assessment process that identifies and prioritizes material cybersecurity risks; defines and evaluates the effectiveness of controls to mitigate the risks; and reports results to executive management and the Board of Directors. • A third-party Managed Detection and Response (“MDR”) service, which monitors the security of the Company’s information systems around-the-clock, including intrusion detection and alerting. • A dedicated cybersecurity team covering all critical cyber defense functions such as engineering, data protection, identity and access management, insider risk management, security operations, threat emulation and threat intelligence. • A training program that educates employees about cybersecurity risks and how to protect themselves from cyberattacks. • An awareness program that keeps employees informed about cybersecurity threats and how to stay safe online. • An incident response plan that outlines the steps the Company will take to respond to a cybersecurity incident, which is tested on a periodic basis. The Company engages reputable third-party assessors to conduct various independent risk assessments on a regular basis, including but not limited to maturity assessments and various testing. Following a defense-in-depth strategy, the Company leverages both in-house resources and third-party service providers to implement and maintain processes and controls to manage the identified risks. The Company’s Third-Party Risk Management program is designed to ensure that its vendors meet its cybersecurity requirements. This includes conducting periodic risk assessments of vendors, requiring vendors to implement appropriate cybersecurity controls and monitoring vendor compliance with the Company’s cybersecurity requirements. The Company’s cybersecurity risk management program and strategy are designed to ensure the company’s information and information systems are appropriately protected from a variety of threats, both natural and man-made. Periodic risk assessments are performed to validate control requirements and ensure that the Company’s information is protected at a level commensurate with its sensitivity, value, and criticality. Preventative and detective security controls are employed on all media where information is stored, the systems that process it, and infrastructure components that facilitate its transmission to ensure the confidentiality, integrity, and availability of Company information. These controls include, but are not limited to access control, data encryption, data loss prevention, incident response, security monitoring, third party risk management, and vulnerability management. The Company’s cybersecurity risk management program and strategy are regularly reviewed and updated to ensure that they are aligned with the Company’s business objectives and are designed to address evolving cybersecurity threats and satisfy regulatory requirements and industry standards. Material Effects of Cybersecurity Threats While cybersecurity risks have the potential to materially affect the Company’s business, financial condition, and results of operations, the Company does not believe that risks from cybersecurity threats or attacks, including as a result of any previous cybersecurity incidents, have materially affected the Company, including its business strategy, results of operations or financial condition. However, the sophistication of cyber threats continues to increase, and the Company’s cybersecurity risk management and strategy may be insufficient or may not be successful in protecting against all cyber incidents. Accordingly, no matter how well designed or implemented the Company’s controls are, it will not be able to anticipate all cyber security breaches, and it may not be able to implement effective preventive measures against such security breaches in a timely manner. For more information on how cybersecurity risk may materially affect the Company’s business strategy, results of operations or financial condition, please refer to Item 1A. Risk Factors.	
Cybersecurity Risk Management Processes Integrated [Flag] Cybersecurity Risk Management Processes Integrated [Text Block]	true Cybersecurity risks are constantly evolving and becoming increasingly pervasive across all industries. To mitigate these risks and protect sensitive customer data, financial transactions and the Company’s information systems, the Company has implemented a comprehensive cybersecurity risk management program, which is a component of its overarching enterprise risk management program. Key components of the cybersecurity risk management program include: • A risk assessment process that identifies and prioritizes material cybersecurity risks; defines and evaluates the effectiveness of controls to mitigate the risks; and reports results to executive management and the Board of Directors. • A third-party Managed Detection and Response (“MDR”) service, which monitors the security of the Company’s information systems around-the-clock, including intrusion detection and alerting. • A dedicated cybersecurity team covering all critical cyber defense functions such as engineering, data protection, identity and access management, insider risk management, security operations, threat emulation and threat intelligence. • A training program that educates employees about cybersecurity risks and how to protect themselves from cyberattacks. • An awareness program that keeps employees informed about cybersecurity threats and how to stay safe online. • An incident response plan that outlines the steps the Company will take to respond to a cybersecurity incident, which is tested on a periodic basis.	
Cybersecurity Risk Management Third Party Engaged [Flag] Cybersecurity Risk Third Party Oversight and Identification Processes [Flag] Cybersecurity Risk Materially Affected or Reasonably Likely to Materially Affect Registrant [Flag]	true true false	
Cybersecurity Risk Board of Directors Oversight [Text Block]	The Company’s board of directors is charged with overseeing the establishment and execution of the Company’s risk management framework and monitoring adherence to related policies required by applicable statutes, regulations and principles of safety and soundness. Consistent with this responsibility, the board of directors has delegated primary oversight responsibility (i) of the Company’s general risk management framework to the Risk Committee of the board of directors and (ii) of the Company’s information technology, cybersecurity risk and cybersecurity risk management to the Technology Committee of the board of directors, which was formed in the first quarter of 2025. At least one member of the Risk Committee also serves as a member of the Technology Committee. The Risk Committee previously has received, and the Technology Committee will receive on an ongoing basis, regular updates on the Company’s cybersecurity risks and incidents and the cybersecurity program through direct interaction with the Chief Information Security Officer (“CISO”) and the Chief Security Officer (“CSO”). The Risk Committee previously has provided, and the Technology Committee will provide on an ongoing basis, updates regarding cybersecurity risks and the cybersecurity program to the full board of directors. Additionally, awareness and training on cybersecurity topics is provided to the board of directors on an annual basis.	
Cybersecurity Risk Board Committee or Subcommittee Responsible for Oversight [Text Block] Cybersecurity Risk Process for Informing Board Committee or Subcommittee Responsible for Oversight [Text Block] Cybersecurity Risk Role of Management [Text Block]	Consistent with this responsibility, the board of directors has delegated primary oversight responsibility (i) of the Company’s general risk management framework to the Risk Committee of the board of directors and (ii) of the Company’s information technology, cybersecurity risk and cybersecurity risk management to the Technology Committee of the board of directors, which was formed in the first quarter of 2025. At least one member of the Risk Committee also serves as a member of the Technology Committee. The Risk Committee previously has received, and the Technology Committee will receive on an ongoing basis, regular updates on the Company’s cybersecurity risks and incidents and the cybersecurity program through direct interaction with the Chief Information Security Officer (“CISO”) and the Chief Security Officer (“CSO”). The Risk Committee previously has provided, and the Technology Committee will provide on an ongoing basis, updates regarding cybersecurity risks and the cybersecurity program to the full board of directors. Additionally, awareness and training on cybersecurity topics is provided to the board of directors on an annual basis. The Information Security department is responsible for implementing and maintaining the Company’s cybersecurity risk management program. The Information Security department consists of cybersecurity and information risk professionals who assess, identify, and manage cybersecurity risks. Information Security is led by the CISO, who reports directly to the Chief Information Officer and the board of directors with dotted-line reporting to the Chief Risk Officer. The Company’s CISO has over 20 years of experience in cybersecurity across the financial services industry as well as experience working in a leading managed security services provider. Prior to joining the Company, the Company’s CISO served as leader of the Global Threat Management Center for a major global financial institution. The Information Risk department is led by the CSO, who reports directly to the Chief Risk Officer. The CSO is responsible for ensuring the protection of electronic and physical information through the identification and management of risk activities. As a governance and oversight function, the Information Risk department measures and reports on the quality of information and cyber risk management across all functions of the firm. Information security risk is reported by both the Information Security and Information Risk departments through monthly management metric reporting working groups and multiple layers of quarterly risk committees to achieve an appropriate flow of information risk reporting to the board of directors. The risk committees include the Operational and Information Technology Risk Management Committee, the Executive Risk Management Committee and the Risk Committee and Technology Committee of the board of directors. These committees establish and oversee policies, programs, and other guidance to provide specific expectations for managing cybersecurity risk.	
Cybersecurity Risk Management Positions or Committees Responsible [Flag] Cybersecurity Risk Management Positions or Committees Responsible [Text Block] Cybersecurity Risk Management Expertise of Management Responsible [Text Block] Cybersecurity Risk Process for Informing Management or Committees Responsible [Text Block] Cybersecurity Risk Management Positions or Committees Responsible Report to Board [Flag]	true The Information Security department is responsible for implementing and maintaining the Company’s cybersecurity risk management program. The Information Security department consists of cybersecurity and information risk professionals who assess, identify, and manage cybersecurity risks. Information Security is led by the CISO, who reports directly to the Chief Information Officer and the board of directors with dotted-line reporting to the Chief Risk Officer. The Company’s CISO has over 20 years of experience in cybersecurity across the financial services industry as well as experience working in a leading managed security services provider. Prior to joining the Company, the Company’s CISO served as leader of the Global Threat Management Center for a major global financial institution. As a governance and oversight function, the Information Risk department measures and reports on the quality of information and cyber risk management across all functions of the firm. Information security risk is reported by both the Information Security and Information Risk departments through monthly management metric reporting working groups and multiple layers of quarterly risk committees to achieve an appropriate flow of information risk reporting to the board of directors.	
XML 45 R30.htm IDEA: XBRL DOCUMENT Operations and Summary of Significant Accounting Policies (Policies) Organization.	12 Months Ended Dec. 31, 2024	

[Consolidation and Presentation of Financial Statements \[Abstract\]](#)
[Organization and Nature of Business](#)

Organization and Nature of Business

Texas Capital Bancshares, Inc. ("TCBI" or the "Company") is a registered bank holding company and a full-service financial services firm that delivers customized solutions to businesses, entrepreneurs and individual customers. TCBI is headquartered in Dallas, with primary banking offices in Austin, Dallas, Fort Worth, Houston and San Antonio, and has built a network of clients across the country.

The Company's business activities are conducted primarily through its wholly-owned bank subsidiary Texas Capital Bank (the "Bank") and its wholly-owned non-bank subsidiary, TCBI Securities Inc. ("TCBI Securities"). The Bank is a Texas state-chartered bank. TCBI Securities is a registered broker-dealer with the U.S. Securities and Exchange Commission ("SEC") and a member of the Financial Industry Regulatory Authority ("FINRA") and Municipal Securities Rulemaking Board ("MSRB").

The Company was incorporated as a Delaware corporation in 1996 and commenced banking operations in 1998.

[Basis of Presentation](#)

Basis of Presentation

The Company's accounting and reporting policies conform to accounting principles generally accepted in the United States ("GAAP") and to generally accepted practices within the banking industry. Certain prior period balances have been reclassified to conform to the current period presentation.

[Use of Estimates](#)

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates. The allowance for credit losses, the fair value of financial instruments and the status of contingencies are particularly susceptible to significant change.

See the Allowance for Credit Losses accounting policy below for additional details of these changes.

[Basic and Diluted Earnings Per Common Share](#)

Basic and Diluted Earnings Per Common Share

Basic earnings per common share is based on net income available to common stockholders divided by the weighted-average number of common shares outstanding during the period excluding non-vested stock-settled awards. Diluted earnings per common share include the dilutive effect of non-vested stock-settled awards granted using the treasury stock method.

[Cash and Cash Equivalents](#)

Cash and Cash Equivalents

Cash equivalents include amounts due from banks, interest bearing deposits in other banks and federal funds sold.

[Investment Securities](#)

Investment Securities

Investment securities include debt securities and equity securities.

Debt Securities

Debt securities are classified as trading, available-for-sale or held-to-maturity. Debt securities not classified as held-to-maturity or trading are classified as available-for-sale. Management classifies securities at the time of purchase and re-assesses such designation at each balance sheet date.

The amortized cost of debt securities is adjusted for amortization of premiums and accretion of discounts to maturity, or in the case of mortgage-backed securities, over the estimated life of the security. Such amortization and accretion are included in interest income from investment securities. Gains or losses realized upon the sale of debt securities are recorded in other non-interest income on the consolidated statements of income and other comprehensive income. The cost of securities sold is based on the specific identification method.

The Company has made a policy election to exclude accrued interest from the amortized cost basis of debt securities and report accrued interest separately in accrued interest and other assets on the consolidated balance sheets. Available-for-sale and held-to-maturity debt securities are placed on non-accrual status when management no longer expects to receive all contractual amounts due, which is generally at 90 days past due. Accrued interest receivable is reversed against interest income when a security is placed on non-accrual status. Accordingly, the Company does not recognize an allowance for credit loss against accrued interest receivable.

Trading Account

Debt securities acquired for resale in anticipation of short-term market movements are classified as trading and recorded at fair value, with realized and unrealized gains and losses recognized in income.

Held-to-Maturity

Debt securities are classified as held-to-maturity when the Company has the positive intent and ability to hold the securities to maturity. Held-to-maturity securities are stated at amortized cost, net of any allowance for credit losses.

Management may transfer debt securities classified as available-for-sale to held-to-maturity when upon reassessment it is determined that the Company has both the positive intent and ability to hold these securities to maturity. The debt securities are transferred at fair value resulting in a premium or discount recorded on transfer date. Unrealized gains or losses at the date of transfer continue to be reported as a separate component of accumulated other comprehensive income/loss, net ("AOCI"). The premium or discount and the unrealized gain or loss, net of tax, in AOCI will be amortized to interest income over the remaining life of the securities using the interest method.

Available-for-Sale

Available-for-sale debt securities are recorded at fair value, with unrealized gains and losses, net of tax, reported as a separate component of AOCI. For available-for-sale debt securities in an unrealized loss position, the Company first assesses whether it intends to sell, or it is more-likely-than-not that it will be required to sell, the securities before recovery of the amortized cost basis. If either of these criteria is met, the securities' amortized cost basis is written down to fair value as a current period expense recorded on the consolidated statements of income and other comprehensive income. If either of the above criteria is not met, management evaluates whether the decline in fair value is the result of credit losses or other factors. In making this assessment, management may consider various factors including the extent to which fair value is less than amortized cost, performance of any underlying collateral and adverse conditions specifically related to the security, among other factors. If this assessment indicates that a credit loss exists, the present value of cash flows expected to be collected are compared to the amortized cost basis of the security and any excess is recorded as an allowance for credit losses, limited to the amount by which the fair value is less than the amortized cost basis. Any impairment not recorded through an allowance for credit losses is recognized in AOCI, net of tax, as a non-credit related impairment.

Included in debt securities available-for-sale are credit risk transfer ("CRT") securities, which represent unsecured obligations issued by government sponsored entities ("GSEs") such as Freddie Mac and are designed to transfer mortgage credit risk from the GSE to private investors. CRT securities are structured to be subject to the performance of a reference pool of mortgage loans in which the Company shares in 50% of the first losses with the GSE. If the reference pool incurs losses, the amount the Company will recover on the notes is reduced by its share of the amount of such losses, which could potentially be up to 100% of the amount outstanding. Unrealized losses recognized in AOCI for the CRT securities are primarily related to the difference between the current market rate for similar securities and the stated interest rate and are not considered to be related to credit loss events. The CRT securities are generally interest-only for an initial period of time and may be restricted from being transferred until a future date.

Equity Securities

Equity securities with readily determinable fair values are stated at fair value with realized and unrealized gains and losses reported in income. Equity securities without readily determinable fair values are recorded at cost less any impairment.

[Loans](#)

Loans

Loans Held for Sale

Loans held for sale are carried at the lower of cost or fair value, unless, pursuant to the election of the fair value option in accordance with Accounting Standards Codification ("ASC") 825, *Financial Instruments*, the Company elects to carry loans held for sale at fair value. As of December 31, 2024 and December 31, 2023, the Company has no loans held for sale accounted for under the fair value option.

Loans Held for Investment

Loans held for investment (including financing leases) are stated at the amount of unpaid principal reduced by unearned income, net of direct loan origination costs. Interest on loans is recognized using the simple interest method on the daily balances of the principal amounts outstanding. Loan origination fees, net of direct loan origination costs, and commitment fees are deferred and amortized as an adjustment to yield over the life of the loan, or over the commitment period, as applicable.

A loan is considered past due when a contractually due payment has not been received by the contractual due date. The Company places a loan on non-accrual when there is a clear indication that the borrower's cash flow may not be sufficient to meet payments as they become due, which is generally when a loan is 90 days past due. When a loan is placed on non-accrual status, all previously accrued and unpaid interest is reversed as a reduction of current period interest income. Interest income is subsequently recognized on a cash basis as long as the remaining book balance of the asset is deemed to be collectible. If collectability is questionable, then cash payments are applied to principal. A loan is placed back on accrual status when both principal and interest are current and it is probable that all amounts due will be collected (both principal and interest) according to the terms of the loan agreement.

Loans held for investment includes legal ownership interests in mortgage loans that the Company purchases from unaffiliated mortgage originators, either directly or through a special purpose entity ("SPE") structure, who are seeking additional liquidity to facilitate their ability to originate loans. In the case of an SPE structure, the unaffiliated mortgage originator is responsible for formation of the SPE and ongoing servicing of the underlying mortgage loans, and thus is the primary beneficiary of the SPE. The mortgage originator has no obligation to offer and the Company has no obligation to purchase these interests. The originator closes mortgage loans consistent with underwriting standards established by approved investors, and, at the time of the sale to the investor, the Company's ownership interest and that of the originator are delivered to the investor selected by the originator. The Company typically purchases up to a 99% ownership interest in each mortgage with the originator owning the remaining percentage. These mortgage ownership interests are generally held for a period of less than 30 days and more typically 10-20 days. Because of conditions in agreements with originators (or SPEs) designed to reduce transaction risks, under ASC 860, *Transfers and Servicing of Financial Assets* ("ASC 860"), the ownership interests do not qualify as participating interests. Under ASC 860, the ownership interests are deemed to be loans to the originators (or SPEs) and payments received from investors are deemed to be payments made by or on behalf of the originators (or SPEs) to repay the loan. Because the Company has an actual, legal ownership interest in the underlying residential mortgage loan, these interests are reported as extensions of credit to the originators (or SPEs) that are secured by the mortgage loans as collateral. Due to market conditions or events of default by the investor or the originators (or SPEs), the Company could be required to purchase the remaining interests in the mortgage loans and hold them beyond the expected 10-20 days. Mortgage loans acquired under these conditions would require mark-to-market adjustments to income and could require further allocations of the allowance for credit losses or be subject to charge-off in the event the loans become impaired.

Purchased loans are evaluated upon acquisition in order to determine if the loan, or pool of loans, has experienced more-than-insignificant deterioration in credit quality since origination or issuance ("PCD loans"). PCD loans are recorded at fair value at the acquisition date along with an allowance for credit losses determined using the same methodology as originated loans. The sum of the loan's purchase price and allowance for credit losses becomes its initial amortized cost basis. The difference between the initial amortized cost basis and the par value of the loan is a non-credit discount or premium, which is amortized into interest income over the life of the loan. Subsequent changes to the allowance for credit losses are recorded through provision for credit losses.

[Allowance for Credit Losses](#)

Allowance for Credit Losses

The Company's allowance for credit losses is determined using a current expected credit loss ("CECL") model. The measurement of expected credit losses under the CECL methodology is applicable to financial assets measured at amortized cost, including loan receivables and held-to-maturity debt securities. It also applies to off-balance sheet credit exposures not accounted for as insurance (loan commitments, standby letters of credit, financial guarantees, and other similar instruments) and net investments in leases recognized by a lessor in accordance with Accounting Standards Update 2016-02 *"Leases (Topic 842)"*.

The following is a discussion of the allowance for credit losses on loans held for investment and off-balance sheet credit exposures. See *"Investment Securities - Debt Securities"* above for discussion of the allowance for credit losses on available-for-sale and held-to-maturity debt securities.

The CECL methodology recognizes lifetime expected credit losses immediately when a financial asset is originated or purchased. The allowance for credit losses on loans is a valuation account that is deducted from the amortized cost basis of loans to present the net amount expected to be collected on the loans. Loans, or portions thereof, are charged off against the allowance when they are deemed uncollectible. Expected recoveries do not exceed the aggregate of amounts previously charged-off and expected to be charged-off. The allowance for credit losses on off-balance sheet financial instruments is recorded in other liabilities on the consolidated balance sheets.

Management estimates the allowance balance using relevant available information, from internal and external sources, relating to past events, current conditions, and reasonable and supportable forecasts. Historical credit loss experience provides the basis for the estimation of expected credit losses. Adjustments to historical loss information are made for differences in current loan-specific risk characteristics such as differences in underwriting standards, portfolio mix, credit quality, or term, as well as for changes in macroeconomic conditions, such as changes in unemployment rates, gross domestic product, property values, or other relevant factors.

The allowance for credit losses is comprised of reserves measured on a collective (pool) basis when similar risk characteristics exist. Loans that do not share risk characteristics are assigned a reserve based on an individual evaluation and are not included in the collective (pool) evaluation. For purposes of determining the collective (pool) allowance for credit losses, the loan portfolio is segregated into pools first by portfolio segment and then by past due status or credit grade. Each pool is assigned a loss estimate, reflecting historical loss rates that incorporate probability of default and severity of losses over the estimated remaining life of the loans. These loss estimates are then modified to incorporate a reasonable and supportable forecast of future losses at the pool level, as well as any necessary qualitative adjustments using a Portfolio Level Qualitative Factor ("PLQF")

and/or a Portfolio Segment Level Qualitative Factor ("SLQF"). A similar process is employed to calculate a reserve assigned to off-balance financial instruments, specifically unfunded loan commitments and letters of credit. Modified loss estimates are assigned based on the balance of the commitments estimated to be outstanding at the time of default. The PLQF and SLQF are utilized to address factors that are not present in historical loss rates and are otherwise unaccounted for in the quantitative process. The PLQF is used to apply a qualitative adjustment across the entire portfolio of loans, while the SLQF is designed to apply a qualitative adjustment across a single portfolio segment. Even though portions of the allowance may be allocated to specific loans, the entire allowance is available for any credit that, in management's judgment, should be charged off.

The Company generally uses a two-year forecast period, based on a single forecast scenario or a blend of multiple forecast scenarios, using variables management believes are most relevant to each portfolio segment. For periods beyond which management is able to develop reasonable and supportable forecasts, the Company reverts to the average historical loss rate, reflecting historical default probabilities and

loss severities, using a reversion speed that approximates 1 to 2 years. The forecast period and scenario(s) used are reviewed on a quarterly basis and may be adjusted based on management's view of the current economic conditions and level of predictability the forecast can provide.

Portfolio segments are used to pool loans with similar risk characteristics and align with the Company's methodology for measuring expected credit losses. A summary of the primary portfolio segments is as follows:

Commercial. The commercial loan portfolio is comprised of lines of credit for working capital, term loans, reserve-based loans to energy exploration and production companies, and leases to finance equipment and other business assets across a variety of industries. These loans are used for general corporate purposes including financing working capital, internal growth, and acquisitions and are generally secured by accounts receivable, inventory, oil and gas reserves, equipment and other assets of clients' businesses.

Mortgage Finance. Mortgage finance loans include legal ownership interests in mortgage loans that the Company purchases from unaffiliated mortgage originators, either directly or through a SPE structure, that are generally held for a period of less than 30 days and more typically 10-20 days before they are sold to an approved investor. Volumes fluctuate based on the level of market demand for the product and the number of days between purchase and sale of the loans, which can be affected by changes in overall market interest rates and housing demand and tend to peak at the end of each month. Mortgage finance loans are consistently underwritten based on standards established by the approved investors. Market conditions or events of default by an investor or originator could require that the Company repurchases the remaining interests in the mortgage loans and hold them beyond the expected 10-20 days.

Commercial Real Estate ("CRE"). The CRE portfolio is comprised of construction/development financing and limited term financing provided to professional real estate developers, owners/managers of commercial real estate projects and properties, and residential builders/developers. Collateral properties include office buildings, warehouse/distribution buildings, shopping centers, hotels/motels, senior living, apartment buildings, residential and commercial tract developments, and raw land or lots to be developed into single-family homes. The primary source of repayment on these loans is expected to come from the sale, permanent financing or lease of the real property collateral. The performance of these loans is impacted by fluctuations in collateral values, the ability of the borrower to obtain permanent financing, and, in the case of loans to residential builder/developers, volatility in consumer demand.

Consumer. This category of loans is comprised of loans made to consumers for personal expenditures, first and second lien mortgages made for the purpose of purchasing or constructing 1-4 family residential dwellings and home equity revolving lines of credit.

The Company has several pass credit grades that are assigned to loans based on varying levels of risk, ranging from credits that are secured by cash or marketable securities, to watch credits which have all the characteristics of an acceptable credit risk but warrant more than the normal level of monitoring. Within the criticized/classified credit grades are special mention, substandard and doubtful. Special mention loans are those that are currently protected by the sound worth and paying capacity of the borrower, but that are potentially weak and constitute an additional credit risk. These loans have the potential to deteriorate to a substandard grade due to the existence of financial or administrative deficiencies. Substandard loans have a well-defined weakness or weaknesses that jeopardizes the liquidation of the debt. They are characterized by the distinct possibility that the Company will sustain some loss if the deficiencies are not corrected. Some substandard loans are inadequately protected by the sound worth and paying capacity of the borrower and of the collateral pledged and may be considered impaired. Substandard loans can be accruing or can be on non-accrual depending on the circumstances of the individual loans. Loans classified as doubtful have all the weaknesses inherent in substandard loans with the added characteristics that the weaknesses make collection in full highly questionable and improbable. The possibility of loss is extremely high. All doubtful loans are on non-accrual.

The methodology used in the estimation of the allowance, which is performed at least quarterly, is designed to be dynamic and responsive to changes in portfolio credit quality and forecasted economic conditions. Changes are reflected in the pool-basis allowance and in reserves assigned on an individual basis as the collectability of classified loans is evaluated with new information. As the Company's portfolio has matured, historical loss ratios have been closely monitored. The review of the appropriateness of the allowance is performed by executive management and presented to the Audit Committee and Risk Committee of the board of directors for their review. The committees report to the board of directors as part of the board of directors' quarterly review of the Company's consolidated financial statements.

When management determines that foreclosure is probable, and for certain collateral-dependent loans where foreclosure is not considered probable, expected credit losses are based on the estimated fair value of the collateral adjusted for selling costs, when appropriate. A loan is considered collateral-dependent when the borrower is experiencing financial difficulty and repayment is expected to be provided substantially through the operation or sale of the collateral.

Expected credit losses are estimated over the contractual term of the loans, adjusted for expected prepayments when appropriate. The contractual term excludes expected extensions, renewals and modifications unless either of the following applies: management has a reasonable expectation that a loan will be restructured or the extension or renewal options are included in the borrower contract and are not unconditionally cancellable.

The Company does not measure an allowance for credit losses on accrued interest receivable balances because these balances are written off in a timely manner as a reduction to interest income when loans are placed on non-accrual status as discussed above.

[Other Real Estate Owned](#)

Other Real Estate Owned

Other real estate owned ("OREO"), which is included in other assets on the consolidated balance sheet, consists of real estate that has been foreclosed. When foreclosure occurs, the acquired asset is recorded at fair value less selling costs, generally based on appraised value, which may result in partial charge-off of the loan through a charge to the allowance for credit losses, if necessary. Subsequent write-downs required for declines in value are recorded through a valuation allowance, or taken directly to the asset, and are recorded in other non-interest expense on the consolidated statements of income and other comprehensive income. Gains or losses on sale of OREO are recorded in other non-interest income on the consolidated statements of income and other comprehensive income.

[Goodwill and Other Intangible Assets, Net](#)

Goodwill and Other Intangible Assets, Net

Intangible assets are acquired assets that lack physical substance but can be distinguished from goodwill because of contractual or other legal rights or because the asset is capable of being sold or exchanged either on its own or in combination with a related contract, asset or liability. The Company had \$1.5 million of goodwill at both December 31, 2024 and December 31, 2023. Intangible assets with definite useful lives are amortized over their estimated life. No amortization expense related to intangible assets was recorded during the years ended December 31, 2024 or December 31, 2023, as compared to \$338,000 during the years ended December 31, 2022. Goodwill and intangible assets are tested for impairment at least annually or whenever changes in circumstances indicate the carrying amount of the assets may not be recoverable from future undiscounted cash flows. If impaired, the assets are recorded at fair value. In 2024 and 2023, the annual test of goodwill impairment was performed, and in both periods, no impairment was indicated.

[Premises and Equipment, Net](#)

Premises and Equipment, Net

Premises and equipment are stated at cost less accumulated depreciation and amortization. Depreciation is computed using the straight-line method over the estimated useful lives of the assets. Furniture and equipment are generally depreciated over three to five years, while leasehold improvements are generally depreciated over the term of their respective lease. Gains or losses on disposals of premises and equipment are included in other non-interest income on the consolidated statements of income and other comprehensive income.

[Software](#)

Software

Costs incurred in connection with development or purchase of internal use software and cloud computing arrangements, including in-substance software licenses, are capitalized. Amortization is computed on a straight-line basis over the estimated useful life of the asset, which generally ranges from one to five years. Capitalized software is included in other assets on the consolidated balance sheets.

Financial Instruments with Off-Balance Sheet Risk

The Company has undertaken certain guarantee obligations in the ordinary course of business which include liabilities with off-balance sheet risk.

The Company is a party to financial instruments with off-balance sheet risk in the normal course of business to meet the financing needs of its customers. These financial instruments include commitments to extend credit and standby letters of credit that involve varying degrees of credit risk in excess of the amount recognized on the consolidated balance sheets. The Company's exposure to credit loss in the event of non-performance by the other party to these financial instruments is

represented by the contractual amount of the instruments. The Company uses the same credit policies in making commitments and conditional obligations as it does for on-balance sheet instruments. The amount of collateral obtained, if deemed necessary, is based on management's credit evaluation of the borrower.

Commitments to extend credit are agreements to lend to a customer as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. Since many of the commitments may expire without being drawn upon, the total commitment amounts do not necessarily represent future cash requirements. The Company evaluates each customer's creditworthiness on a case-by-case basis. Commitments to extend credit generally do not include mortgage finance loan arrangements with mortgage loan originators (or SPEs), which are established as uncommitted "guidance" purchase and sale facilities under which the mortgage originator has no obligation to offer and the Company has no obligation to purchase interests in the mortgage loans subject to the arrangements.

Standby letters of credit are conditional commitments issued by the Company to guarantee the performance of a customer to a third party. Those guarantees are primarily issued to support public and private borrowing arrangements. The credit risk involved in issuing letters of credit is essentially the same as that involved in extending loan facilities to customers.

[Leases](#)

Leases

Right of use ("ROU") assets represent the Company's right to use an underlying asset during the lease term and lease liabilities represent its obligation to make lease payments arising from the lease. Lease agreements may contain extension options which typically provide for an extension of a lease term at the then fair market rental rates. As these extension options are not generally considered reasonably certain of exercise, they are not included in the lease term. Operating leases relate primarily to real estate used for corporate offices and bank branches and finance leases relate primarily to equipment. The Company does not separate lease and non-lease components for real estate leases.

For those leases with a term greater than one year, ROU assets and lease liabilities are recognized at lease commencement based on the present value of the remaining lease payments using a discount rate that represents the incremental borrowing rate on the effective date of the lease, which is based on the Company's collateralized borrowing capabilities over a similar term as the related lease payments. ROU assets are further adjusted for lease incentives.

Operating leases in which the Company is the lessee are recorded as operating lease ROU assets and operating lease liabilities, and are included in other assets and other liabilities, respectively, on the consolidated balance sheets. Operating lease expense, which is comprised of amortization of the ROU asset and the implicit interest accreted on the operating lease liability, is recognized on a straight-line basis over the lease term and recorded in net occupancy expense on the consolidated statements of income and other comprehensive income.

Finance leases in which the Company is the lessee are recorded as finance lease ROU assets and finance lease liabilities and are included in premises and equipment, net, and other liabilities, respectively, on the consolidated balance sheets. Finance lease expense is comprised of amortization of the ROU asset, which is recognized on a straight-line basis over the lease term and recorded in net occupancy expense on the consolidated statements of income and other comprehensive income, and the implicit interest accreted on the operating lease liability, which is recognized using the effective interest method over the lease term and recorded in interest expense on the consolidated statements of income and other comprehensive income.

Variable costs, such as maintenance expenses, parking and property and sales taxes, are expensed as they are incurred, and are recorded in net occupancy expense on the consolidated statements of income and other comprehensive income.

[Revenue Recognition](#)

Revenue Recognition

ASC 606, *Revenue from Contracts with Customers* ("ASC 606"), establishes principles for reporting information about the nature, amount, timing and uncertainty of revenue and cash flows arising from the entity's contracts to provide goods or services to customers. The core principle requires an entity to recognize revenue to depict the transfer of goods or services to customers in an amount that reflects the consideration that it expects to be entitled to receive in exchange for those goods or services recognized as performance obligations are satisfied.

The majority of the Company's revenue-generating transactions are not subject to ASC 606, including revenue generated from financial instruments, such as loans, letters of credit, derivatives and investment securities, as these activities are subject to other GAAP discussed elsewhere within the Company's disclosures. Descriptions of revenue-generating activities that are within the scope of ASC 606, which are presented in the income statements as components of non-interest income are as follows:

- Service charges on deposit accounts - these represent general service fees for monthly account maintenance and activity- or transaction-based fees and consist of transaction-based revenue, time-based revenue (service period), item-based revenue or some other individual attribute-based revenue. Revenue is recognized when the performance obligation is completed, which is generally monthly for account maintenance services or when a transaction has been completed (such as a stop payment). Payments for these activities are generally received at the time the performance obligations are satisfied.
- Wealth management and trust fee income - this represents monthly fees due from wealth management customers as consideration for managing the customers' assets. Wealth management and trust services include custody of assets, investment management, escrow services, fees for trust services and similar fiduciary activities. These fees are typically paid on a quarterly basis and recognized ratably throughout the quarter as the performance obligation is satisfied each month.
- Brokered loan fees - these represent fees for the administration and funding of purchased mortgage loan interests as well as facility renewal and application fees received from mortgage originators (or SPEs) related to mortgage finance loans. Revenue is recognized when the related mortgage loan interest is disposed (i.e., through sale or payoff) or upon receipt of the facility renewal or application.
- Investment banking and advisory fees - this includes fees for merger, acquisition, divestiture and restructuring advisory services, fees for securities underwriting activities and loan and security syndication fees. Advisory fees are generally earned as performance obligations of the advisory service are satisfied. Underwriting fees are generally recognized upon execution of the client's issuance of debt or equity instruments. Loan syndication fees are generally recognized upon closing of a loan syndication transaction.
- Trading income - this includes fees for derivative transactions which are generally recognized when the derivative transaction occurs. Also included in trading income are realized and unrealized gains and losses recognized on the Company's trading assets and liabilities. Realized gains and losses are generally recognized when a sale occurs and unrealized gains and losses are generally recognized monthly as the trading assets and liabilities are marked to fair value.
- Other non-interest income includes items such as letter of credit fees, bank owned life insurance income, dividends on FHLB and FRB stock and other general operating income, none of which are subject to the requirements of ASC 606. Also included in other-non-interest income are interchange fees earned when commercial credit card clients process transactions through card networks. The Company's performance obligations are generally complete when the transactions generating the fees are processed.

[Stock-based Compensation](#)

Stock-based Compensation

The Company accounts for all stock-based compensation transactions in accordance with ASC 718, *Compensation — Stock Compensation* ("ASC 718"), which requires that stock compensation transactions be recognized as compensation expense over the requisite service period, with forfeitures recognized as they occur, on the consolidated statements of income and other comprehensive income based on their fair values on the measurement date, which is generally the date of the grant. As compensation expense is recognized, a deferred tax asset is recorded that represents an estimate of the future tax deduction from exercise or release of restrictions. At the time awards are exercised, cancelled, expire or restrictions are released, the Company recognizes an adjustment to income tax expense for the difference between the

[Income Taxes](#)

Income Taxes

The Company and its subsidiary file a consolidated federal income tax return. The Company utilizes the liability method in accounting for income taxes. Under this method, deferred tax assets and liabilities are determined based upon the difference between the values of the assets and liabilities as reflected in the financial statements and their related tax basis using enacted tax rates in effect for the year in which the differences are expected to be recovered or settled. As changes in tax law or rates are enacted, deferred tax assets and liabilities are adjusted through the provision for income taxes. A valuation allowance is provided against deferred tax assets unless it is more likely than not that such deferred tax assets will be realized. Deferred tax assets, net, are included in other assets on the consolidated balance sheets.

The tax effect of unrealized gains and losses on available-for-sale debt securities and derivative instruments designated as hedges is recorded to other comprehensive income and is not a component of income tax expense/(benefit).

Unrecognized tax benefits for the uncertain portion of recorded tax benefits and related interest may result from the application of complex tax laws, rules, regulations and interpretations. Unrecognized tax benefits, as well as estimated penalties and interest, are assessed quarterly and may be adjusted through current income tax expense in future periods based on changing facts and circumstances, completion of examinations by taxing authorities or expiration of a statute of limitations.

[Fair Values of Financial Instruments](#)

Fair Values of Financial Instruments

ASC 820, *Fair Value Measurements and Disclosures* ("ASC 820"), defines fair value, establishes a framework for measuring fair value under GAAP and enhances disclosures about fair value measurements. The standard describes three levels of inputs that may be used to measure fair value as provided below.

- Level 1 Quoted prices in active markets for identical assets or liabilities.
- Level 2 Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.
- Level 3 Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using pricing models, discounted cash flow methodologies, or similar techniques, as well as instruments for which the determination of fair values requires significant management judgment or estimation.

Also required are disclosures of fair value information about financial instruments, whether or not recognized on the balance sheet, for which it is practical to estimate that value. In cases where quoted market prices are not available, fair values are based on estimates using present value or other valuation techniques. Those techniques are significantly affected by the assumptions used, including the discount rate and estimates of future cash flows. The disclosure of fair value information about financial instruments does not and is not intended to represent the fair value of the Company.

The following are descriptions of the methods and significant assumptions used by the Company in estimating its fair value disclosures for financial instruments:

Cash and Cash Equivalents, Variable Rate Loans, Variable Rate Short-term Borrowings and Variable Rate Long-term Debt

The fair value of these financial instruments approximates carrying value.

Investment Securities

The fair value of the Company's U.S. Treasury, U.S. government agency, residential mortgage-backed and commercial mortgage-backed securities are based on prices obtained from independent pricing services. The Company's U.S. Treasury securities are valued based on quoted market prices for identical securities in an active market and are classified as Level 1 assets in the fair value hierarchy, while the Company's U.S. government agency, residential mortgage-backed and commercial mortgage-backed securities are valued based on quoted market prices for the same or similar securities and are characterized as Level 2 assets in the fair value hierarchy. Management obtains documentation from the primary independent pricing service regarding the processes and controls applicable to pricing investment securities, and on a quarterly basis independently verify the prices that were received from the service provider using two additional independent pricing sources. CRT securities are valued using a discounted cash flow model, which utilizes Level 3 inputs, and are classified as Level 3 assets in the fair value hierarchy.

Within the investment securities portfolio, the Company holds equity securities that consist of investments that qualify for consideration under the regulations implementing the Community Reinvestment Act and investments in exchange traded funds. Some of these equity securities are valued using quoted market prices for identical equity securities in an active market and are classified as Level 1 assets in the fair value hierarchy and others are traded in less active markets and are classified as Level 2 assets in the fair value hierarchy.

Loans Held for Sale

The fair value for loans held for sale is derived from quoted market prices for similar loans, in which case they are characterized as Level 2 assets in the fair value hierarchy, or is derived from third party pricing models, in which case they are characterized as Level 3 assets in the fair value hierarchy.

Securities Sold Not Yet Purchased

The fair value for securities sold but not yet purchased is derived from quoted prices in active markets and are classified as Level 1 liabilities in the fair value hierarchy.

Derivative Assets and Liabilities

The estimated fair value of derivative assets and liabilities is obtained from independent pricing services based on quoted market prices for similar derivative contracts and these financial instruments are characterized as Level 2 assets and liabilities in the fair value hierarchy. On a quarterly basis, management independently verifies the fair value using an additional independent pricing source.

[Derivative Financial Instruments](#)

Derivative Financial Instruments

All contracts that satisfy the definition of a derivative are recorded at fair value in other assets and other liabilities on the consolidated balance sheets, and the related cash flows are recorded in the operating activities section of the consolidated statement of cash flows. The Company records the derivatives on a net basis when a right of offset exists with a single counterparty that is subject to a legally enforceable master netting agreement.

Non-Hedging Derivatives

The Company enters into interest rate derivative instruments with customers while at the same time entering into offsetting interest rate derivative instruments with another financial institution. These transactions allow the customer to effectively manage their exposure to a variable rate loan. Because the Company acts as an intermediary for its customers, changes in the fair value of the underlying derivative instruments substantially offset each other and do not have a material impact on the Company's results of operations.

The Company offers forward contract derivative instruments, such as to-be-announced U.S. agency residential mortgage-back securities, to its mortgage banking customers to allow the customers to mitigate exposure to market risks associated with the purchase or origination of mortgage loans. To mitigate the Company's exposure to these forward contracts, the Company will enter into offsetting forward contracts, most typically with a financial institution. Any changes in fair value to the forward contract derivative instruments are recorded in trading income on the consolidated statements of income and other comprehensive income.

The Company also offers foreign currency derivative instruments in which the Company enters into a contract with a customer to buy or sell a foreign currency at a future date for a specified price while at the same time entering into an offsetting contract with a financial institution to buy or sell the same currency at the same future date for a specified price. The transaction allows the customer to manage their exposure to foreign currency exchange rate fluctuations. Because the Company acts as an intermediary for its customers, changes in the fair value of the underlying derivative instruments substantially offset each other and do not have a material impact on the Company's results of operations.

Derivatives Designated as Hedges

The Company enters into interest rate derivative contracts that are designated as qualifying cash flow hedges to hedge the exposure to variability in expected future cash flows attributable to changes in a contractually specified interest rate. To qualify for hedge accounting, a formal assessment is prepared to determine whether the hedging relationship, both at inception and on an ongoing basis, is expected to be highly effective in achieving offsetting cash flows attributable to the hedged risk during the term of the hedge if a cash flow hedge. At inception a statistical regression analysis is prepared to determine hedge effectiveness. At each reporting period thereafter, a statistical regression or qualitative analysis is performed. If it is determined that hedge effectiveness has not been or will not continue to be highly effective, then hedge accounting ceases and any gain or loss in AOCI is recognized in earnings immediately. The cash flow hedges are recorded at fair value in other assets and other liabilities on the consolidated balance sheets with changes in fair value recorded in AOCI, net of tax. All related cash flows are reported in the operating activities section of the consolidated statement of cash flows. Amounts recorded to AOCI are reclassified into earnings in the same period in which the hedged asset or liability affects earnings and are presented in the same income statement line item as the earnings effect of the hedged asset or liability.

[Segment Reporting](#)

Segment Reporting

The Company adopted Accounting Standards Update 2023-07 "*Segment Reporting (Topic 280) - Improvement to Reportable Segment Disclosures*" on January 1, 2024. The Company has determined that all of its banking divisions and subsidiaries meet the aggregation criteria of ASC 280, *Segment Reporting*, as its current operating model is structured whereby banking divisions and subsidiaries serve a similar base of primarily commercial clients utilizing a company-wide offering of similar products and services managed through similar processes and platforms that are collectively reviewed by the Company's Chief Executive Officer, who has been identified as the chief operating decision maker ("CODM").

[XML 46 R31.htm IDEA: XBRL DOCUMENT](#)

Earnings Per Share (Tables)	12 Months Ended Dec. 31, 2024
Earnings Per Share [Abstract]	
Schedule of computation of basic and diluted earnings per share	The following table presents the computation of basic and diluted earnings per share:

(In thousands except share and per share data)	Year ended December 31,		
	2024	2023	2022
Numerator:			
Net income	\$ 77,508	\$ 189,141	\$ 332,478
Preferred stock dividends	17,250	17,250	17,250
Net income available to common stockholders	\$ 60,258	\$ 171,891	\$ 315,228
Denominator:			
Basic earnings per common share—weighted average common shares	46,559,668	48,054,935	50,457,746
Effect of dilutive outstanding stock-settled awards	429,536	555,271	588,996
Dilutive earnings per common share—weighted average diluted common shares	46,989,204	48,610,206	51,046,742
Basic earnings per common share	\$ 1.29	\$ 3.58	\$ 6.25
Diluted earnings per common share	\$ 1.28	\$ 3.54	\$ 6.18
Anti-dilutive outstanding stock-settled awards	—	97,368	311,226

[XML 47 R32.htm IDEA: XBRL DOCUMENT](#)

Investment Securities (Tables)	12 Months Ended Dec. 31, 2024
Investments, Debt and Equity Securities [Abstract]	
Summary of Available-for-Sale Debt Securities	The following is a summary of the Company's investment securities:

<i>(in thousands)</i>	Amortized Cost(1)	Gross Unrealized Gains	Gross Unrealized Losses	Estimated Fair Value
December 31, 2024				
Available-for-sale debt securities:				
U.S. Treasury securities	\$ 280,137	\$ —	\$ (2,852)	\$ 277,285
Residential mortgage-backed securities	3,195,145	7,200	(168,302)	3,034,043
Commercial mortgage-backed securities	206,830	—	(5,398)	201,432
CRT securities	12,466	—	(540)	11,926
Total available-for-sale debt securities	3,694,578	7,200	(177,092)	3,524,686
Held-to-maturity debt securities:				
Residential mortgage-backed securities	796,168	—	(117,994)	678,174
Total held-to-maturity debt securities	796,168	—	(117,994)	678,174
Equity securities				
Total investment securities(2)				\$ 4,396,115
December 31, 2023				
Available-for-sale debt securities:				
U.S. Treasury securities	\$ 651,112	\$ —	\$ (14,639)	\$ 636,473
U.S. government agency securities	125,000	—	(18,408)	106,592
Residential mortgage-backed securities	2,782,734	540	(312,442)	2,470,832
CRT securities	13,636	—	(1,641)	11,995
Total available-for-sale debt securities	3,572,482	540	(347,130)	3,225,892
Held-to-maturity securities:				
Residential mortgage-backed securities	865,477	—	(101,633)	763,844
Total held-to-maturity securities	865,477	—	(101,633)	763,844
Equity securities				
Total investment securities(2)				\$ 4,143,194

(1) Excludes accrued interest receivable of \$13.8 million and \$9.5 million at December 31, 2024 and December 31, 2023, respectively, related to available-for-sale debt securities and \$1.3 million and \$1.4 million at December 31, 2024 and December 31, 2023, respectively, related to held-to-maturity debt securities that is recorded in accrued interest receivable and other assets on the consolidated balance sheets.

(2) Includes available-for-sale debt securities and equity securities at estimated fair value and held-to-maturity debt securities at amortized cost.

The amortized cost and estimated fair value as of December 31, 2024, excluding accrued interest receivable, of available-for-sale and held-to-maturity debt securities are presented below by contractual maturity. Actual maturities may differ from contractual maturities of mortgage-backed securities because borrowers may have the right to call or prepay obligations with or without prepayment penalties.

<i>(in thousands)</i>	Available-for-sale		Held-to-maturity	
	Amortized Cost	Fair Value	Amortized Cost	Fair Value
Due within one year	\$ 184,536	\$ 182,862	\$ —	\$ —
Due after one year through five years	95,601	94,423	—	—
Due after five years through ten years	197,043	191,957	—	—
Due after ten years	3,217,398	3,055,444	796,168	678,174
Total	\$ 3,694,578	\$ 3,524,686	\$ 796,168	\$ 678,174

The table below presents the weighted average yields for the Company's available-for-sale debt securities for the year ended December 31, 2024. Weighted average yields are calculated based on amortized cost on a tax-exempt basis assuming a 21% federal tax rate, where applicable.

	U.S. Treasury securities	Residential mortgage-backed securities	Commercial mortgage-backed securities	CRT securities
Due within one year	3.14 %	— %	— %	— %
Due after one year through five years	3.12	—	—	—
Due after five years through ten years	—	3.86	4.68	4.47
Due after ten years	—	4.55	4.35	—
Total	3.13 %	4.55 %	4.64 %	4.47 %

The following table discloses the Company's available-for-sale debt securities that have been in a continuous unrealized loss position for less than 12 months and those that have been in a continuous unrealized loss position for 12 or more months:

<i>(in thousands)</i>	Less Than 12 Months		12 Months or Longer		Total	
	Fair Value	Unrealized Loss	Fair Value	Unrealized Loss	Fair Value	Unrealized Loss
December 31, 2024						
U.S. Treasury securities	\$ —	\$ —	\$ 277,285	\$ (2,852)	\$ 277,285	\$ (2,852)
U.S. government agency securities	—	—	—	—	—	—
Residential mortgage-backed securities	1,338,801	(18,141)	1,323,180	(150,161)	2,661,981	(168,302)
Commercial mortgage-backed securities	201,432	(5,398)	—	—	201,432	(5,398)
CRT securities	—	—	11,926	(540)	11,926	(540)
Total	\$ 1,540,233	\$ (23,539)	\$ 1,612,391	\$ (153,553)	\$ 3,152,624	\$ (177,092)
December 31, 2023						
U.S. Treasury securities	\$ —	\$ —	\$ 636,473	\$ (14,639)	\$ 636,473	\$ (14,639)
U.S. government agency securities	—	—	106,592	(18,408)	106,592	(18,408)
Residential mortgage-backed securities	910,999	(19,751)	1,501,340	(292,691)	2,412,339	(312,442)
CRT securities	—	—	11,995	(1,641)	11,995	(1,641)
Total	\$ 910,999	\$ (19,751)	\$ 2,256,400	\$ (327,379)	\$ 3,167,399	\$ (347,130)

The following is a summary of unrealized and realized gains/(losses) recognized on equity securities included in other non-interest income on the consolidated statements of income and other comprehensive income:

<i>(in thousands)</i>	Year Ended December 31,	
	2024	2023
Net gains/(losses) recognized during the period	\$ 6,619	\$ 3,571
Less: Realized net gains/(losses) recognized on securities sold	1,032	(393)
Unrealized net gains/(losses) recognized on securities still held	\$ 5,587	\$ 3,964

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Loans and Allowance
for Credit Losses on
Loans (Tables)

Accounts, Notes, Loans and Financing
Receivable, Gross, Allowance, and Net
[Abstract]

Schedule of loans held for investments

12 Months Ended
Dec. 31, 2024

Loans are summarized by portfolio segment as follows:

(in thousands)	December 31, 2024		December 31, 2023	
Loans held for investment(1):				
Commercial	\$	11,145,591	\$	10,410,766
Mortgage finance		5,215,574		3,978,328
Commercial real estate		5,616,282		5,500,774
Consumer		565,376		530,948
Gross loans held for investment		22,542,823		20,420,816
Unearned income (net of direct origination costs)		(92,757)		(80,258)
Total loans held for investment		22,450,066		20,340,558
Allowance for credit losses on loans		(271,709)		(249,973)
Total loans held for investment, net	\$	22,178,357	\$	20,090,585
Loans held for sale:				
Mortgage loans, at fair value	\$	—	\$	706
Non-mortgage loans, at lower of cost or fair value		—		43,399
Total loans held for sale	\$	—	\$	44,105

(1) Excludes accrued interest receivable of \$107.3 million and \$118.1 million at December 31, 2024 and December 31, 2023, respectively, that is recorded in accrued interest receivable and other assets on the consolidated balance sheets.

The following table provides a summary of PCD loans purchased and the associated credit loss reserve at acquisition date:

<i>(in thousands)</i>	Total
Par value (unpaid principal balance)	\$ 20,139
Allowance for credit losses on loans at acquisition	(2,579)
Non-credit premium	2,448
Purchase price	\$ 20,008

The following tables summarize gross loans held for investment by year of origination and internally assigned credit grades:

<i>(in thousands)</i>	2024	2023	2022	2021	2020	2019 and prior	Revolving lines of credit	Revolving lines of credit converted to term loans	Total
December 31, 2024									
Commercial									
(1-7) Pass	\$ 1,612,695	\$ 1,156,414	\$ 1,256,539	\$ 307,590	\$ 76,821	\$ 169,974	\$ 6,027,177	\$ 12,040	\$ 10,619,250
(8) Special mention	22,953	28,354	134,092	21,626	30	6,369	91,423	—	304,847
(9) Substandard - accruing	623	44,901	51,536	7,855	301	3,309	37,405	—	145,930
(9+) Non-accrual	—	9,220	8,057	—	360	23,708	34,219	—	75,564
Total commercial	\$ 1,636,271	\$ 1,238,889	\$ 1,450,224	\$ 337,071	\$ 77,512	\$ 203,360	\$ 6,190,224	\$ 12,040	\$ 11,145,591
Mortgage finance									
(1-7) Pass	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 5,215,574	\$ —	\$ 5,215,574
(8) Special mention	—	—	—	—	—	—	—	—	—
(9) Substandard - accruing	—	—	—	—	—	—	—	—	—
(9+) Non-accrual	—	—	—	—	—	—	—	—	—
Total mortgage finance	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 5,215,574	\$ —	\$ 5,215,574
Commercial real estate									
(1-7) Pass	\$ 599,301	\$ 889,603	\$ 1,843,706	\$ 885,913	\$ 216,077	\$ 704,288	\$ 273,663	\$ 18,085	\$ 5,430,636
(8) Special mention	25,532	4,353	70,161	15,831	299	13,731	—	872	130,779
(9) Substandard - accruing	—	—	—	—	—	20,230	—	—	20,230
(9+) Non-accrual	85	—	20,637	—	—	13,915	—	—	34,637
Total commercial real estate	\$ 624,918	\$ 893,956	\$ 1,934,504	\$ 901,744	\$ 216,376	\$ 752,164	\$ 273,663	\$ 18,957	\$ 5,616,282
Consumer									
(1-7) Pass	\$ 44,352	\$ 28,289	\$ 54,148	\$ 75,924	\$ 40,667	\$ 99,471	\$ 220,561	\$ —	\$ 563,412
(8) Special mention	—	—	—	—	—	—	—	—	—
(9) Substandard - accruing	—	—	—	—	—	—	1,000	—	1,000
(9+) Non-accrual	—	—	—	—	—	964	—	—	964
Total consumer	\$ 44,352	\$ 28,289	\$ 54,148	\$ 75,924	\$ 40,667	\$ 100,435	\$ 221,561	\$ —	\$ 565,376
Total	\$ 2,305,541	\$ 2,161,134	\$ 3,438,876	\$ 1,314,739	\$ 334,555	\$ 1,055,959	\$ 11,901,022	\$ 30,997	\$ 22,542,823
Gross charge-offs	\$ 994	\$ 7,543	\$ 550	\$ 4,037	\$ 537	\$ 8,784	\$ 23,566	\$ 44	\$ 46,055

<i>(in thousands)</i>	2023	2022	2021	2020	2019	2018 and prior	Revolving lines of credit	Revolving lines of credit converted to term loans	Total
December 31, 2023									
Commercial									
(1-7) Pass	\$ 1,546,257	\$ 1,408,672	\$ 279,266	\$ 144,699	\$ 142,301	\$ 157,808	\$ 6,284,464	\$ 16,580	\$ 9,980,047
(8) Special mention	22,148	118,991	35,619	285	823	13,385	40,647	89	231,987
(9) Substandard - accruing	12,477	50,876	9,334	18,547	—	78	38,372	—	129,684
(9+) Non-accrual	9,395	34,229	340	2,085	15,080	7,840	79	—	69,048
Total commercial	\$ 1,590,277	\$ 1,612,768	\$ 324,559	\$ 165,616	\$ 158,204	\$ 179,111	\$ 6,363,562	\$ 16,669	\$ 10,410,766
Mortgage finance									
(1-7) Pass	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 3,978,328	\$ —	\$ 3,978,328
(8) Special mention	—	—	—	—	—	—	—	—	—
(9) Substandard - accruing	—	—	—	—	—	—	—	—	—
(9+) Non-accrual	—	—	—	—	—	—	—	—	—
Total mortgage finance	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 3,978,328	\$ —	\$ 3,978,328
Commercial real estate									
(1-7) Pass	\$ 561,801	\$ 1,689,325	\$ 1,042,953	\$ 419,703	\$ 317,480	\$ 559,026	\$ 575,928	\$ 28,175	\$ 5,194,391
(8) Special mention	—	136,801	32,937	24,440	34,181	22,833	7,895	—	259,087
(9) Substandard - accruing	—	2,232	—	—	—	28,573	4,141	—	34,946
(9+) Non-accrual	—	—	12,350	—	—	—	—	—	12,350
Total commercial real estate	\$ 561,801	\$ 1,828,358	\$ 1,088,240	\$ 444,143	\$ 351,661	\$ 610,432	\$ 587,964	\$ 28,175	\$ 5,500,774
Consumer									
(1-7) Pass	\$ 31,876	\$ 56,425	\$ 78,096	\$ 47,423	\$ 14,141	\$ 102,691	\$ 199,171	\$ —	\$ 529,823
(8) Special mention	—	—	—	—	—	—	100	41	141
(9) Substandard - accruing	—	—	—	—	—	984	—	—	984
(9+) Non-accrual	—	—	—	—	—	—	—	—	—
Total Consumer	\$ 31,876	\$ 56,425	\$ 78,096	\$ 47,423	\$ 14,141	\$ 103,675	\$ 199,271	\$ 41	\$ 530,948
Total	\$ 2,183,954	\$ 3,497,551	\$ 1,490,895	\$ 657,182	\$ 524,006	\$ 893,218	\$ 11,129,125	\$ 44,885	\$ 20,420,816
Gross charge-offs	\$ 8,364	\$ 5,090	\$ 25,578	\$ —	\$ 15,243	\$ 883	\$ 698	\$ 871	\$ 56,727

The following table details activity in the allowance for credit losses on loans. Allocation of a portion of the allowance to one category does not preclude its availability to absorb losses in other categories.

<i>(in thousands)</i>	Commercial	Mortgage Finance	Commercial Real Estate	Consumer	Total
Year Ended December 31, 2024					
Beginning balance	\$ 171,437	\$ 4,173	\$ 71,829	\$ 2,534	\$ 249,973
Allowance established for acquired PCD loans	2,579	—	—	—	2,579
Provision for credit losses on loans	57,019	(1,418)	5,242	(813)	60,030
Charge-offs	37,761	—	8,264	30	46,055
Recoveries	5,149	—	18	15	5,182
Net charge-offs (recoveries)	32,612	—	8,246	15	40,873
Ending balance	\$ 198,423	\$ 2,755	\$ 68,825	\$ 1,706	\$ 271,709
Year Ended December 31, 2023					
Beginning balance	\$ 185,303	\$ 10,745	\$ 54,268	\$ 3,153	\$ 253,469
Provision for credit losses on loans	31,529	(6,572)	23,057	(583)	47,431
Charge-offs	51,186	—	5,500	41	56,727
Recoveries	5,791	—	4	5	5,800
Net charge-offs (recoveries)	45,395	—	5,496	36	50,927
Ending balance	\$ 171,437	\$ 4,173	\$ 71,829	\$ 2,534	\$ 249,973

The table below provides an age analysis of gross loans held for investment:

<i>(in thousands)</i>	30-59 Days Past Due	60-89 Days Past Due	90 Days or More Past Due	Total Past Due	Non-accrual(1)	Current	Total	Non-accrual With No Allowance
December 31, 2024								
Commercial	\$ 7,635	\$ 7,357	\$ 3,483	\$ 18,475	\$ 75,564	\$ 11,051,552	\$ 11,145,591	\$ 11,036
Mortgage finance	—	—	—	—	—	\$ 5,215,574	\$ 5,215,574	—
Commercial real estate	337	472	782	1,591	34,637	5,580,054	5,616,282	85
Consumer	6,536	—	—	6,536	964	557,876	565,376	964
Total	\$ 14,508	\$ 7,829	\$ 4,265	\$ 26,602	\$ 111,165	\$ 22,405,056	\$ 22,542,823	\$ 12,085

(1) As of December 31, 2024, \$360,000 of non-accrual loans were earning interest income on a cash basis compared to \$358,000 as of December 31, 2023. Additionally, \$287,000 of interest income was recognized on non-accrual loans for the year ended December 31, 2024 compared to \$37,000 for the same period in 2023. Accrued interest of \$1.4 million and \$3.0 million was reversed during the year ended December 31, 2024 and December 31, 2023, respectively.

The table below details gross loans held for investment as of December 31, 2024 and December 31, 2023 made to borrowers experiencing financial difficulty that were modified during the year ended December 31, 2024 and December 31, 2023, by type of modification granted and the financial effect of those modifications:

<i>(\$ in thousands)</i>	Payment Deferral	Term Extension	Payment Deferral and Term Extension	Interest Rate Reduction and Term Extension	Total	Percentage of Loans Held for Investment	Interest Rate Reduction	Term Extension (in months)	Payment Deferrals
Year Ended December 31, 2024									
Commercial	\$ 36,853	\$ 9,583	\$ 9,273	\$ —	\$ 55,709	0.25 %	— %	6 to 13	\$ 2,060
Commercial real estate	18,488	15,831	13,915	—	48,234	0.21 %	— %	3 to 4	960
Total	\$ 55,341	\$ 25,414	\$ 23,188	\$ —	\$ 103,943	0.46 %			
Year Ended December 31, 2023									
Commercial	\$ 30,873	\$ 733	\$ 5,458	\$ 6,064	\$ 43,128	0.21 %	0.70 %	4 to 36	\$ 5,139
Commercial real estate	—	21,364	—	—	21,364	0.10 %	— %	4 to 6	—
Total	\$ 30,873	\$ 22,097	\$ 5,458	\$ 6,064	\$ 64,492	0.32 %			

The table below details gross loans held for investment as of December 31, 2024 and December 31, 2023 that experienced a default during the periods presented subsequent to being granted a modification in the prior twelve months. Default is defined as movement to nonperforming status, foreclosure or charge-off, whichever occurs first.

<i>(in thousands)</i>	Payment Deferral	Term Extension	Interest Rate Reduction and Term Extension	Total
Year Ended December 31, 2024				
Commercial	\$ 2,729	\$ —	\$ —	\$ 2,729
Total	\$ 2,729	\$ —	\$ —	\$ 2,729
Year Ended December 31, 2023				
Commercial	\$ —	\$ 240	\$ 6,064	\$ 6,304
Commercial	\$ —	\$ 240	\$ 6,064	\$ 6,304

The table below provides an age analysis of gross loans held for investment as of December 31, 2024 made to borrowers experiencing financial difficulty that were modified in the prior twelve months, and as of December 31, 2023 for loans that were modified since January 1, 2023, the date of adoption of Accounting Standards Update 2022-02:

<i>(in thousands)</i>	30-89 Days Past Due	90+ Days Past Due	Non-Accrual	Current	Total
December 31, 2024					
Commercial	\$ 7,350	\$ —	\$ 18,761	\$ 29,598	\$ 55,709
Commercial real estate	—	—	32,404	15,830	48,234
Total	\$ 7,350	\$ —	\$ 51,165	\$ 45,428	\$ 103,943
December 31, 2023					
Commercial	\$ 7,617	\$ —	\$ 11,601	\$ 23,910	\$ 43,128
Commercial real estate	4,141	—	—	17,223	21,364
Total	\$ 11,758	\$ —	\$ 11,601	\$ 41,133	\$ 64,492

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Leases (Tables)

**12 Months Ended
Dec. 31, 2024**

[Leases \[Abstract\]](#)

[Right-Of-Use Assets and Lease Liabilities](#)

The following table presents ROU assets and lease liabilities:

<i>(in thousands)</i>	Year Ended December 31, 2024	2023
ROU assets:		
Finance leases	\$ 227	\$ 1,529
Operating leases	166,194	87,810
Total	\$ 166,421	\$ 89,339
Lease liabilities		
Finance leases	\$ 234	\$ 1,550
Operating leases	224,973	109,523
Total	\$ 225,207	\$ 111,073

[Summary of lease cost and other information, operating leases](#)

The table below summarizes the Company's net lease cost:

<i>(in thousands)</i>	Year Ended December 31, 2024	2023
Finance lease cost:		
Amortization of ROU assets	\$ 1,303	\$ 1,335
Interest on lease liabilities	19	40
Operating lease cost	21,593	14,854
Short-term lease cost	37	37
Variable lease cost	6,069	7,168
Net lease cost	\$ 29,021	\$ 23,434
Cash paid for amounts included in the measurement of lease liabilities:		
Operating cash flows from finance leases	\$ 19	\$ 40
Operating cash flows from operating leases	46,920	17,203
Financing cash flows from finance leases	1,315	1,327
ROU assets obtained in exchange for new finance leases	—	—
ROU assets obtained in exchange for new operating leases	123,344	18,741

The table below summarizes other information related to operating and finance leases:

	Year Ended December 31, 2024	2023
Weighted-average remaining lease term - finance leases, in years	0.4	1.2
Weighted-average remaining lease term - operating leases, in years	13.5	12.2
Weighted-average discount rate - finance leases	2.97 %	1.85 %
Weighted-average discount rate - operating leases	4.49 %	4.43 %

The table below summarizes the maturity of remaining lease liabilities as of December 31, 2024:

[Summary of maturity of remaining lease liabilities](#)

<i>(in thousands)</i>	Finance Leases		Operating Leases		Total	
2025	\$	236	\$	20,899	\$	21,135
2026		—		22,222		22,222
2027		—		22,023		22,023
2028		—		21,314		21,314
2029		—		20,610		20,610
2030 and thereafter		—		201,184		201,184
Total lease payments		236		308,252		308,488
Less: Interest		(2)		(83,279)		(83,281)
Present value of lease liabilities	\$	234	\$	224,973	\$	225,207

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Premises and Equipment (Tables)

**12 Months Ended
Dec. 31, 2024**

[Property, Plant and Equipment \[Abstract\]](#)

[Summary of premises and equipment](#)

Premises and equipment are summarized as follows:

<i>(in thousands)</i>	December 31,	
	2024	2023
Premises	\$74,228	\$39,547
Furniture and equipment	47,327	63,367
Total cost	121,555	102,914
Accumulated depreciation	(36,112)	(70,548)
Total premises and equipment, net	\$85,443	\$32,366

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Deposits (Tables)

**12 Months Ended
Dec. 31, 2024**

[Deposits \[Abstract\]](#)

[Schedule of deposits](#)

Deposits are summarized as follows:

<i>(in thousands)</i>	December 31,	
	2024	2023
Non-interest bearing deposits	\$ 7,485,428	\$ 7,328,276
Interest bearing deposits:		
Transaction	2,787,913	2,264,055
Savings	12,712,510	11,000,783
Time	2,252,748	1,778,725
Total interest bearing deposits	17,753,171	15,043,563
Total deposits	\$ 25,238,599	\$ 22,371,839

[Schedule of maturities of interest-bearing time deposits](#)

The scheduled maturities of interest bearing time deposits were as follows at December 31, 2024:

<i>(in thousands)</i>	
2025	\$ 2,066,749
2026	185,749
2027	130
2028	36
2029	84
2030 and after	—
Total	\$ 2,252,748

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Short-Term Borrowings and Long-Term Debt (Tables)

**12 Months Ended
Dec. 31, 2024**

[Debt Disclosure \[Abstract\]](#)

[Summary of short-term borrowings](#)

The table below presents a summary of the Company's short-term borrowings, all of which mature within one year:

<i>(dollars in thousands)</i>	Federal Funds Purchased		Customer Repurchase Agreements		FHLB Borrowings
December 31, 2024					
Amount outstanding at year-end	\$	—	\$	—	\$ 885,000
Interest rate at year-end		— %		— %	4.38 %
Average balance outstanding during the year	\$	16	\$	—	\$ 933,880
Weighted-average interest rate during the year		17.82 %		— %	5.35 %
Maximum month-end outstanding during the year	\$	—	\$	—	\$ 1,675,000
December 31, 2023					
Amount outstanding at year-end	\$	—	\$	—	\$ 1,500,000
Interest rate at year-end		— %		— %	5.64 %
Average balance outstanding during the year	\$	—	\$	25	\$ 1,323,014
Weighted-average interest rate during the year		— %		0.39 %	5.34 %
Maximum month-end outstanding during the year	\$	—	\$	—	\$ 2,100,000

[Summary of short-term borrowing capacities](#)

The following table summarizes the Company's short-term borrowing capacities net of balances outstanding:

<i>(in thousands)</i>	December 31, 2024	December 31, 2023
FHLB borrowing capacity relating to loans and pledged securities	\$ 4,664,703	\$ 2,602,092
FHLB borrowing capacity relating to unencumbered securities	\$ 4,189,993	\$ 3,737,615
Total FHLB borrowing capacity(1)	\$ 8,854,696	\$ 6,339,707
Unused federal funds lines available from commercial banks	\$ 1,370,000	\$ 1,188,000
Unused Federal Reserve borrowings capacity	\$ 5,436,652	\$ 4,094,801
Unused revolving line of credit(2)	\$ 75,000	\$ 100,000

- (1) FHLB borrowings are collateralized by a blanket floating lien on certain real estate secured loans, mortgage finance loans and certain pledged securities.
(2) Unsecured revolving, non-amortizing line of credit with maturity date of February 8, 2026. Proceeds may be used for general corporate purposes, including funding regulatory capital infusions into the Bank. The loan agreement contains customary financial covenants and restrictions. No borrowings were made against this line of credit during the year ended December 31, 2024 or 2023.

[Summary of long-term debt](#)

The table below presents a summary of long-term debt:

<i>(in thousands)</i>	December 31, 2024	December 31, 2023
Bank-issued floating rate senior unsecured credit-linked notes due 2024	\$ —	\$ 199,499
Bank-issued 5.25% fixed rate subordinated notes due 2026		174,717
Company-issued 4.00% fixed rate subordinated notes due 2031		372,223
Trust preferred floating rate subordinated debentures due 2032 to 2036		113,406
Total long-term debt	\$ 660,346	\$ 859,147

[Summary of significant terms of preferred subordinated debentures](#)

The following table summarizes the significant terms of the Company's trust preferred subordinated debentures:

<i>(dollars in thousands)</i>	Texas Capital Statutory Trust I	Texas Capital Statutory Trust II	Texas Capital Statutory Trust III	Texas Capital Statutory Trust IV	Texas Capital Statutory Trust V
Date issued	November 19, 2002	April 10, 2003	October 6, 2005	April 28, 2006	September 29, 2006
Trust preferred securities issued	\$10,310	\$10,310	\$25,774	\$25,774	\$41,238
Floating or fixed rate securities	Floating	Floating	Floating	Floating	Floating
Interest rate on subordinated debentures	3 month SOFR + 3.61%	3 month SOFR + 3.51%	3 month SOFR + 1.77%	3 month SOFR + 1.86%	3 month SOFR + 1.97%
Maturity date	November 2032	April 2033	December 2035	June 2036	December 2036

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Financial Instruments with Off-Balance Sheet Risk (Tables)

**12 Months Ended
Dec. 31, 2024**

[Risks and Uncertainties \[Abstract\]](#)

[Schedule of financial instruments with off-balance sheet risk](#)

The table below presents the Company's financial instruments with off-balance sheet risk, as well as the activity in the allowance for off-balance sheet credit losses related to those financial instruments.

<i>(in thousands)</i>	Commercial	Mortgage Finance	Commercial Real Estate	Consumer	Total
Year Ended December 31, 2024					
Beginning balance	\$ 36,040	\$ 6	\$ 10,147	\$ 169	\$ 46,362
Provision for off-balance sheet credit losses	11,867	17	(4,796)	(118)	6,970
Ending balance	\$ 47,907	\$ 23	\$ 5,351	\$ 51	\$ 53,332
Year Ended December 31, 2023					
Beginning balance	\$ 16,550	\$ —	\$ 5,222	\$ 21	\$ 21,793
Provision for off-balance sheet credit losses	19,490	6	4,925	148	24,969
Ending balance	\$ 36,040	\$ 6	\$ 10,147	\$ 169	\$ 46,362
<i>(in thousands)</i>					
Commitments to extend credit - period end balance				\$ 9,694,406	\$ 9,749,085
Standby letters of credit - period end balance				538,047	595,079

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Regulatory Ratios and Capital (Tables)

**12 Months Ended
Dec. 31, 2024**

[Broker-Dealer, Net Capital Requirement, SEC Regulation \[Abstract\]](#)

[Schedule of compliance with Regulatory Capital Requirements](#)

The table below summarizes the Company's and the Bank's actual and required capital ratios under the Basel III Capital Rules and other standards. As shown in the table below, the Company's and Bank's capital ratios exceeded the regulatory definition of well capitalized as of December 31, 2024 and December 31, 2023.

(dollars in thousands)	Minimum Capital Required(2)	Capital Required to be Well Capitalized	December 31, 2024		December 31, 2023	
			Capital Amount	Ratio	Capital Amount	Ratio
The Company						
CET1 capital (to risk-weighted assets)	7.00 %	N/A	\$ 3,251,979	11.38 %	\$ 3,264,609	12.65 %
Tier 1 capital (to risk-weighted assets)	8.50 %	6.00 %	3,661,979	12.82 %	3,674,609	14.24 %
Total capital (to risk-weighted assets)	10.50 %	10.00 %	4,390,656	15.37 %	4,405,575	17.07 %
Tier 1 capital (to average assets)(1)	4.00 %	N/A	3,661,979	11.33 %	3,674,609	12.21 %
The Bank						
CET1 capital (to risk-weighted assets)	7.00 %	6.50 %	\$ 3,611,714	12.75 %	\$ 3,599,919	14.01 %
Tier 1 capital (to risk-weighted assets)	8.50 %	8.00 %	3,611,714	12.75 %	3,599,919	14.01 %
Total capital (to risk-weighted assets)	10.50 %	10.00 %	3,968,168	14.00 %	3,959,100	15.41 %
Tier 1 capital (to average assets)(1)	4.00 %	5.00 %	3,611,714	11.27 %	3,599,919	12.00 %

(1) The Tier 1 capital ratio (to average assets) is not impacted by the Basel III Capital Rules; however, the Federal Reserve Board and the FDIC may require the Company and the Bank, respectively, to maintain a Tier 1 capital ratio (to average assets) above the required minimum.

(2) Percentages represent the minimum capital ratios plus, as applicable, the fully phased-in 2.5% CET1 capital buffer under the Basel III Capital Rules.

- (1) The Tier 1 capital ratio (to average assets) is not impacted by the Basel III Capital Rules; however, the Federal Reserve Board and the FDIC may require the Company and the Bank, respectively, to maintain a Tier 1 capital ratio (to average assets) above the required minimum.
- (2) Percentages represent the minimum capital ratios plus, as applicable, the fully phased-in 2.5% CET1 capital buffer under the Basel III Capital Rules.

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[Stock-Based Compensation \(Tables\)](#)
[Compensation Related Costs \[Abstract\]](#)
[Schedule of Share-based Compensation, Stock Appreciation Rights Award Activity](#)

12 Months Ended
Dec. 31, 2024

A summary of the Company's SAR activity and related information is as follows. Grants of SARs include time-based vesting conditions that generally vest ratably over a period of five years.

	December 31, 2024		December 31, 2023		December 31, 2022	
	SARs	Weighted Average Exercise Price	SARs	Weighted Average Exercise Price	SARs	Weighted Average Exercise Price
Outstanding at beginning of year	—	\$ —	—	\$ —	3,000	\$ 44.20
Exercised	—	—	—	—	(3,000)	44.20
Outstanding at year-end	—	\$ —	—	\$ —	—	\$ —
Vested and exercisable at year-end	—	\$ —	—	\$ —	—	\$ —
Weighted average remaining contractual life of vested (in years)		0.00		0.00		0.00
Weighted average remaining contractual life of outstanding (in years)		0.00		0.00		0.00
Compensation expense	\$ —	—	\$ —	—	\$ —	—
Unrecognized compensation expense	\$ —	—	\$ —	—	\$ —	—
Intrinsic value of exercised	\$ —	—	\$ —	—	\$ 64,000	—

[Schedule of Share-based Compensation, Restricted Stock Units Award Activity](#)

A summary of the Company's stock-settled RSU activity and related information is as follows. Grants of stock-settled RSUs include time-based vesting conditions that generally vest ratably over a period of three years. Additionally, from time to time, grants of stock-settled RSUs with both time-based and performance-based vesting conditions are made that generally vest at the end of a three year period.

	December 31, 2024		December 31, 2023		December 31, 2022	
	RSUs	Weighted Average Grant Date Fair Value	RSUs	Weighted Average Grant Date Fair Value	RSUs	Weighted Average Grant Date Fair Value
Outstanding at beginning of year	1,081,679	\$ 66.91	1,155,652	\$ 61.12	1,206,862	\$ 56.06
Granted	421,642	63.98	405,434	68.63	453,323	68.15
Vested	(528,208)	63.56	(355,046)	50.79	(308,771)	54.51
Forfeited	(120,462)	67.14	(124,361)	66.98	(195,762)	58.42
Outstanding at year-end	854,651	\$ 67.48	1,081,679	\$ 66.91	1,155,652	\$ 61.12
Compensation expense	\$ 20,212,000		\$ 24,200,000		\$ 21,246,000	
Unrecognized compensation expense	\$ 24,014,000		\$ 28,585,000		\$ 32,148,000	
Weighted average years over which unrecognized compensation expense is expected to be recognized		1.76		1.89		2.31
Fair value of shares vested during the year	\$ 33,572,000		\$ 18,117,000		\$ 16,835,000	
Intrinsic value of shares vested during the year	\$ 32,049,000		\$ 20,125,000		\$ 18,640,000	

A summary of the Company's cash-settled RSU activity and related information is as follows. Grants of stock-settled RSUs include time-based vesting conditions that generally vest ratably over a period of three years. Since these units have a cash payout feature, they are accounted for under the liability method with related expense based on the stock price at period end.

	December 31, 2024	December 31, 2023	December 31, 2022
RSUs outstanding at beginning of year	—	—	13,131
Granted	226,864	—	—
Vested	—	—	(12,655)
Forfeited	(31,998)	—	(476)
RSUs outstanding at year-end	194,811	—	—
Compensation expense	\$ 4,481,000	\$ —	\$ 186,000
Weighted average years over which unrecognized compensation expense is expected to be recognized	2.19	0.00	0.00

[Schedule of Share-Based Payment Award, Valuation Assumptions](#)

The value of performance awards that include a market condition is estimated on the date of grant using a Monte Carlo simulation model with the following weighted average assumptions:

	December 31, 2024	December 31, 2023	December 31, 2022
Risk-free interest rate	4.41 %	4.14 %	1.56 %
Expected stock price volatility	38.3 %	50.2 %	57.1 %
Simulation period	2.87 years	2.89 years	2.89 years

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[Income Taxes \(Tables\)](#)
[Income Tax Disclosure \[Abstract\]](#)
[Schedule of income tax expense/\(benefit\)](#)

12 Months Ended
Dec. 31, 2024

Income tax expense/(benefit) consists of the following:

	2024		Year ended December 31, 2023		2022	
<i>(in thousands)</i>						
Current:						
Federal	\$	37,878	\$	69,350	\$	109,370
State		7,761		5,888		7,302
Total		45,639		75,238		116,672
Deferred:						
Federal		(14,960)		(16,540)		(16,178)
State		(1,126)		(1,244)		(1,217)
Total		(16,086)		(17,784)		(17,395)
Total expense:						
Federal		22,918		52,810		93,192
State		6,635		4,644		6,085
Total	\$	29,553	\$	57,454	\$	99,277

[Reconciliation of income attributable to continuing operations](#)

The reconciliation of income tax at the U.S. federal statutory tax rate to income tax expense and effective tax rate is as follows:

	2024		Year ended December 31, 2023		2022	
	Amount	Rate	Amount	Rate	Amount	Rate
<i>(dollars in thousands)</i>						
U.S. statutory rate	\$ 22,483	21 %	\$ 51,785	21 %	\$ 90,669	21 %
State taxes	2,539	2 %	2,938	1 %	6,822	2 %
Tax-exempt income	(1,471)	(1)%	(350)	— %	(1,061)	— %
Tax credits	(1,833)	(2)%	(855)	— %	(128)	— %
Disallowed FDIC	2,257	2 %	1,863	1 %	1,491	— %
Disallowed compensation	2,022	2 %	1,176	— %	2,771	1 %
Uncertain tax positions recognized	2,688	3 %	155	— %	167	— %
Other	868	1 %	742	— %	(1,454)	(1)%
Total	\$ 29,553	28 %	\$ 57,454	23 %	\$ 99,277	23 %

[Schedule of deferred tax assets and liabilities](#)

The table below summarizes significant components of deferred tax assets and liabilities utilizing the applicable federal and state corporate income tax rates. Management believes it is more likely than not that all of the deferred tax assets will be realized.

	2024	December 31, 2023
<i>(in thousands)</i>		
Deferred tax assets:		
Allowance for credit losses	\$ 73,394	\$ 66,913
Lease liabilities	50,852	25,080
Loan origination fees, net	14,765	13,377
Stock compensation	6,518	6,216
Non-accrual interest	2,707	1,672
Deferred compensation	5,336	4,672
Net unrealized losses in AOCI	53,404	96,229
Other	6,108	6,069
Total deferred tax assets	213,084	220,228
Deferred tax liabilities:		
Lease financing transactions	(15,262)	(9,741)
Lease ROU assets	(37,527)	(21,225)
Depreciation	(1,513)	(3,473)
Other	(460)	(728)
Total deferred tax liabilities	(54,762)	(35,167)
Net deferred tax asset	\$ 158,322	\$ 185,061

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[Fair Value Disclosures \(Tables\)](#)
[Fair Value Disclosures \[Abstract\]](#)
[Schedule of assets and liabilities measured at fair value](#)

12 Months Ended
Dec. 31, 2024

Assets and liabilities measured at fair value are as follows:

	Fair Value Measurements Using			
	Level 1	Level 2	Level 3	
(in thousands)				
December 31, 2024				
Available-for-sale debt securities:(1)				
U.S. Treasury securities	\$	277,285	\$	—
Residential mortgage-backed securities		—		3,034,043
Commercial mortgage-backed securities		—		201,432
CRT securities		—		—
Equity securities(1)(2)		59,235		16,026
Loans held for investment(4)		—		—
Derivative assets(5)		—		23,202
Securities sold not yet purchased(6)		33,705		—
Derivative liabilities(5)		—		57,906
Non-qualified deferred compensation plan liabilities(7)		19,109		—
December 31, 2023				
Available-for-sale debt securities:(1)				
U.S. Treasury securities	\$	636,473	\$	—
U.S. government agency securities		—		106,592
Residential mortgage-backed securities		—		2,470,832
CRT securities		—		—
Equity securities(1)(2)		40,661		11,164
Mortgage loans held for sale(3)		—		706
Loans held for investment(4)		—		—
Derivative assets(5)		—		32,944
Securities sold not yet purchased(6)		10,602		—
Derivative liabilities(5)		—		70,917
Non-qualified deferred compensation plan liabilities(7)		20,387		—
(1) Available-for-sale debt securities and equity securities are measured at fair value on a recurring basis, generally monthly.				
(2) Equity securities consist of investments that qualify for consideration under the regulations implementing the Community Reinvestment Act and investments in exchange traded funds.				
(3) Loans held for sale are measured at fair value on a recurring basis, generally monthly.				
(4) Includes certain collateral-dependent loans held for investment for which a specific allocation of the allowance for credit losses is based upon the fair value of the loan's underlying collateral. These loans held for investment are measured on a nonrecurring basis, generally annually or more often as warranted by market and economic conditions.				
(5) Derivative assets and liabilities are measured at fair value on a recurring basis, generally quarterly.				
(6) Securities sold not yet purchased are measured at fair value on a recurring basis, generally monthly.				
(7) Non-qualified deferred compensation plan liabilities represent the fair value of the obligation to the employee, which generally corresponds to the fair value of the invested assets, and are measured at fair value on a recurring basis, generally monthly.				

- (1) Available-for-sale debt securities and equity securities are measured at fair value on a recurring basis, generally monthly.
(2) Equity securities consist of investments that qualify for consideration under the regulations implementing the Community Reinvestment Act and investments in exchange traded funds.
(3) Loans held for sale are measured at fair value on a recurring basis, generally monthly.
(4) Includes certain collateral-dependent loans held for investment for which a specific allocation of the allowance for credit losses is based upon the fair value of the loan's underlying collateral. These loans held for investment are measured on a nonrecurring basis, generally annually or more often as warranted by market and economic conditions.
(5) Derivative assets and liabilities are measured at fair value on a recurring basis, generally quarterly.
(6) Securities sold not yet purchased are measured at fair value on a recurring basis, generally monthly.
(7) Non-qualified deferred compensation plan liabilities represent the fair value of the obligation to the employee, which generally corresponds to the fair value of the invested assets, and are measured at fair value on a recurring basis, generally monthly.

The following table presents a reconciliation of the level 3 fair value category measured at fair value on a recurring basis:

[Level 3 Fair Value Assets Measured on a Recurring Basis](#)

				Net Gains/(Losses)					
(in thousands)	Balance at Beginning of Period	Purchases / Additions	Sales / Reductions	Realized	Unrealized	Balance at End of Period			
Year Ended December 31, 2024									
Available-for-sale debt securities:(1)									
CRT securities	\$ 11,995	\$ —	\$ (1,170)	\$ —	\$ 1,101	\$ 11,926			
Year Ended December 31, 2023									
Available-for-sale debt securities:(1)									
CRT securities	\$ 11,861	\$ —	\$ (1,077)	\$ —	\$ 1,211	\$ 11,995			

(1) Unrealized gains/(losses) on available-for-sale debt securities are recorded in AOCI. Realized gains/(losses) are recorded in other non-interest income on the consolidated statements of income and other comprehensive income/(loss).

- (1) Unrealized gains/(losses) on available-for-sale debt securities are recorded in AOCI. Realized gains/(losses) are recorded in other non-interest income on the consolidated statements of income and other comprehensive income/(loss).

[Summary of the carrying amounts and estimated fair values of financial instruments](#)

A summary of the carrying amounts and estimated fair values of financial instruments is as follows:

(in thousands)		Carrying Amount	Estimated Fair Value							
			Total	Level 1	Level 2	Level 3				
December 31, 2024										
Financial assets:										
Cash and cash equivalents	\$	3,188,808	\$	3,188,808	\$	3,188,808	\$	—	\$	—
Available-for-sale debt securities		3,524,686		3,524,686		277,285		3,235,475		11,926
Held-to-maturity debt securities		796,168		678,174		—		678,174		—
Equity securities		75,261		75,261		59,235		16,026		—
Loans held for investment, net		22,178,357		22,115,585		—		—		22,115,585
Derivative assets		23,202		23,202		—		23,202		—
Financial liabilities:										
Total deposits		25,238,599		25,245,009		—		—		25,245,009
Short-term borrowings		885,000		885,000		—		885,000		—
Long-term debt		660,346		622,713		—		622,713		—
Securities sold not yet purchased		33,705		33,705		33,705		—		—
Derivative liabilities		57,906		57,906		—		57,906		—
December 31, 2023										
Financial assets:										
Cash and cash equivalents	\$	3,242,850	\$	3,242,850	\$	3,242,850	\$	—	\$	—
Available-for-sale debt securities		3,225,892		3,225,892		636,473		2,577,424		11,995
Held-to-maturity debt securities		865,477		763,844		—		763,844		—
Equity securities		51,825		51,825		40,661		11,164		—
Loans held for sale		44,105		44,105		15,000		29,105		—
Loans held for investment, net		20,090,585		20,050,974		—		—		20,050,974
Derivative assets		32,944		32,944		—		32,944		—
Financial liabilities:										
Total deposits		22,371,839		22,379,452		—		—		22,379,452
Short-term borrowings		1,500,000		1,500,000		—		1,500,000		—
Long-term debt		859,147		801,309		—		801,309		—
Securities sold not yet purchased		10,602		10,602		10,602		—		—
Derivative liabilities		70,917		70,917		—		70,917		—

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[Derivative Financial Instruments \(Tables\)](#)

[Derivative Instruments and Hedging Activities Disclosure \[Abstract\]](#)

[Schedule of Derivative Instruments](#)

**12 Months Ended
Dec. 31, 2024**

The notional amounts and estimated fair values of derivative positions outstanding are presented in the following table.

		December 31, 2024			December 31, 2023		
		Notional Amount	Estimated Fair Value		Notional Amount	Estimated Fair Value	
			Asset Derivative	Liability Derivative		Asset Derivative	Liability Derivative
<i>(in thousands)</i>							
Derivatives designated as hedges							
Cash flow hedges:							
Interest rate contracts:							
Swaps hedging loans		\$ 2,600,000	\$ 254	\$ 23,265	\$ 2,850,000	\$ 668	\$ 57,961
Non-hedging derivatives							
Customer-initiated and other derivatives:							
Foreign currency forward contracts		485,948	5,462	5,299	4,824	52	31
Interest rate contracts:							
Swaps		6,273,301	45,771	45,771	5,673,822	65,247	69,863
Caps and floors written		970,451	1,066	2,529	637,971	1,654	2,228
Caps and floors purchased		970,451	2,529	1,066	637,971	2,228	1,654
Forward contracts		20,237,917	41,896	41,035	8,665,675	39,123	38,570
Gross derivatives							
Netting adjustment - offsetting derivative assets/liabilities			96,978	118,965		108,972	170,307
Netting adjustment - cash collateral received/posted			(44,097)	(44,097)		(37,346)	(37,346)
			(29,679)	(16,962)		(38,682)	(62,044)
Net derivatives included on the consolidated balance sheets							
		\$ 23,202	\$ 57,906		\$ 32,944	\$ 70,917	

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[Accumulated Other Comprehensive Income \(Tables\)](#)

[Equity \[Abstract\]](#)

[Schedule of Accumulated Other Comprehensive Income \(Loss\)](#)

**12 Months Ended
Dec. 31, 2024**

The following table provides the change in AOCI by component:

(in thousands)	Cash Flow Hedges		Available-for-Sale Securities		Held-to-Maturity Securities		Total	
Year Ended December 31, 2024								
Beginning balance	\$	(45,749)	\$	(273,806)	\$	(42,449)	\$	(362,004)
Change in unrealized gain/(loss)		(28,672)		(2,883)				(31,555)
Amounts reclassified into net income		66,852		179,581		6,844		253,277
Total other comprehensive income/(loss)		38,180		176,698		6,844		221,722
Income tax expense/(benefit)		7,706		34,423		696		42,825
Total other comprehensive income/(loss), net of tax		30,474		142,275		6,148		178,897
Ending balance	\$	(15,275)	\$	(131,531)	\$	(36,301)	\$	(183,107)
Year Ended December 31, 2023								
Beginning balance	\$	(66,394)	\$	(304,309)	\$	(48,240)	\$	(418,943)
Change in unrealized gain/(loss)		(34,778)		39,101				4,323
Amounts reclassified into net income		60,911		(489)		7,330		67,752
Total other comprehensive income/(loss)		26,133		38,612		7,330		72,075
Income tax expense/(benefit)		5,488		8,109		1,539		15,136
Total other comprehensive income/(loss), net of tax		20,645		30,503		5,791		56,939
Ending balance	\$	(45,749)	\$	(273,806)	\$	(42,449)	\$	(362,004)

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[Parent Company Only \(Tables\)](#)

[Condensed Financial Information Disclosure \[Abstract\]](#)

[Balance Sheet](#)

**12 Months Ended
Dec. 31, 2024**

Summarized financial information for Texas Capital Bancshares, Inc. are as follows:

Balance Sheet

(in thousands)	December 31,	
	2024	2023
Assets		
Cash and cash equivalents	\$ 205,377	\$ 301,672
Investment securities	38,683	18,845
Investment in subsidiaries	3,604,699	3,306,095
Other assets	29,389	55,949
Total assets	\$ 3,878,148	\$ 3,682,561
Liabilities and Stockholders' Equity		
Liabilities:		
Other liabilities	\$ 50,050	\$ 23,695
Long-term debt	485,629	485,191
Total liabilities	535,679	508,886
Stockholders' Equity:		
Preferred stock	300,000	300,000
Common stock	515	511
Additional paid-in capital	1,056,719	1,045,576
Retained earnings	2,470,184	2,409,926
Treasury stock	(301,842)	(220,334)
Accumulated other comprehensive income/(loss)	(183,107)	(362,004)
Total stockholders' equity	3,342,469	3,173,675
Total liabilities and stockholders' equity	\$ 3,878,148	\$ 3,682,561

[Statement of Earnings](#)

Statement of Income

(in thousands)	Year ended December 31,		
	2024	2023	2022
Interest on notes receivable	\$ 2	\$ 2,167	\$ 3,250
Dividend income	685	7,671	10,529
Other income	148	(94)	9
Total income	835	9,744	13,788
Interest expense	23,925	23,714	19,721
Salaries and benefits	922	835	782
Legal and professional	2,005	1,504	1,583
Other non-interest expense	2,072	1,823	1,636
Total expense	28,924	27,876	23,722
Loss before income taxes and equity in undistributed income of subsidiary	(28,089)	(18,132)	(9,934)
Income tax benefit	(8,102)	(4,537)	(2,282)
Loss before equity in undistributed income of subsidiary	(19,987)	(13,595)	(7,652)
Equity in undistributed income of subsidiary	97,495	201,189	337,946
Net income	77,508	187,594	330,294
Preferred stock dividends	17,250	17,250	17,250
Net income available to common stockholders	\$ 60,258	\$ 170,344	\$ 313,044

[Statement of Cash Flows](#)

Statements of Cash Flows

(in thousands)	Year ended December 31,		
	2024	2023	2022
Operating Activities			
Net income	\$ 77,508	\$ 187,594	\$ 330,294
Adjustments to reconcile net income to net cash provided by/(used in) operating activities:			
Equity in undistributed income of subsidiary	(97,495)	(201,189)	(337,946)
Depreciation and amortization	438	437	438
Net (gain)/loss recognized on equity securities	(4,395)	(508)	—
Changes in operating assets and liabilities:			
Accrued interest receivable and other assets	26,560	37,446	(2,095)
Accrued interest payable and other liabilities	26,355	16,941	3,086
Net cash provided by/(used in) operating activities	28,971	40,721	(6,223)
Investing Activities			
Sales/(purchases) of equity securities, net	(15,443)	(18,337)	—
Repayments of investments in/(advances to) subsidiaries	(2,000)	160,000	(50,000)
Net cash provided by/(used in) investing activities	(17,443)	141,663	(50,000)
Financing Activities			
Issuance of stock related to stock-based awards	(9,065)	(4,215)	(4,209)
Preferred stock dividends paid	(17,250)	(17,250)	(17,250)
Repurchase of common stock	(81,508)	(105,024)	(115,302)
Net cash used in financing activities	(107,823)	(126,489)	(136,761)
Net increase/(decrease) in cash and cash equivalents	(96,295)	55,895	(192,984)
Cash and cash equivalents at beginning of year	301,672	245,777	438,761
Cash and cash equivalents at end of year	\$ 205,377	\$ 301,672	\$ 245,777

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Operations and Summary of Significant Accounting Policies - Additional Information (Details) - USD (\$)	12 Months Ended	
\$ in Thousands	Dec. 31, 2024	Dec. 31, 2023

Property, Plant and Equipment [Line Items]

Goodwill	\$ 1,500	\$ 1,500
Amortization expense related to intangible assets	\$ 0	\$ 338

Minimum

Property, Plant and Equipment [Line Items]

PPE, useful life	3 years
Finite-lived intangible asset, useful life	1 year

Maximum

Property, Plant and Equipment [Line Items]

PPE, useful life	5 years
Finite-lived intangible asset, useful life	5 years

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Earnings Per Share (Details) - USD (\$)	12 Months Ended		
\$ / shares in Units, \$ in Thousands	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Numerator:			
Net income	\$ 77,508	\$ 189,141	\$ 332,478
Preferred stock dividends	17,250	17,250	17,250
Net income available to common stockholders	\$ 60,258	\$ 171,891	\$ 315,228
Denominator:			
Basic earnings per common share—weighted average common shares	46,559,668	48,054,935	50,457,746
Effect of employee stock-based awards	429,536	555,271	588,996
Dilutive earnings per common share—weighted average diluted common shares	46,989,204	48,610,206	51,046,742
Basic earnings/(loss) per common share (in usd per share)	\$ 1.29	\$ 3.58	\$ 6.25
Diluted earnings/(loss) per common share (in usd per share)	\$ 1.28	\$ 3.54	\$ 6.18
Anti-dilutive outstanding stock-settled awards	0	97,368	311,226

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Investment Securities - Summary of Available-for-Sale Debt Securities (Details) - USD (\$)	Dec. 31, 2024		Dec. 31, 2023
\$ in Thousands			
Available-for-sale debt securities:			
Amortized Cost	\$ 3,694,578	\$ 3,572,482	
Gross Unrealized Gains	7,200	540	
Gross Unrealized Losses	(177,092)	(347,130)	
Estimated Fair Value	3,524,686	3,225,892	
Held-to-maturity debt securities:			
Held-to-maturity debt securities	796,168	865,477	
Gross Unrealized Gains	0	0	
Gross Unrealized Losses	(117,994)	(101,633)	
Estimated Fair Value	678,174	763,844	
Equity securities at fair value	75,261	51,825	
Total investment securities	4,396,115	4,143,194	

Interest receivable	107,300	118,100
Available-for-sale		
Available-for-sale debt securities:		
Amortized Cost	3,694,578	
Estimated Fair Value	3,524,686	
Held-to-maturity debt securities:		
Interest receivable	13,800	9,500
Held-to-maturity		
Held-to-maturity debt securities:		
Estimated Fair Value	678,174	
Interest receivable	1,300	1,400
U.S. Treasury securities		
Available-for-sale debt securities:		
Amortized Cost	280,137	651,112
Gross Unrealized Gains	0	0
Gross Unrealized Losses	(2,852)	(14,639)
Estimated Fair Value	277,285	636,473
U.S. government agency securities		
Available-for-sale debt securities:		
Amortized Cost		125,000
Gross Unrealized Gains		0
Gross Unrealized Losses		(18,408)
Estimated Fair Value		106,592
Residential mortgage-backed securities		
Available-for-sale debt securities:		
Amortized Cost	3,195,145	2,782,734
Gross Unrealized Gains	7,200	540
Gross Unrealized Losses	(168,302)	(312,442)
Estimated Fair Value	3,034,043	2,470,832
Held-to-maturity debt securities:		
Held-to-maturity debt securities	796,168	865,477
Gross Unrealized Gains	0	0
Gross Unrealized Losses	(117,994)	(101,633)
Estimated Fair Value	678,174	763,844
Commercial mortgage-backed securities		
Available-for-sale debt securities:		
Amortized Cost	206,830	
Gross Unrealized Gains	0	
Gross Unrealized Losses	(5,398)	
Estimated Fair Value	201,432	
CRT securities		
Available-for-sale debt securities:		
Amortized Cost	12,466	13,636
Gross Unrealized Gains	0	0
Gross Unrealized Losses	(540)	(1,641)
Estimated Fair Value	\$ 11,926	\$ 11,995

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Investment Securities - Narrative (Details) \$ in Thousands	3 Months Ended		12 Months Ended	
	Dec. 31, 2024 USD (\$) security	Jun. 30, 2023 USD (\$)	Dec. 31, 2024 USD (\$) security	Dec. 31, 2023 USD (\$) Dec. 31, 2022 USD (\$)
Debt Securities, Available-for-sale [Line Items]				
Payments to acquire AFS securities, debt			\$ 1,999,073	\$ 849,391 \$ 920,217
Number of securities in an unrealized loss position security	60		60	
Expected loss on held-to-maturity securities			\$ 0	
Allowance for credit losses on available-for-sale debt securities	\$ 0		0	0
Allowance for credit losses on held-to-maturity debt securities	\$ 0		\$ 0	0
Collateralized Mortgage-Backed Securities [Member]				
Debt Securities, Available-for-sale [Line Items]				
Number of securities in an unrealized loss position security	46		46	
U.S. Treasury securities				
Debt Securities, Available-for-sale [Line Items]				
Number of securities in an unrealized loss position security	6		6	
CRT securities				
Debt Securities, Available-for-sale [Line Items]				
Number of securities in an unrealized loss position security	2		2	
Deposits				
Debt Securities, Available-for-sale [Line Items]				
Available-for-sale debt securities pledged to secure certain customer repurchase agreements and deposits	\$ 940		\$ 940	\$ 1,600
Available-for-sale				
Debt Securities, Available-for-sale [Line Items]				
Available for Sale, debt securities, amortized cost basis, sold amount	1,200,000	\$ 56,400	\$ 1,200,000	
Realized gain	179,600	\$ 489		
Available-for-sale Collateralized Mortgage-Backed Securities [Member]				
Debt Securities, Available-for-sale [Line Items]				
Payments to acquire AFS securities, debt	\$ 1,100,000			

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Investment Securities		
- Schedule of		
Amortized Cost and		
Estimated Fair Value	Dec. 31, 2024	Dec. 31, 2023
of Securities (Details)		
- USD (\$)		
\$ in Thousands		
Amortized Cost		
Amortized Cost	\$ 3,694,578	\$ 3,572,482
Fair Value		
Fair Value	3,524,686	3,225,892
Fair Value		
Fair Value	678,174	\$ 763,844
Available-for-sale		
Amortized Cost		
Due within one year	184,536	
Due after one year through five years	95,601	
Due after five years through ten years	197,043	
Due after ten years	3,217,398	
Amortized Cost	3,694,578	
Fair Value		
Due within one year	182,862	

Due after one year through five years	94,423
Due after five years through ten years	191,957
Due after ten years	3,055,444
Fair Value	3,524,686
Held-to-maturity	
Amortized Cost	
Due within one year	0
Due after one year through five years	0
Due after five years through ten years	0
Due after ten years	796,168
Amortized Cost	796,168
Fair Value	
Due within one year	0
Due after one year through five years	0
Due after five years through ten years	0
Due after ten years	678,174
Fair Value	\$ 678,174

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Investment Securities	
- Weighted Average	
Yields for Available-for-Sale Debt Securities (Details)	Dec. 31, 2024

U.S. Treasury securities

Debt Securities, Available-for-sale [Line Items]

Due within one year	3.14%
Due after one year through five years	3.12%
Due after five years through ten years	0.00%
Due after ten years	0.00%
Total	3.13%

Residential mortgage-backed securities

Debt Securities, Available-for-sale [Line Items]

Due within one year	0.00%
Due after one year through five years	0.00%
Due after five years through ten years	3.86%
Due after ten years	4.55%
Total	4.55%

Commercial mortgage-backed securities

Debt Securities, Available-for-sale [Line Items]

Due within one year	0.00%
Due after one year through five years	0.00%
Due after five years through ten years	4.68%
Due after ten years	4.35%
Total	4.64%

CRT securities

Debt Securities, Available-for-sale [Line Items]

Due within one year	0.00%
Due after one year through five years	0.00%
Due after five years through ten years	4.47%
Due after ten years	0.00%
Total	4.47%

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Investment Securities		
- Schedule of		
Available-for-Sale		
Debt Securities in a		
Continuous	Dec. 31, 2024	Dec. 31, 2023
Unrealized Loss		
Position (Details) -		
USD (\$)		
\$ in Thousands		

Debt Securities, Available-for-sale [Line Items]

Less Than 12 Months, Fair Value	\$ 1,540,233	\$ 910,999
Less Than 12 Months, Unrealized Loss	(23,539)	(19,751)
12 Months or Longer, Fair Value	1,612,391	2,256,400
12 Months or Longer, Unrealized Loss	(153,553)	(327,379)
Total, Fair Value	3,152,624	3,167,399
Total, Unrealized Loss	(177,092)	(347,130)

U.S. Treasury securities

Debt Securities, Available-for-sale [Line Items]

Less Than 12 Months, Fair Value	0	0
Less Than 12 Months, Unrealized Loss	0	0
12 Months or Longer, Fair Value	277,285	636,473
12 Months or Longer, Unrealized Loss	(2,852)	(14,639)
Total, Fair Value	277,285	636,473
Total, Unrealized Loss	(2,852)	(14,639)

U.S. government agency securities

Debt Securities, Available-for-sale [Line Items]

Less Than 12 Months, Fair Value	0	0
Less Than 12 Months, Unrealized Loss	0	0
12 Months or Longer, Fair Value	0	106,592
12 Months or Longer, Unrealized Loss	0	(18,408)
Total, Fair Value	0	106,592
Total, Unrealized Loss	0	(18,408)

Residential mortgage-backed securities

Debt Securities, Available-for-sale [Line Items]

Less Than 12 Months, Fair Value	1,338,801	910,999
Less Than 12 Months, Unrealized Loss	(18,141)	(19,751)
12 Months or Longer, Fair Value	1,323,180	1,501,340
12 Months or Longer, Unrealized Loss	(150,161)	(292,691)
Total, Fair Value	2,661,981	2,412,339
Total, Unrealized Loss	(168,302)	(312,442)

Commercial mortgage-backed securities

Debt Securities, Available-for-sale [Line Items]

Less Than 12 Months, Fair Value	201,432
Less Than 12 Months, Unrealized Loss	(5,398)
12 Months or Longer, Fair Value	0
12 Months or Longer, Unrealized Loss	0
Total, Fair Value	201,432
Total, Unrealized Loss	(5,398)

CRT securities

Debt Securities, Available-for-sale [Line Items]		
Less Than 12 Months, Fair Value	0	0
Less Than 12 Months, Unrealized Loss	0	0
12 Months or Longer, Fair Value	11,926	11,995
12 Months or Longer, Unrealized Loss	(540)	(1,641)
Total, Fair Value	11,926	11,995
Total, Unrealized Loss	\$ (540)	\$ (1,641)

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Investment Securities	12 Months Ended	
- Summary of		
Unrealized and		
Realized		
Gains/(Losses)		
Recognized in Net	Dec. 31, 2024	Dec. 31, 2023
Income on Equity		
Securities (Details) -		
USD (\$)		
\$ in Thousands		

Investments, Debt and Equity Securities [Abstract]

Net gains/(losses) recognized during the period	\$ 6,619	\$ 3,571
Less: Realized net gains/(losses) recognized on securities sold	(1,032)	393
Unrealized net gains/(losses) recognized on securities still held	\$ 5,587	\$ 3,964

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Loans and Allowance			
for Credit Losses on			
Loans - Loans Held			
for Investment by	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
Portfolio Segment			
(Details) - USD (\$)			

Accounts, Notes, Loans and Financing Receivable [Line Items]

Total	\$ 22,542,823,000	\$ 20,420,816,000	
Unearned income (net of direct origination costs)	(92,757,000)	(80,258,000)	
Total loans held for investment	22,450,066,000	20,340,558,000	
Allowance for credit losses on loans	(271,709,000)	(249,973,000)	\$ (253,469,000)
Loans held for investment, net	22,178,357,000	20,090,585,000	
Loans held for sale	0	44,105,000	
Interest receivable	107,300,000	118,100,000	
Commercial			

Accounts, Notes, Loans and Financing Receivable [Line Items]

Total	11,145,591,000	10,410,766,000	
Allowance for credit losses on loans	(198,423,000)	(171,437,000)	(185,303,000)
Loans held for sale	0	43,399,000	
Mortgage finance			

Accounts, Notes, Loans and Financing Receivable [Line Items]

Total	5,215,574,000	3,978,328,000	
Allowance for credit losses on loans	(2,755,000)	(4,173,000)	(10,745,000)
Commercial real estate			

Accounts, Notes, Loans and Financing Receivable [Line Items]

Total	5,616,282,000	5,500,774,000	
Allowance for credit losses on loans	(68,825,000)	(71,829,000)	(54,268,000)
Consumer			

Accounts, Notes, Loans and Financing Receivable [Line Items]

Total	565,376,000	530,948,000	
Allowance for credit losses on loans	(1,706,000)	(2,534,000)	\$ (3,153,000)
Mortgage Loans			

Accounts, Notes, Loans and Financing Receivable [Line Items]

Loans held for sale	\$ 0	\$ 706,000	

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Loans and Allowance	3 Months Ended	12 Months Ended	
for Credit Losses on			
Loans - Additional			
Information (Details)	Sep. 30, 2024	Dec. 31, 2024	Dec. 31, 2023
- USD (\$)			
\$ in Thousands			

Financing Receivable, Allowance for Credit Losses [Line Items]

Provision for credit losses on loans	\$ 60,030	\$ 47,431	
Net charge-offs (recoveries)	40,873	50,927	
Loan balance	22,542,823	20,420,816	
Commercial			

Financing Receivable, Allowance for Credit Losses [Line Items]

Financing receivable, purchase	\$ 332,000		
Provision for credit losses on loans	57,019	31,529	
Net charge-offs (recoveries)	32,612	45,395	
Loan balance	11,145,591	10,410,766	
Commercial Asset Pledged as Collateral			

Financing Receivable, Allowance for Credit Losses [Line Items]

Loan balance	28,000		
Commercial real estate			
Financing Receivable, Allowance for Credit Losses [Line Items]			
Provision for credit losses on loans	5,242	23,057	
Net charge-offs (recoveries)	8,246	5,496	
Loan balance	5,616,282	5,500,774	
Commercial real estate Asset Pledged as Collateral			

Financing Receivable, Allowance for Credit Losses [Line Items]

Loan balance	34,600		
Consumer			

Financing Receivable, Allowance for Credit Losses [Line Items]

Provision for credit losses on loans	(813)	(583)	
Net charge-offs (recoveries)	15	36	
Loan balance	565,376	530,948	
Consumer Asset Pledged as Collateral			

Financing Receivable, Allowance for Credit Losses [Line Items]

Loan balance	1,000		
Criticized			
Financing Receivable, Allowance for Credit Losses [Line Items]			
Loan balance	\$ 714,000	\$ 738,200	

XML 71 R56.htm IDEA: XBRL DOCUMENT

Loans and Allowance	12 Months Ended		
for Credit Losses on			
Loans - Summary of	Dec. 31, 2024		

PCD Loans (Details)	USD (\$)
\$ in Thousands	
Receivables [Abstract]	
Par value (unpaid principal balance)	\$ 20,139
Allowance for credit losses on loans at acquisition	(2,579)
Non-credit premium	2,448
Purchase price	\$ 20,008

[XML 72 R57.htm IDEA: XBRL DOCUMENT](#)

Loans and Allowance for Credit Losses on Loans - Loans by Investment Grade (Details) - USD (\$) \$ in Thousands	12 Months Ended	
	Dec. 31, 2024	Dec. 31, 2023

Financing Receivable, Recorded Investment [Line Items]

Financing receivable, excluding accrued interest, year one, originated, current fiscal year	\$ 2,305,541	\$ 2,183,954
Financing receivable, excluding accrued interest, year two, originated, fiscal year before current fiscal year	2,161,134	3,497,551
Financing receivable, excluding accrued interest, year three, originated, two years before current fiscal year	3,438,876	1,490,895
Financing receivable, excluding accrued interest, year four, originated, three years before current fiscal year	1,314,739	657,182
Financing receivable, excluding accrued interest, year five, originated, four years before current fiscal year	334,555	524,006
Financing receivable, excluding accrued interest, originated, more than five years before current fiscal year	1,055,959	893,218
Revolving lines of credit	11,901,022	11,129,125
Revolving lines of credit converted to term loans	30,997	44,885
Total	22,542,823	20,420,816
Financing receivable, excluding accrued interest, year one, originated, current fiscal year, writeoff	994	8,364
Financing receivable, excluding accrued interest, year two, originated, fiscal year before current fiscal year, writeoff	7,543	5,090
Financing receivable, excluding accrued interest, year three, originated, two years before current fiscal year, writeoff	550	25,578
Financing receivable, excluding accrued interest, year four, originated, three years before current fiscal year, writeoff	4,037	0
Financing receivable, excluding accrued interest, year five, originated, four years before current fiscal year, writeoff	537	15,243
Financing receivable, excluding accrued interest, originated, more than five years before current fiscal year, writeoff	8,784	883
Revolving lines of credit, writeoff	23,566	698
Revolving line of credit converted to term loans, writeoff	44	871
Financing receivable, excluding accrued interest, allowance for credit loss, writeoff	46,055	56,727

Commercial

Financing Receivable, Recorded Investment [Line Items]

Financing receivable, excluding accrued interest, year one, originated, current fiscal year	1,636,271	1,590,277
Financing receivable, excluding accrued interest, year two, originated, fiscal year before current fiscal year	1,238,889	1,612,768
Financing receivable, excluding accrued interest, year three, originated, two years before current fiscal year	1,450,224	324,559
Financing receivable, excluding accrued interest, year four, originated, three years before current fiscal year	337,071	165,616
Financing receivable, excluding accrued interest, year five, originated, four years before current fiscal year	77,512	158,204
Financing receivable, excluding accrued interest, originated, more than five years before current fiscal year	203,360	179,111
Revolving lines of credit	6,190,224	6,363,562
Revolving lines of credit converted to term loans	12,040	16,669
Total	11,145,591	10,410,766
Financing receivable, excluding accrued interest, allowance for credit loss, writeoff	37,761	51,186

Commercial | Pass

Financing Receivable, Recorded Investment [Line Items]

Financing receivable, excluding accrued interest, year one, originated, current fiscal year	1,612,695	1,546,257
Financing receivable, excluding accrued interest, year two, originated, fiscal year before current fiscal year	1,156,414	1,408,672
Financing receivable, excluding accrued interest, year three, originated, two years before current fiscal year	1,256,539	279,266
Financing receivable, excluding accrued interest, year four, originated, three years before current fiscal year	307,590	144,699
Financing receivable, excluding accrued interest, year five, originated, four years before current fiscal year	76,821	142,301
Financing receivable, excluding accrued interest, originated, more than five years before current fiscal year	169,974	157,808
Revolving lines of credit	6,027,177	6,284,464
Revolving lines of credit converted to term loans	12,040	16,580
Total	10,619,250	9,980,047

Commercial | Special mention

Financing Receivable, Recorded Investment [Line Items]

Financing receivable, excluding accrued interest, year one, originated, current fiscal year	22,953	22,148
Financing receivable, excluding accrued interest, year two, originated, fiscal year before current fiscal year	28,354	118,991
Financing receivable, excluding accrued interest, year three, originated, two years before current fiscal year	134,092	35,619
Financing receivable, excluding accrued interest, year four, originated, three years before current fiscal year	21,626	285
Financing receivable, excluding accrued interest, year five, originated, four years before current fiscal year	30	823
Financing receivable, excluding accrued interest, originated, more than five years before current fiscal year	6,369	13,385
Revolving lines of credit	91,423	40,647
Revolving lines of credit converted to term loans	0	89
Total	304,847	231,987

Commercial | Substandard - accruing

Financing Receivable, Recorded Investment [Line Items]

Financing receivable, excluding accrued interest, year one, originated, current fiscal year	623	12,477
Financing receivable, excluding accrued interest, year two, originated, fiscal year before current fiscal year	44,901	50,876
Financing receivable, excluding accrued interest, year three, originated, two years before current fiscal year	51,536	9,334
Financing receivable, excluding accrued interest, year four, originated, three years before current fiscal year	7,855	18,547
Financing receivable, excluding accrued interest, year five, originated, four years before current fiscal year	301	0
Financing receivable, excluding accrued interest, originated, more than five years before current fiscal year	3,309	78
Revolving lines of credit	37,405	38,372
Revolving lines of credit converted to term loans	0	0
Total	145,930	129,684

Commercial | Non-accrual

Financing Receivable, Recorded Investment [Line Items]

Financing receivable, excluding accrued interest, year one, originated, current fiscal year	0	9,395
Financing receivable, excluding accrued interest, year two, originated, fiscal year before current fiscal year	9,220	34,229
Financing receivable, excluding accrued interest, year three, originated, two years before current fiscal year	8,057	340
Financing receivable, excluding accrued interest, year four, originated, three years before current fiscal year	0	2,085
Financing receivable, excluding accrued interest, year five, originated, four years before current fiscal year	360	15,080
Financing receivable, excluding accrued interest, originated, more than five years before current fiscal year	23,708	7,840
Revolving lines of credit	34,219	79
Revolving lines of credit converted to term loans	0	0
Total	75,564	69,048

Mortgage finance

Financing Receivable, Recorded Investment [Line Items]

Financing receivable, excluding accrued interest, year one, originated, current fiscal year	0	0
Financing receivable, excluding accrued interest, year two, originated, fiscal year before current fiscal year	0	0
Financing receivable, excluding accrued interest, year three, originated, two years before current fiscal year	0	0
Financing receivable, excluding accrued interest, year four, originated, three years before current fiscal year	0	0
Financing receivable, excluding accrued interest, year five, originated, four years before current fiscal year	0	0
Financing receivable, excluding accrued interest, originated, more than five years before current fiscal year	0	0
Revolving lines of credit	5,215,574	3,978,328
Revolving lines of credit converted to term loans	0	0

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Financing receivable, excluding accrued interest, originated, more than five years before current fiscal year	13,915	0
Revolving lines of credit	0	0
Revolving lines of credit converted to term loans	0	0
Total	34,637	12,350
Consumer		
Financing Receivable, Recorded Investment [Line Items]		
Financing receivable, excluding accrued interest, year one, originated, current fiscal year	44,352	31,876
Financing receivable, excluding accrued interest, year two, originated, fiscal year before current fiscal year	28,289	56,425
Financing receivable, excluding accrued interest, year three, originated, two years before current fiscal year	54,148	78,096
Financing receivable, excluding accrued interest, year four, originated, three years before current fiscal year	75,924	47,423
Financing receivable, excluding accrued interest, year five, originated, four years before current fiscal year	40,667	14,141
Financing receivable, excluding accrued interest, originated, more than five years before current fiscal year	100,435	103,675
Revolving lines of credit	221,561	199,271
Revolving lines of credit converted to term loans	0	41
Total	565,376	530,948
Financing receivable, excluding accrued interest, allowance for credit loss, writeoff	30	41
Consumer Pass		
Financing Receivable, Recorded Investment [Line Items]		
Financing receivable, excluding accrued interest, year one, originated, current fiscal year	44,352	31,876
Financing receivable, excluding accrued interest, year two, originated, fiscal year before current fiscal year	28,289	56,425
Financing receivable, excluding accrued interest, year three, originated, two years before current fiscal year	54,148	78,096
Financing receivable, excluding accrued interest, year four, originated, three years before current fiscal year	75,924	47,423
Financing receivable, excluding accrued interest, year five, originated, four years before current fiscal year	40,667	14,141
Financing receivable, excluding accrued interest, originated, more than five years before current fiscal year	99,471	102,691
Revolving lines of credit	220,561	199,171
Revolving lines of credit converted to term loans	0	0
Total	563,412	529,823
Consumer Special mention		
Financing Receivable, Recorded Investment [Line Items]		
Financing receivable, excluding accrued interest, year one, originated, current fiscal year	0	0
Financing receivable, excluding accrued interest, year two, originated, fiscal year before current fiscal year	0	0
Financing receivable, excluding accrued interest, year three, originated, two years before current fiscal year	0	0
Financing receivable, excluding accrued interest, year four, originated, three years before current fiscal year	0	0
Financing receivable, excluding accrued interest, year five, originated, four years before current fiscal year	0	0
Financing receivable, excluding accrued interest, originated, more than five years before current fiscal year	0	0
Revolving lines of credit	0	100
Revolving lines of credit converted to term loans	0	41
Total	0	141
Consumer Substandard - accruing		
Financing Receivable, Recorded Investment [Line Items]		
Financing receivable, excluding accrued interest, year one, originated, current fiscal year	0	0
Financing receivable, excluding accrued interest, year two, originated, fiscal year before current fiscal year	0	0
Financing receivable, excluding accrued interest, year three, originated, two years before current fiscal year	0	0
Financing receivable, excluding accrued interest, year four, originated, three years before current fiscal year	0	0
Financing receivable, excluding accrued interest, year five, originated, four years before current fiscal year	0	0
Financing receivable, excluding accrued interest, originated, more than five years before current fiscal year	0	984
Revolving lines of credit	1,000	0
Revolving lines of credit converted to term loans	0	0
Total	1,000	984
Consumer Non-accrual		
Financing Receivable, Recorded Investment [Line Items]		
Financing receivable, excluding accrued interest, year one, originated, current fiscal year	0	0
Financing receivable, excluding accrued interest, year two, originated, fiscal year before current fiscal year	0	0
Financing receivable, excluding accrued interest, year three, originated, two years before current fiscal year	0	0
Financing receivable, excluding accrued interest, year four, originated, three years before current fiscal year	0	0
Financing receivable, excluding accrued interest, year five, originated, four years before current fiscal year	0	0
Financing receivable, excluding accrued interest, originated, more than five years before current fiscal year	964	0
Revolving lines of credit	0	0
Revolving lines of credit converted to term loans	0	0
Total	\$ 964	\$ 0

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Loans and Allowance for Credit Losses on		12 Months Ended
Loans - Allowance Activity (Details) -		Dec. 31, 2024
USD (\$)		Dec. 31, 2023
\$ in Thousands		
Allowance for Loan and Lease Losses [Roll Forward]		
Beginning balance	\$ 249,973	\$ 253,469
Allowance established for acquired PCD loans	2,579	
Provision for credit losses on loans	60,030	47,431
Charge-offs	46,055	56,727
Recoveries	5,182	5,800
Net charge-offs (recoveries)	40,873	50,927
Ending balance	271,709	249,973
Commercial		
Allowance for Loan and Lease Losses [Roll Forward]		
Beginning balance	171,437	185,303
Allowance established for acquired PCD loans	2,579	
Provision for credit losses on loans	57,019	31,529
Charge-offs	37,761	51,186
Recoveries	5,149	5,791
Net charge-offs (recoveries)	32,612	45,395
Ending balance	198,423	171,437
Mortgage finance		
Allowance for Loan and Lease Losses [Roll Forward]		
Beginning balance	4,173	10,745
Allowance established for acquired PCD loans	0	
Provision for credit losses on loans	(1,418)	(6,572)
Charge-offs	0	0
Recoveries	0	0
Net charge-offs (recoveries)	0	0
Ending balance	2,755	4,173
Commercial real estate		
Allowance for Loan and Lease Losses [Roll Forward]		
Beginning balance	71,829	54,268
Allowance established for acquired PCD loans	0	
Provision for credit losses on loans	5,242	23,057
Charge-offs	8,264	5,500

Recoveries	18	4
Net charge-offs (recoveries)	8,246	5,496
Ending balance	68,825	71,829
Consumer		
Allowance for Loan and Lease Losses [Roll Forward]		
Beginning balance	2,534	3,153
Allowance established for acquired PCD loans	0	
Provision for credit losses on loans	(813)	(583)
Charge-offs	30	41
Recoveries	15	5
Net charge-offs (recoveries)	15	36
Ending balance	\$ 1,706	\$ 2,534

XML 74 R59.htm IDEA: XBRL DOCUMENT

Loans and Allowance for Credit Losses on Loans - Age Analysis (Details) - USD (\$)	12 Months Ended	
	Dec. 31, 2024	Dec. 31, 2023
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	\$ 22,542,823,000	\$ 20,420,816,000
Non-accrual	111,165,000	
Non-accrual With No Allowance	12,085,000	
Non-accrual loans earning interest income on cash basis	360,000	358,000
Interest income on non-accrual loans	287,000	37,000
Interest Income Reversed	1,400,000	3,000,000
Commercial		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	11,145,591,000	10,410,766,000
Non-accrual	75,564,000	
Non-accrual With No Allowance	11,036,000	
Mortgage finance		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	5,215,574,000	3,978,328,000
Non-accrual	0	
Non-accrual With No Allowance	0	
Commercial real estate		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	5,616,282,000	5,500,774,000
Non-accrual	34,637,000	
Non-accrual With No Allowance	85,000	
Consumer		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	565,376,000	\$ 530,948,000
Non-accrual	964,000	
Non-accrual With No Allowance	964,000	
30-59 Days Past Due		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	14,508,000	
30-59 Days Past Due Commercial		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	7,635,000	
30-59 Days Past Due Mortgage finance		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	0	
30-59 Days Past Due Commercial real estate		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	337,000	
30-59 Days Past Due Consumer		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	6,536,000	
60-89 Days Past Due		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	7,829,000	
60-89 Days Past Due Commercial		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	7,357,000	
60-89 Days Past Due Mortgage finance		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	0	
60-89 Days Past Due Commercial real estate		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	472,000	
60-89 Days Past Due Consumer		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	0	
90 Days or More Past Due		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	4,265,000	
90 Days or More Past Due Commercial		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	3,483,000	
90 Days or More Past Due Mortgage finance		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	0	
90 Days or More Past Due Commercial real estate		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	782,000	
90 Days or More Past Due Consumer		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	0	
Total Past Due		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	26,602,000	
Total Past Due Commercial		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	18,475,000	
Total Past Due Mortgage finance		
Financing Receivable, Recorded Investment, Past Due [Line Items]		
Total	0	

Total Past Due Commercial real estate	
Financing Receivable, Recorded Investment, Past Due [Line Items]	
Total	1,591,000
Total Past Due Consumer	
Financing Receivable, Recorded Investment, Past Due [Line Items]	
Total	6,536,000
Current	
Financing Receivable, Recorded Investment, Past Due [Line Items]	
Total	22,405,056,000
Current Commercial	
Financing Receivable, Recorded Investment, Past Due [Line Items]	
Total	11,051,552,000
Current Mortgage finance	
Financing Receivable, Recorded Investment, Past Due [Line Items]	
Total	5,215,574,000
Current Commercial real estate	
Financing Receivable, Recorded Investment, Past Due [Line Items]	
Total	5,580,054,000
Current Consumer	
Financing Receivable, Recorded Investment, Past Due [Line Items]	
Total	\$ 557,876,000

<u>XML 75 R60.htm IDEA: XBRL DOCUMENT</u>		
Loans and Allowance for Credit Losses on Loans - Summary of Amortized Cost of Gross Modified Loans Held for Investment (Details) - USD (\$) \$ in Thousands		
	12 Months Ended	
	Dec. 31, 2024	Dec. 31, 2023
Financing Receivable, Modifications [Line Items]		
Total modified in period	\$ 103,943	\$ 64,492
Percentage of Loans Held for Investment	0.46%	0.32%
Payment Deferral		
Financing Receivable, Modifications [Line Items]		
Total modified in period	\$ 55,341	\$ 30,873
Term Extension		
Financing Receivable, Modifications [Line Items]		
Total modified in period	25,414	22,097
Payment Deferral and Term Extension		
Financing Receivable, Modifications [Line Items]		
Total modified in period	23,188	5,458
Interest Rate Reduction and Term Extension		
Financing Receivable, Modifications [Line Items]		
Total modified in period	0	6,064
Commercial		
Financing Receivable, Modifications [Line Items]		
Total modified in period	\$ 55,709	\$ 43,128
Percentage of Loans Held for Investment	0.25%	0.21%
Interest Rate Reduction	0.00%	0.70%
Payment Deferrals	\$ 2,060	\$ 5,139
Commercial Minimum		
Financing Receivable, Modifications [Line Items]		
Term Extension (in months)	6 months	4 months
Commercial Maximum		
Financing Receivable, Modifications [Line Items]		
Term Extension (in months)	13 months	36 months
Commercial Payment Deferral		
Financing Receivable, Modifications [Line Items]		
Total modified in period	\$ 36,853	\$ 30,873
Commercial Term Extension		
Financing Receivable, Modifications [Line Items]		
Total modified in period	9,583	733
Commercial Payment Deferral and Term Extension		
Financing Receivable, Modifications [Line Items]		
Total modified in period	9,273	5,458
Commercial Interest Rate Reduction and Term Extension		
Financing Receivable, Modifications [Line Items]		
Total modified in period	0	6,064
Commercial real estate		
Financing Receivable, Modifications [Line Items]		
Total modified in period	\$ 48,234	\$ 21,364
Percentage of Loans Held for Investment	0.21%	0.10%
Interest Rate Reduction	0.00%	0.00%
Payment Deferrals	\$ 960	\$ 0
Commercial real estate Minimum		
Financing Receivable, Modifications [Line Items]		
Term Extension (in months)	3 months	4 months
Commercial real estate Maximum		
Financing Receivable, Modifications [Line Items]		
Term Extension (in months)	4 months	6 months
Commercial real estate Payment Deferral		
Financing Receivable, Modifications [Line Items]		
Total modified in period	\$ 18,488	\$ 0
Commercial real estate Term Extension		
Financing Receivable, Modifications [Line Items]		
Total modified in period	15,831	21,364
Commercial real estate Payment Deferral and Term Extension		
Financing Receivable, Modifications [Line Items]		
Total modified in period	13,915	0
Commercial real estate Interest Rate Reduction and Term Extension		
Financing Receivable, Modifications [Line Items]		
Total modified in period	\$ 0	\$ 0
<u>XML 76 R61.htm IDEA: XBRL DOCUMENT</u>		
Loans and Allowance for Credit Losses on Loans - Summary of Loans In Default (Details) - USD (\$)		
	12 Months Ended	
	Dec. 31, 2024	Dec. 31, 2023

\$ in Thousands		
Financing Receivable, Modifications [Line Items]		
Loans subsequently defaulted	\$ 2,729	\$ 6,304
Total modified in period	103,943	64,492
Payment Deferral		
Financing Receivable, Modifications [Line Items]		
Loans subsequently defaulted	2,729	0
Total modified in period	55,341	30,873
Term Extension		
Financing Receivable, Modifications [Line Items]		
Loans subsequently defaulted	0	240
Total modified in period	25,414	22,097
Interest Rate Reduction and Term Extension		
Financing Receivable, Modifications [Line Items]		
Total modified in period	0	6,064
Commercial		
Financing Receivable, Modifications [Line Items]		
Loans subsequently defaulted	2,729	6,304
Total modified in period	55,709	43,128
Commercial Payment Deferral		
Financing Receivable, Modifications [Line Items]		
Loans subsequently defaulted	2,729	0
Total modified in period	36,853	30,873
Commercial Term Extension		
Financing Receivable, Modifications [Line Items]		
Loans subsequently defaulted	0	240
Total modified in period	9,583	733
Commercial Interest Rate Reduction and Term Extension		
Financing Receivable, Modifications [Line Items]		
Total modified in period	\$ 0	\$ 6,064

XML 77 R62.htm IDEA: XBRL DOCUMENT

Loans and Allowance for Credit Losses on Loans - Schedule of Age Analysis of Gross Modified Loans Held for Investment (Details) - USD (\$) \$ in Thousands		
	Dec. 31, 2024	Dec. 31, 2023

Financing Receivable, Modifications [Line Items]		
Total	\$ 103,943	\$ 64,492
30-89 Days Past Due		
Financing Receivable, Modifications [Line Items]		
Total	7,350	11,758
90+ Days Past Due		
Financing Receivable, Modifications [Line Items]		
Total	0	0
Non-Accrual		
Financing Receivable, Modifications [Line Items]		
Total	51,165	11,601
Current		
Financing Receivable, Modifications [Line Items]		
Total	45,428	41,133
Commercial		
Financing Receivable, Modifications [Line Items]		
Total	55,709	43,128
Commercial 30-89 Days Past Due		
Financing Receivable, Modifications [Line Items]		
Total	7,350	7,617
Commercial 90+ Days Past Due		
Financing Receivable, Modifications [Line Items]		
Total	0	0
Commercial Non-Accrual		
Financing Receivable, Modifications [Line Items]		
Total	18,761	11,601
Commercial Current		
Financing Receivable, Modifications [Line Items]		
Total	29,598	23,910
Commercial real estate		
Financing Receivable, Modifications [Line Items]		
Total	48,234	21,364
Commercial real estate 30-89 Days Past Due		
Financing Receivable, Modifications [Line Items]		
Total	0	4,141
Commercial real estate 90+ Days Past Due		
Financing Receivable, Modifications [Line Items]		
Total	0	0
Commercial real estate Non-Accrual		
Financing Receivable, Modifications [Line Items]		
Total	32,404	0
Commercial real estate Current		
Financing Receivable, Modifications [Line Items]		
Total	\$ 15,830	\$ 17,223

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Leases - ROU Assets and Lease Liabilities (Details) - USD (\$) \$ in Thousands		
	Dec. 31, 2024	Dec. 31, 2023
Leases [Abstract]		
Finance Lease, Right-of-Use Asset, Statement of Financial Position [Extensible Enumeration]	Other assets	Other assets
ROU assets, finance leases	\$ 227	\$ 1,529
Operating Lease, Right-of-Use Asset, Statement of Financial Position [Extensible Enumeration]	Other assets	Other assets
ROU assets, operating leases	\$ 166,194	\$ 87,810
Total ROU assets	\$ 166,421	\$ 89,339
Finance Lease, Liability, Statement of Financial Position [Extensible Enumeration]	Other liabilities	Other liabilities
Finance Lease, Liability	\$ 234	\$ 1,550
Operating Lease, Liability, Statement of Financial Position [Extensible Enumeration]	Other liabilities	Other liabilities
Lease liabilities, operating leases	\$ 224,973	\$ 109,523
Total lease liabilities	\$ 225,207	\$ 111,073

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Leases - Narrative (Details) \$ in Millions	12 Months Ended Dec. 31, 2024 USD (\$)

Lessee, Lease, Description [Line Items]

Term of finance lease contract	1 year
Future payments for leases that have not yet commenced	\$ 5.4

Minimum | Office Space and Bank Branches

Lessee, Lease, Description [Line Items]

Term of operating lease contract	1 year
Maximum	

Lessee, Lease, Description [Line Items]

Lease terms for leases that have not yet commenced	11 years
Maximum Office Space and Bank Branches	

Lessee, Lease, Description [Line Items]

Term of operating lease contract	15 years

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Leases - Net lease cost (Details) - USD (\$)	12 Months Ended	
\$ in Thousands	Dec. 31, 2024	Dec. 31, 2023

Finance lease cost:

Amortization of ROU assets	\$ 1,303	\$ 1,335
Interest on lease liabilities	19	40
Operating lease cost	21,593	14,854
Short-term lease cost	37	37
Variable lease cost	6,069	7,168
Net lease cost	29,021	23,434

Cash paid for amounts included in the measurement of lease liabilities:

Operating cash flows from finance leases	19	40
Operating cash flows from operating leases	46,920	17,203
Financing cash flows from finance leases	1,315	1,327
ROU assets obtained in exchange for new finance leases	0	0
ROU assets obtained in exchange for new operating leases	\$ 123,344	\$ 18,741

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Leases - Other information (Details)	Dec. 31, 2024	Dec. 31, 2023

Leases [Abstract]

Weighted-average remaining lease term - finance leases, in years	4 months 24 days	1 year 2 months 12 days
Weighted-average remaining lease term - operating leases, in years	13 years 6 months 12 years 2 months 12 days	
Weighted-average discount rate - finance leases	2.97%	1.85%
Weighted-average discount rate - operating leases	4.49%	4.43%

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Leases - Maturity of remaining lease liabilities (Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023
\$ in Thousands		

Finance Leases

2025	\$ 236	
2026	0	
2027	0	
2028	0	
2029	0	
2030 and thereafter	0	
Total lease payments	236	
Less: Interest	(2)	
Finance Lease Liability	234	\$ 1,550

Operating Leases

2025	20,899	
2026	22,222	
2027	22,023	
2028	21,314	
2029	20,610	
2030 and thereafter	201,184	
Total lease payments	308,252	
Less: Interest	(83,279)	
Present value of lease liabilities	224,973	\$ 109,523
2025	21,135	
2026	22,222	
2027	22,023	
2028	21,314	
2029	20,610	
2030 and thereafter	201,184	
Total lease payments	308,488	
Less: Interest	(83,281)	
Present value of lease liabilities	\$ 225,207	

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Premises and Equipment (Details) - USD (\$)	12 Months Ended		
\$ in Thousands	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022

Summary of premises and equipment

Premises and equipment, gross	\$ 121,555	\$ 102,914	
Accumulated depreciation	(36,112)	(70,548)	
Total premises and equipment, net	85,443	32,366	

Depreciation, Depletion and Amortization

Depreciation expense	11,800	10,400	\$ 9,500

Premises

Summary of premises and equipment

Premises and equipment, gross	74,228	39,547	
Furniture and equipment			

Summary of premises and equipment

Premises and equipment, gross	\$ 47,327	\$ 63,367	

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Deposits - Schedule of Deposits (Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023
\$ in Thousands		

Non-interest bearing deposits

Non-interest bearing deposits	\$ 7,485,428	\$ 7,328,276
Interest bearing deposits:		
Transaction	2,787,913	2,264,055
Savings	12,712,510	11,000,783
Time	2,252,748	1,778,725
Total interest bearing deposits	17,753,171	15,043,563
Total deposits	\$ 25,238,599	\$ 22,371,839

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Deposits - Schedule of Maturities of Interest-Bearing Time Deposits (Details)	Dec. 31, 2024
\$ in Thousands	USD (\$)

Scheduled maturities of interest bearing time deposits

2025	\$ 2,066,749
2026	185,749
2027	130
2028	36
2029	84
2030 and after	0
Total	\$ 2,252,748

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Deposits - Narrative (Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023
\$ in Millions		

Deposits [Abstract]

Interest-bearing time deposits of \$250,000 or more	\$ 495.5	\$ 376.4

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Short-Term Borrowings and Long-Term Debt (Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023	May 06, 2021	Jan. 31, 2014
\$ in Thousands				

Debt Instrument [Line Items]

Long-term debt	\$ 660,346	\$ 859,147

[Senior Unsecured Credit-Linked Notes, Due 2024](#)

Debt Instrument [Line Items]

Senior unsecured credit-linked notes	0	199,499

[5.75% Subordinated Notes, Due 2026](#)

Debt Instrument [Line Items]

Interest rate			5.25%

Trust preferred securities issued	174,717	174,457

[4.00% Subordinated Notes, Due 2031](#)

Debt Instrument [Line Items]

Interest rate			4.00%

Trust preferred securities issued	372,223	371,785

[Floating Rate Subordinated Debentures, Due 2032 to 2036](#)

Debt Instrument [Line Items]

Trust preferred securities issued	\$ 113,406	\$ 113,406

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Short-Term Borrowings and Long-Term Debt - Summary of Short-Term Borrowings (Details) - USD (\$)	12 Months Ended	
	Dec. 31, 2024	Dec. 31, 2023

Schedule Of Borrowings [Line Items]

Total FHLB borrowing capacity	\$ 8,854,696,000	\$ 6,339,707,000
Unused federal funds lines available from commercial banks	1,370,000,000	1,188,000,000
Unused Federal Reserve borrowings capacity	5,436,652,000	4,094,801,000
Unused revolving line of credit	75,000,000	100,000,000
Borrowings	0	0

[Federal Funds Purchased](#)

Schedule Of Borrowings [Line Items]

Amount outstanding at year-end	\$ 0	\$ 0
Interest rate at year-end	0.00%	0.00%
Average balance outstanding during the year	\$ 16,000	\$ 0
Weighted-average interest rate during the year	17.82%	0.00%
Maximum month-end outstanding during the year	\$ 0	\$ 0

[Customer repurchase agreements](#)

Schedule Of Borrowings [Line Items]

Amount outstanding at year-end	\$ 0	\$ 0
Interest rate at year-end	0.00%	0.00%
Average balance outstanding during the year	\$ 0	\$ 25,000
Weighted-average interest rate during the year	0.00%	0.39%
Maximum month-end outstanding during the year	\$ 0	\$ 0

[FHLB Borrowings](#)

Schedule Of Borrowings [Line Items]

Amount outstanding at year-end	\$ 885,000,000	\$ 1,500,000,000
Interest rate at year-end	4.38%	5.64%
Average balance outstanding during the year	\$ 933,880,000	\$ 1,323,014,000
Weighted-average interest rate during the year	5.35%	5.34%
Maximum month-end outstanding during the year	\$ 1,675,000,000	\$ 2,100,000,000

[Loans](#)

Schedule Of Borrowings [Line Items]

Total FHLB borrowing capacity	4,664,703,000	2,602,092,000

[Debt Securities](#)

Schedule Of Borrowings [Line Items]

Total FHLB borrowing capacity	\$ 4,189,993,000	\$ 3,737,615,000

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Short-Term Borrowings and Long-Term Debt - Summary of Long-Term Borrowings (Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023	May 06, 2021	Jan. 31, 2014
\$ in Thousands				

Schedule Of Borrowings [Line Items]

Long-term debt	\$ 660,346	\$ 859,147

[Senior Unsecured Credit-Linked Notes, Due 2024](#)

Schedule Of Borrowings [Line Items]				
Senior unsecured credit-linked notes	0	199,499		
5.75% Subordinated Notes, Due 2026				
Schedule Of Borrowings [Line Items]				
Trust preferred securities issued	174,717	174,457		
Interest rate			5.25%	
4.00% Subordinated Notes, Due 2031				
Schedule Of Borrowings [Line Items]				
Trust preferred securities issued	372,223	371,785		
Interest rate			4.00%	
Floating Rate Subordinated Debentures, Due 2032 to 2036				
Schedule Of Borrowings [Line Items]				
Trust preferred securities issued	\$ 113,406	\$ 113,406		
XML 90 R75.htm IDEA: XBRL DOCUMENT				
Short-Term Borrowings and Long-Term Debt - Preferred Subordinated Debentures (Details)		12 Months Ended		
\$ in Thousands		Dec. 31, 2024		
Texas Capital Statutory Trust I				
Subordinated Borrowing [Line Items]				
Trust preferred securities issued		\$ 10,310		
Texas Capital Statutory Trust I Trust preferred subordinated debentures				
Subordinated Borrowing [Line Items]				
Interest rate on subordinated debentures		3.61%		
Texas Capital Statutory Trust II				
Subordinated Borrowing [Line Items]				
Trust preferred securities issued		\$ 10,310		
Texas Capital Statutory Trust II Trust preferred subordinated debentures				
Subordinated Borrowing [Line Items]				
Interest rate on subordinated debentures		3.51%		
Texas Capital Statutory Trust III				
Subordinated Borrowing [Line Items]				
Trust preferred securities issued		\$ 25,774		
Texas Capital Statutory Trust III Trust preferred subordinated debentures				
Subordinated Borrowing [Line Items]				
Interest rate on subordinated debentures		1.77%		
Texas Capital Statutory Trust IV				
Subordinated Borrowing [Line Items]				
Trust preferred securities issued		\$ 25,774		
Texas Capital Statutory Trust IV Trust preferred subordinated debentures				
Subordinated Borrowing [Line Items]				
Interest rate on subordinated debentures		1.86%		
Texas Capital Statutory Trust V				
Subordinated Borrowing [Line Items]				
Trust preferred securities issued		\$ 41,238		
Texas Capital Statutory Trust V Trust preferred subordinated debentures				
Subordinated Borrowing [Line Items]				
Interest rate on subordinated debentures		1.97%		
XML 91 R76.htm IDEA: XBRL DOCUMENT				
Financial Instruments with Off-Balance Sheet Risk (Details) - USD (\$)		12 Months Ended		
\$ in Thousands		Dec. 31, 2024	Dec. 31, 2023	
Allowance For Off-Balance Sheet Credit Losses [Roll Forward]				
Beginning balance	\$ 46,362	\$ 21,793		
Provision for credit losses	6,970	24,569		
Ending balance	53,332	46,362		
Commitments to extend credit				
Allowance For Off-Balance Sheet Credit Losses [Roll Forward]				
Off-balance sheet liability	9,694,406	9,749,085		
Standby letters of credit				
Allowance For Off-Balance Sheet Credit Losses [Roll Forward]				
Off-balance sheet liability	538,047	595,079		
Commercial				
Allowance For Off-Balance Sheet Credit Losses [Roll Forward]				
Beginning balance	36,040	16,550		
Provision for credit losses	11,867	19,490		
Ending balance	47,907	36,040		
Mortgage finance				
Allowance For Off-Balance Sheet Credit Losses [Roll Forward]				
Beginning balance	6	0		
Provision for credit losses	17	6		
Ending balance	23	6		
Commercial real estate				
Allowance For Off-Balance Sheet Credit Losses [Roll Forward]				
Beginning balance	10,147	5,222		
Provision for credit losses	(4,796)	4,925		
Ending balance	5,351	10,147		
Consumer				
Allowance For Off-Balance Sheet Credit Losses [Roll Forward]				
Beginning balance	169	21		
Provision for credit losses	(118)	148		
Ending balance	\$ 51	\$ 169		
XML 92 R77.htm IDEA: XBRL DOCUMENT				
Regulatory Ratios and Capital - Narrative (Details)		12 Months Ended		
\$ / shares in Units, \$ in Thousands		Dec. 31, 2024	Dec. 31, 2023	Jan. 17, 2024
		USD (\$)	USD (\$)	Dec. 31, 2009
		\$ / shares	USD (\$)	USD (\$)
		shares		
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]				
Shares repurchased		\$ 81,508	\$ 105,024	
Assets		\$ 30,731,883	\$ 28,356,266	\$ 15,000,000
January 2024 Share Repurchase Program				
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]				
Authorized repurchase amount				\$ 150,000
January 2023 Share Repurchase Program				

Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]			
Shares repurchased (in shares) shares		1,381,436	
Shares repurchased		\$ 81,500	
Shares repurchased, price per share (in dollars per share) \$ / shares		\$ 58.57	
Basel III, Phased-In			
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]			
Tier 1 capital (to average assets) to be well capitalized under prompt corrective action provisions, ratio	0.025		
XML 93 R78.htm IDEA: XBRL DOCUMENT			
Regulatory Ratios and Capital - Schedule of Compliance With Regulatory Capital Requirements (Details) - USD (\$)			
\$ in Thousands		Dec. 31, 2024	Dec. 31, 2023

Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]			
Tier One Risk Based Capital Required to be Well Capitalized to Risk Weighted Assets	0.0600		
Capital Required to be Well Capitalized to Risk Weighted Assets	0.1000		
CET1, actual amount	\$ 3,251,979	\$ 3,264,609	
Tier One Risk Based Capital	3,661,979	3,674,609	
Capital	4,390,656	4,405,575	
Tier One Leverage Capital	\$ 3,661,979	\$ 3,674,609	
CET1, actual ratio	11.38%	12.65%	
Tier One Risk Based Capital to Risk Weighted Assets	0.1282	0.1424	
Capital to Risk Weighted Assets	0.1537	0.1707	
Tier One Leverage Capital to Average Assets	0.1133	0.1221	
Bank			

Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]			
CET1 to be well capitalized under prompt corrective action provisions, ratio	6.50%		
Tier One Risk Based Capital Required to be Well Capitalized to Risk Weighted Assets	0.0800		
Capital Required to be Well Capitalized to Risk Weighted Assets	0.1000		
Tier One Leverage Capital Required to be Well Capitalized to Average Assets	0.0500		
CET1, actual amount	\$ 3,611,714	\$ 3,599,919	
Tier One Risk Based Capital	3,611,714	3,599,919	
Capital	3,968,168	3,959,100	
Tier One Leverage Capital	\$ 3,611,714	\$ 3,599,919	
CET1, actual ratio	12.75%	14.01%	
Tier One Risk Based Capital to Risk Weighted Assets	0.1275	0.1401	
Capital to Risk Weighted Assets	0.1400	0.1541	
Tier One Leverage Capital to Average Assets	0.1127	0.1200	
Basel III, Phase-In Schedule			

Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]			
CET1 for capital adequacy purposes, ratio	7.00%		
Tier One Risk Based Capital Required for Capital Adequacy to Risk Weighted Assets	0.0850		
Capital Required for Capital Adequacy to Risk Weighted Assets	0.1050		
Tier One Leverage Capital Required for Capital Adequacy to Average Assets	0.0400		
Basel III, Phase-In Schedule Bank			
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]			
CET1 for capital adequacy purposes, ratio	7.00%		
Tier One Risk Based Capital Required for Capital Adequacy to Risk Weighted Assets	0.0850		
Capital Required for Capital Adequacy to Risk Weighted Assets	0.1050		
Tier One Leverage Capital Required for Capital Adequacy to Average Assets	0.0400		

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Stock-Based Compensation - Narrative (Details) - USD (\$)			
\$ in Thousands		12 Months Ended	
		Dec. 31, 2024	Dec. 31, 2023
		Dec. 31, 2022	

Share-based Compensation Arrangement by Share-based Payment Award [Line Items]			
Employer contribution	\$ 13,800	\$ 15,200	\$ 13,300
Maximum percent of salary that can be contributed to deferred compensation plan	75.00%		
Employer discretionary contributions	\$ 0	\$ 0	
Eligible employee contribution, minimum (in percent)	1.00%		
Eligible employee contribution, maximum (in percent)	10.00%		
Number of shares authorized under the plan	1,400,000		
Number of shares available to be issued under the plan	249,423		
Stock appreciation rights (SARs)			

Share-based Compensation Arrangement by Share-based Payment Award [Line Items]			
Vesting period (in years)	5 years		
RSUs			
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]			
Vesting period (in years)	3 years		
Cash Settled Restricted Stock Units			
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]			
Vesting period (in years)	3 years		
RSUs			

Share-based Compensation Arrangement by Share-based Payment Award [Line Items]			
Vesting period (in years)	3 years		
Employee Stock [Member]			
Share-based Compensation Arrangement by Share-based Payment Award [Line Items]			
Number of shares authorized under the plan	400,000		
Number of shares purchased under the plan	231,505	210,558	184,263

XML 95 R80.htm IDEA: XBRL DOCUMENT			
Stock-Based Compensation - Schedule of Stock Appreciation Rights Activity (Details) - SARs - USD (\$)			
		12 Months Ended	
		Dec. 31, 2024	Dec. 31, 2023
		Dec. 31, 2022	

SARs			
Outstanding at beginning of year (in shares)	0	0	3,000
Exercised (in shares)	0	0	(3,000)
Outstanding at year-end (in shares)	0	0	0
Weighted Average Exercise Price			
SARs outstanding at beginning of year, weighted average exercise price	\$ 0	\$ 0	\$ 44.20
SARs exercised, weighted average exercise price	0	0	44.20
SARs outstanding at year end, weighted average exercise price	\$ 0	\$ 0	\$ 0
Additional Information:			
Vested and exercisable at year-end	0	0	0
SARs vested and exercisable at year end, weighted average exercise price	\$ 0	\$ 0	\$ 0

Weighted average remaining contractual life of vested (in years)	0 years	0 years	0 years
Weighted average remaining contractual life of SARs (in years)	0 years	0 years	0 years
Compensation expense	\$ 0	\$ 0	\$ 0
Unrecognized compensation expense	0	0	0
Intrinsic value of exercised	\$ 0	\$ 0	\$ 64,000

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Stock-Based Compensation - Summary of Status and Changes in Nonvested Restricted Stock Units (Details) - RSUs - USD (\$)	12 Months Ended		
\$ / shares in Units, \$ in Thousands	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022

Number of Shares			
Outstanding at beginning of year (in shares)	1,081,679	1,155,652	1,206,862
Granted (in shares)	421,642	405,434	453,323
Vested (in shares)	(528,208)	(355,046)	(308,771)
Forfeited (in shares)	(120,462)	(124,361)	(195,762)
Outstanding at year-end (in shares)	854,651	1,081,679	1,155,652
Weighted- Average Grant- Date Fair Value			
Balance at beginning of year, weighted average grant-date fair value	\$ 66.91	\$ 61.12	\$ 56.06
Granted, weighted average grant-date fair value	63.98	68.63	68.15
Vested, weighted average grant-date fair value	63.56	50.79	54.51
Forfeited, weighted average grant-date fair value	67.14	66.98	58.42
Balance at year end, weighted average grant-date fair value	\$ 67.48	\$ 66.91	\$ 61.12
Compensation expense	\$ 20,212	\$ 24,200	\$ 21,246
Unrecognized compensation expense	\$ 24,014	\$ 28,585	\$ 32,148
Weighted average period over which unrecognized compensation expense is expected to be recognized (in years)	1 year 9 months 3 days	1 year 10 months 20 days	2 years 3 months 21 days
Fair value of shares vested during the year	\$ 33,572	\$ 18,117	\$ 16,835
Intrinsic value of shares vested during the year	\$ 32,049	\$ 20,125	\$ 18,640

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Stock-Based Compensation - Schedule of Share-Based Payment Award, Valuation Assumptions (Details) - RSUs	12 Months Ended		
	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022

Share-based Compensation Arrangement by Share-based Payment Award [Line Items]			
Risk-free interest rate	4.41%	4.14%	1.56%
Expected stock price volatility	38.30%	50.20%	57.10%
Simulation period	2 years 10 months 13 days	2 years 10 months 20 days	2 years 10 months 20 days

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Stock-Based Compensation - Summary of Cash-Settled RSU Activity (Details) - Cash Settled Restricted Stock Units - USD (\$)	12 Months Ended		
\$ in Thousands	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022

Number of Shares			
Outstanding at beginning of year (in shares)	0	0	13,131
Granted (in shares)	226,864	0	0
Vested (in shares)	(55)	0	(12,655)
Forfeited (in shares)	(31,998)	0	(476)
Outstanding at year-end (in shares)	194,811	0	0
Compensation expense	\$ 4,481,000	\$ 0	\$ 186
Weighted average period over which unrecognized compensation expense is expected to be recognized (in years)	2 years 2 months 8 days	0 years	0 years

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Income Taxes - Income Tax Expense (Benefit) (Details) - USD (\$)	12 Months Ended		
\$ in Thousands	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022

Current:			
Federal	\$ 37,878	\$ 69,350	\$ 109,370
State	7,761	5,888	7,302
Total	45,639	75,238	116,672
Deferred:			
Federal	(14,960)	(16,540)	(16,178)
State	(1,126)	(1,244)	(1,217)
Total	(16,086)	(17,784)	(17,395)
Total expense:			
Federal	22,918	52,810	93,192
State	6,635	4,644	6,085
Income tax expense	\$ 29,553	\$ 57,454	\$ 99,277

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Income Taxes - Effective Income Tax Reconciliation (Details) - USD (\$)	12 Months Ended		
\$ in Thousands	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022

Amount			
U.S. statutory rate	\$ 22,483	\$ 51,785	\$ 90,669
State taxes	2,539	2,938	6,822
Tax-exempt income	(1,471)	(350)	(1,061)
Tax credits	(1,833)	(855)	(128)
Disallowed FDIC	2,257	1,863	1,491
Disallowed compensation	2,022	1,176	2,771
Uncertain tax positions recognized	2,688	155	167
Other	868	742	(1,454)
Income tax expense	\$ 29,553	\$ 57,454	\$ 99,277
Rate			
U.S. statutory rate	21.00%	21.00%	21.00%
State taxes	2.00%	1.00%	2.00%
Tax-exempt income	(1.00%)	0.00%	0.00%
Tax credits	(2.00%)	0.00%	0.00%
Disallowed FDIC	2.00%	1.00%	0.00%
Disallowed compensation	2.00%	0.00%	1.00%

Uncertain tax positions recognized	3.00%	0.00%	0.00%
Other	1.00%	0.00%	(1.00%)
Total	28.00%	23.00%	23.00%

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Income Taxes - Additional Information (Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022
\$ in Thousands			

Income Tax Disclosure [Abstract]

Unrecognized tax benefits	\$ 4,300	\$ 1,000	\$ 889

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Income Taxes - Deferred Tax Asset (Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023
\$ in Thousands		

Deferred tax assets:

Allowance for credit losses	\$ 73,394	\$ 66,913
Lease liabilities	50,852	25,080
Loan origination fees, net	14,765	13,377
Stock compensation	6,518	6,216
Non-accrual interest	2,707	1,672
Deferred compensation	5,336	4,672
Net unrealized losses in AOCI	53,404	96,229
Other	6,108	6,069
Total deferred tax assets	213,084	220,228

Deferred tax liabilities:

Lease financing transactions	(15,262)	(9,741)
Lease ROU assets	(37,527)	(21,225)
Depreciation	(1,513)	(3,473)
Other	(460)	(728)
Total deferred tax liabilities	(54,762)	(35,167)
Net deferred tax asset	\$ 158,322	\$ 185,061

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Fair Value Disclosures - Schedule of Assets and Liabilities Measured At Fair Value (Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023
\$ in Thousands		

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Available-for-sale debt securities	\$ 3,524,686	\$ 3,225,892
Equity securities	75,261	51,825
Derivative assets	23,202	32,944
Derivative liabilities	57,906	70,917

U.S. Treasury securities

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Available-for-sale debt securities	277,285	636,473

U.S. government agency securities

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Available-for-sale debt securities		106,592

Residential mortgage-backed securities

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Available-for-sale debt securities	3,034,043	2,470,832

Commercial mortgage-backed securities

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Available-for-sale debt securities	201,432	

CRT securities

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Available-for-sale debt securities	11,926	11,995

Fair value measurements, recurring basis | Level 1

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Equity securities	59,235	40,661

Mortgage loans held for sale

	0	0

Loans held for investment

	0	0

Derivative assets

	0	0

Securities sold not yet purchased

	33,705	10,602

Derivative liabilities

	0	0

Non-qualified deferred compensation plan liabilities

	19,109	20,387

Fair value measurements, recurring basis | Level 1 | U.S. Treasury securities

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Available-for-sale debt securities	277,285	636,473

Fair value measurements, recurring basis | Level 1 | U.S. government agency securities

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Available-for-sale debt securities		0

Fair value measurements, recurring basis | Level 1 | Residential mortgage-backed securities

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Available-for-sale debt securities	0	0

Fair value measurements, recurring basis | Level 1 | Commercial mortgage-backed securities

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Available-for-sale debt securities	0	

Fair value measurements, recurring basis | Level 1 | CRT securities

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Available-for-sale debt securities	0	0

Fair value measurements, recurring basis | Level 2

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Available-for-sale debt securities	0	0

Fair value measurements, recurring basis | Level 2 | U.S. government agency securities

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Available-for-sale debt securities	0	0

Fair value measurements, recurring basis | Level 2 | U.S. Treasury securities

Equity securities	16,026	11,164

Mortgage loans held for sale		706

Loans held for investment	0	0

Derivative assets	23,202	32,944

Securities sold not yet purchased	0	0

Derivative liabilities	57,906	70,917

Non-qualified deferred compensation plan liabilities	0	0

Fair value measurements, recurring basis | Level 2 | U.S. Treasury securities

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]

Available-for-sale debt securities	0	0

Fair value measurements, recurring basis | Level 2 | U.S. government agency securities

Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Available-for-sale debt securities		106,592
Fair value measurements, recurring basis Level 2 Residential mortgage-backed securities		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Available-for-sale debt securities	3,034,043	2,470,832
Fair value measurements, recurring basis Level 2 Commercial mortgage-backed securities		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Available-for-sale debt securities	201,432	
Fair value measurements, recurring basis Level 2 CRT securities		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Available-for-sale debt securities	0	0
Fair value measurements, recurring basis Level 3		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Equity securities	0	0
Mortgage loans held for sale		0
Loans held for investment	35,318	38,341
Derivative assets	0	0
Securities sold not yet purchased	0	0
Derivative liabilities	0	0
Non-qualified deferred compensation plan liabilities	0	0
Fair value measurements, recurring basis Level 3 U.S. Treasury securities		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Available-for-sale debt securities	0	0
Fair value measurements, recurring basis Level 3 U.S. government agency securities		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Available-for-sale debt securities		0
Fair value measurements, recurring basis Level 3 Residential mortgage-backed securities		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Available-for-sale debt securities	0	0
Fair value measurements, recurring basis Level 3 Commercial mortgage-backed securities		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Available-for-sale debt securities	0	
Fair value measurements, recurring basis Level 3 CRT securities		
Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items]		
Available-for-sale debt securities	\$ 11,926	\$ 11,995

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Fair Value Disclosures - Level 3 Fair Value Assets Measured on a Recurring Basis (Details) - USD (\$) \$ in Thousands	12 Months Ended	
	Dec. 31, 2024	Dec. 31, 2023
CRT securities		
Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation [Roll Forward]		
Balance at Beginning of Period	\$ 11,995	\$ 11,861
Purchases / Additions	0	0
Sales / Reductions	(1,170)	(1,077)
Realized	0	0
Unrealized	1,101	1,211
Balance at End of Period	\$ 11,926	\$ 11,995
Fair Value, Asset, Recurring Basis, Unobservable Input Reconciliation, Asset, Gain (Loss), Statement of Other Comprehensive Income or Comprehensive Income [Extensible Enumeration]	Accumulated other comprehensive loss, net of taxes	Accumulated other comprehensive loss, net of taxes
Fair Value, Asset, Recurring Basis, Unobservable Input Reconciliation, Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration]	Noninterest Income, Other	Noninterest Income, Other
Tax-exempt asset-backed securities		
Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation, Calculation [Roll Forward]		
Fair Value, Asset, Recurring Basis, Unobservable Input Reconciliation, Asset, Gain (Loss), Statement of Other Comprehensive Income or Comprehensive Income [Extensible Enumeration]	Accumulated other comprehensive loss, net of taxes	Accumulated other comprehensive loss, net of taxes
Fair Value, Asset, Recurring Basis, Unobservable Input Reconciliation, Gain (Loss), Statement of Income or Comprehensive Income [Extensible Enumeration]	Noninterest Income, Other	Noninterest Income, Other

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Fair Value Disclosures - Narrative (Details)	3 Months Ended	12 Months Ended	
\$ in Millions	Mar. 31, 2024 USD (\$)	Dec. 31, 2024 USD (\$)	Dec. 31, 2023 USD (\$)
Fair Value, Inputs, Level 3 Fair Value, Measurements, Nonrecurring			
Fair Value Assets Measured On Non Recurring Basis Unobservable Input Reconciliation [Line Items]			
Loans held for investment, net		\$ 35.3	\$ 38.3
Impaired loans, carrying value		63.6	\$ 58.3
Allowance allocations	\$ 20.0	\$ 28.3	
CRT securities Minimum			
Fair Value Assets Measured On Non Recurring Basis Unobservable Input Reconciliation [Line Items]			
Debt securities, available-for-sale, term		4 years 6 months 3 days	
CRT securities Maximum			
Fair Value Assets Measured On Non Recurring Basis Unobservable Input Reconciliation [Line Items]			
Debt securities, available-for-sale, term		6 years 7 months 28 days	
Measurement Input, Discount Rate CRT securities Minimum			
Fair Value Assets Measured On Non Recurring Basis Unobservable Input Reconciliation [Line Items]			
Debt securities, available-for-sale, measurement input		0.0502	
Measurement Input, Discount Rate CRT securities Maximum			
Fair Value Assets Measured On Non Recurring Basis Unobservable Input Reconciliation [Line Items]			
Debt securities, available-for-sale, measurement input		0.0658	
Measurement Input, Discount Rate CRT securities Weighted Average			
Fair Value Assets Measured On Non Recurring Basis Unobservable Input Reconciliation [Line Items]			
Debt securities, available-for-sale, measurement input		0.0563	0.0657
Debt securities, available-for-sale, term		5 years 4 months 6 days	6 years 21 days

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Fair Value Disclosures - Summary of the Carrying Amounts and Estimated Fair Values of Financial Instruments (Details) - USD (\$) \$ in Thousands Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Available-for-sale debt securities	Dec. 31, 2024	Dec. 31, 2023
	\$ 3,524,686	\$ 3,225,892

Held-to-maturity debt securities	796,168	865,477
Equity securities	75,261	51,825
Derivative assets	23,202	32,944
Long-term debt	660,346	859,147
Derivative liabilities	57,906	70,917
Carrying Amount		
Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]		
Cash and cash equivalents	3,188,808	3,242,850
Available-for-sale debt securities	3,524,686	3,225,892
Held-to-maturity debt securities	796,168	865,477
Equity securities	75,261	51,825
Loans held for sale		44,105
Loans held for investment, net	22,178,357	20,090,585
Derivative assets	23,202	32,944
Total deposits	25,238,599	22,371,839
Short-term borrowings	885,000	1,500,000
Long-term debt	660,346	859,147
Securities sold not yet purchased	33,705	10,602
Derivative liabilities	57,906	70,917
Estimated Fair Value		

Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]		
Cash and cash equivalents	3,188,808	3,242,850
Available-for-sale debt securities	3,524,686	3,225,892
Held-to-maturity debt securities	678,174	763,844
Equity securities	75,261	51,825
Loans held for sale		44,105
Loans held for investment, net	22,115,585	20,050,974
Derivative assets	23,202	32,944
Total deposits	25,245,009	22,379,452
Short-term borrowings	885,000	1,500,000
Long-term debt	622,713	801,309
Securities sold not yet purchased	33,705	10,602
Derivative liabilities	57,906	70,917
Level 1 Estimated Fair Value		

Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]		
Cash and cash equivalents	3,188,808	3,242,850
Available-for-sale debt securities	277,285	636,473
Held-to-maturity debt securities	0	0
Equity securities	59,235	40,661
Loans held for sale		15,000
Loans held for investment, net	0	0
Derivative assets	0	0
Total deposits	0	0
Short-term borrowings	0	0
Long-term debt	0	0
Securities sold not yet purchased	33,705	10,602
Derivative liabilities	0	0
Level 2 Estimated Fair Value		

Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]		
Cash and cash equivalents	0	0
Available-for-sale debt securities	3,235,475	2,577,424
Held-to-maturity debt securities	678,174	763,844
Equity securities	16,026	11,164
Loans held for sale		29,105
Loans held for investment, net	0	0
Derivative assets	23,202	32,944
Total deposits	0	0
Short-term borrowings	885,000	1,500,000
Long-term debt	622,713	801,309
Securities sold not yet purchased	0	0
Derivative liabilities	57,906	70,917
Level 3 Estimated Fair Value		

Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]		
Cash and cash equivalents	0	0
Available-for-sale debt securities	11,926	11,995
Held-to-maturity debt securities	0	0
Equity securities	0	0
Loans held for sale		0
Loans held for investment, net	22,115,585	20,050,974
Derivative assets	0	0
Total deposits	25,245,009	22,379,452
Short-term borrowings	0	0
Long-term debt	0	0
Securities sold not yet purchased	0	0
Derivative liabilities	\$ 0	\$ 0
Level 3 Estimated Fair Value		

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Derivative Financial Instruments - Schedule of Derivative Instruments (Details) - USD (\$) \$ in Thousands	Dec. 31, 2024	Dec. 31, 2023
Derivative [Line Items]		
Estimated fair value, asset derivative	\$ 96,978	\$ 108,972
Estimated fair value, liability derivative	118,965	170,307
Offsetting derivative liabilities	(44,097)	(37,346)
Offsetting derivative assets	(44,097)	(37,346)
Derivative Asset, Subject to Master Netting Arrangement, Collateral, Obligation to Return Cash, Offset Against Derivative Asset	(29,679)	(38,682)
Derivative Liability, Subject to Master Netting Arrangement, Collateral, Right to Reclaim Cash Offset	(16,962)	(62,044)
Net asset derivatives included in the consolidated balance sheets	23,202	32,944
Net liability derivatives included in the consolidated balance sheets	\$ 57,906	\$ 70,917
Derivative Asset, Statement of Financial Position [Extensible Enumeration]	Other assets	Other assets
Derivative Liability, Statement of Financial Position [Extensible Enumeration]	Other liabilities	Other liabilities
Derivatives designated as hedges Swaps Cash Flow Hedging		
Derivative [Line Items]		
Residential MSRs, notional amount	\$ 2,600,000	\$ 2,850,000
Estimated fair value, asset derivative	254	668
Estimated fair value, liability derivative	23,265	57,961

Non-hedging derivatives | Swaps | Customer-Initiated and Other Derivatives

Derivative [Line Items]

Residential MSRs, notional amount	6,273,301	5,673,822
Estimated fair value, asset derivative	45,771	65,247
Estimated fair value, liability derivative	45,771	69,863

Non-hedging derivatives | Foreign currency forward contracts | Customer-Initiated and Other Derivatives

Derivative [Line Items]

Residential MSRs, notional amount	485,948	4,824
Estimated fair value, asset derivative	5,462	52
Estimated fair value, liability derivative	5,299	31

Non-hedging derivatives | Caps and floors written | Customer-Initiated and Other Derivatives

Derivative [Line Items]

Residential MSRs, notional amount	970,451	637,971
Estimated fair value, asset derivative	1,066	1,654
Estimated fair value, liability derivative	2,529	2,228

Non-hedging derivatives | Caps and floors purchased | Customer-Initiated and Other Derivatives

Derivative [Line Items]

Residential MSRs, notional amount	970,451	637,971
Estimated fair value, asset derivative	2,529	2,228
Estimated fair value, liability derivative	1,066	1,654

Non-hedging derivatives | Forward contracts | Customer-Initiated and Other Derivatives

Derivative [Line Items]

Residential MSRs, notional amount	20,237,917	8,665,675
Estimated fair value, asset derivative	41,896	39,123
Estimated fair value, liability derivative	\$ 41,035	\$ 38,570

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Derivative Financial Instruments	12 Months Ended	
Derivative Financial Instruments - Narrative (Details)	Dec. 31, 2024 USD (\$) instrument	Dec. 31, 2023 USD (\$) instrument

Derivative [Line Items]

Cash collateral pledged for derivatives	\$ 71,300,000	\$ 119,000,000
CashCollateralPostedForDerivativesInLiabilityPosition	\$ 31,000,000	\$ 42,300,000
Risk participation agreement - participant bank		

Derivative [Line Items]

Instruments held instrument	17	14
Non-hedging derivatives, notional amooount	\$ 228,600,000	\$ 230,700,000
Maximum exposure	\$ 4,100,000	\$ 4,500,000
Risk participation agreement - lead bank		

Derivative [Line Items]

Instruments held instrument	25	15
Non-hedging derivatives, notional amooount	\$ 349,500,000	\$ 204,800,000
Interest rate contract		

Derivative [Line Items]

Unrealized losses, net of tax to AOCI	28,700,000	
Amount reclassified from AOCI into interest income on loans	66,900,000	
Amount reclassified from AOCI as a decrease to interest income	\$ 22,500,000	
Maximum period to hedge forecasted transactions	1 year 2 months 1 day	
Loans Receivable Not Designated as Hedging Instrument		

Derivative [Line Items]

Credit risk exposure, net of collateral pledged, relating to derivatives	\$ 23,200,000	\$ 32,900,000

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Accumulated Other Comprehensive Income (Details) - USD (\$)	12 Months Ended		
\$ in Thousands	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022

Accumulated Other Comprehensive Income (Loss) [Line Items]

Beginning balance	\$ 3,199,142	\$ 3,055,351	\$ 3,209,616
Change in unrealized gain/(loss)	(31,555)	4,323	(479,814)
Amounts reclassified into net income	253,277	67,752	9,905
Other comprehensive income/(loss)	221,722	72,075	(469,909)
Income tax expense/(benefit)	42,825	15,136	(98,681)
Other comprehensive income/(loss), net of tax	178,897	56,939	(371,228)
Ending balance	3,367,936	3,199,142	3,055,351

Cash Flow Hedges

Accumulated Other Comprehensive Income (Loss) [Line Items]

Beginning balance	(45,749)	(66,394)	
Change in unrealized gain/(loss)	(28,672)	(34,778)	
Amounts reclassified into net income	66,852	60,911	
Other comprehensive income/(loss)	38,180	26,133	
Income tax expense/(benefit)	7,706	5,488	
Other comprehensive income/(loss), net of tax	30,474	20,645	
Ending balance	(15,275)	(45,749)	(66,394)

Available-for-Sale Securities

Accumulated Other Comprehensive Income (Loss) [Line Items]

Beginning balance	(273,806)	(304,309)	
Change in unrealized gain/(loss)	(2,883)	39,101	
Amounts reclassified into net income	179,581	(489)	
Other comprehensive income/(loss)	176,698	38,612	
Income tax expense/(benefit)	34,423	8,109	
Other comprehensive income/(loss), net of tax	142,275	30,503	
Ending balance	(131,531)	(273,806)	(304,309)

Held-to-Maturity Securities

Accumulated Other Comprehensive Income (Loss) [Line Items]

Beginning balance	(42,449)	(48,240)	
Change in unrealized gain/(loss)	0	0	
Amounts reclassified into net income	6,844	7,330	
Other comprehensive income/(loss)	6,844	7,330	
Income tax expense/(benefit)	696	1,539	
Other comprehensive income/(loss), net of tax	6,148	5,791	
Ending balance	(36,301)	(42,449)	(48,240)

Total

Accumulated Other Comprehensive Income (Loss) [Line Items]

Beginning balance	(362,004)	(418,943)	(47,715)
Ending balance	\$ (183,107)	\$ (362,004)	\$ (418,943)

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Parent Company Only

- Balance Sheet (Details) - USD (\$) \$ in Thousands	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022	Dec. 31, 2021	Dec. 31, 2009
Assets					
Investment securities	\$ 4,396,115	\$ 4,143,194			
Other assets	881,664	801,670			
Total assets	30,731,883	28,356,266			\$ 15,000,000
Liabilities:					
Long-term debt	660,346	859,147			
Total liabilities	27,363,947	25,157,124			
Stockholders' Equity:					
Preferred stock	300,000	300,000			
Common stock	515	511			
Additional paid-in capital	1,056,719	1,045,576			
Retained earnings	2,495,651	2,435,393			
Treasury stock	(301,842)	(220,334)			
Accumulated other comprehensive income/(loss)	(183,107)	(362,004)			
Total stockholders' equity	3,367,936	3,199,142	\$ 3,055,351	\$ 3,209,616	
Total liabilities and stockholders' equity	30,731,883	28,356,266			
Texas Capital Bancshares, Inc.					

Assets		
Cash and cash equivalents	205,377	301,672
Investment securities	38,683	18,845
Investment in subsidiaries	3,604,699	3,306,095
Other assets	29,389	55,949
Total assets	3,878,148	3,682,561
Liabilities:		
Other liabilities	50,050	23,695
Long-term debt	485,629	485,191
Total liabilities	535,679	508,886
Stockholders' Equity:		
Preferred stock	300,000	300,000
Common stock	515	511
Additional paid-in capital	1,056,719	1,045,576
Retained earnings	2,470,184	2,409,926
Treasury stock	(301,842)	(220,334)
Accumulated other comprehensive income/(loss)	(183,107)	(362,004)
Total stockholders' equity	3,342,469	3,173,675
Total liabilities and stockholders' equity	\$ 3,878,148	\$ 3,682,561

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Parent Company Only	12 Months Ended			
- Statement of Earnings (Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022	
\$ in Thousands				

Statement of Earnings				
Interest on notes receivable		\$ 1,377,925	\$ 1,300,653	\$ 983,794
Interest expense		828,250	715,800	268,479
Salaries and benefits		466,578	459,700	434,906
Legal and professional		53,783	64,924	75,858
Other non-interest expense		53,873	49,938	56,561
Income tax benefit		(29,553)	(57,454)	(99,277)
Net income		77,508	189,141	332,478
Preferred stock dividends		17,250	17,250	17,250
Net income available to common stockholders		60,258	171,891	315,228
Texas Capital Bancshares, Inc.				

Statement of Earnings				
Interest on notes receivable	2	2,167	3,250	
Dividend income	685	7,671	10,529	
Other income	148	(94)	9	
Total income	835	9,744	13,788	
Interest expense	23,925	23,714	19,721	
Salaries and benefits	922	835	782	
Legal and professional	2,005	1,504	1,583	
Other non-interest expense	2,072	1,823	1,636	
Total expense	28,924	27,876	23,722	
Loss before income taxes and equity in undistributed income of subsidiary	(28,089)	(18,132)	(9,934)	
Income tax benefit	8,102	4,537	2,282	
Income before income taxes	(19,987)	(13,595)	(7,652)	
Equity in undistributed income of subsidiary	97,495	201,189	337,946	
Net income	77,508	187,594	330,294	
Preferred stock dividends	17,250	17,250	17,250	
Net income available to common stockholders	\$ 60,258	\$ 170,344	\$ 313,044	

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Parent Company Only	12 Months Ended			
- Statement of Cash Flows (Details) - USD (\$)	Dec. 31, 2024	Dec. 31, 2023	Dec. 31, 2022	
\$ in Thousands				

Operating activities				
Net income		\$ 77,508	\$ 189,141	\$ 332,478
Adjustments to reconcile net income to net cash provided by/(used in) operating activities:				
Accrued interest receivable and other assets		(1,611)	(78,606)	(25,482)
Accrued interest payable and other liabilities		38,878	29,134	2,518
Net cash provided by operating activities		481,121	373,740	147,970

Investing Activities				
Sales/(purchases) of equity securities, net		(17,850)	(14,298)	11,651
Net cash provided by/(used in) investing activities		(2,479,100)	(1,755,478)	3,308,567
Financing Activities				
Preferred stock dividends paid		(17,250)	(17,250)	(17,250)
Repurchase of common stock		(81,508)	(105,024)	(115,302)
Net cash provided by/(used in) financing activities		1,943,937	(387,672)	(6,390,936)
Net increase/(decrease) in cash and cash equivalents		(54,042)	(1,769,410)	(2,934,399)
Cash and cash equivalents at beginning of period		3,242,850	5,012,260	7,946,659
Cash and cash equivalents at end of period		3,188,808	3,242,850	5,012,260
Texas Capital Bancshares, Inc.				

Operating activities				
Net income		77,508	187,594	330,294
Adjustments to reconcile net income to net cash provided by/(used in) operating activities:				

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^#12+Z#J1+MF27+;.(+R0KRZ5/NZIA(ZXM%> @ (MJBV2 GKON^NOB=M11C7L1^MR9E?>7<.>1\$+W+PGEDC1Y2SA10YC# M^#R^115+J M5^ B1%(.104LKJ7LZM_H-
ZSK^P^CIGL.A.P8YZ3QZ31BB7W1D1)D52.F5 M6IUJ:VVK^ISKI0?>^WFFB+88A%?>16%IDRSIGPAVYMR# =?Z^* 3 M^L8^>KZLIV.L8%253+&Y85.X.Q^P^<^GK.G.XZC
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[illegible]

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[illegible]

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<@:QN)M61%>8BM1@>V<+>YCA98Y)LP3%TA+H1809H+>U>301#4\$1 M: M10 (< 2UK.8.P1JP<-1% 9 >=>PO=VIR.W.H9653TR@M-WV. Q1L9E8J1VY
MDMRT< J1L.N.0)H72Y3C<P>=J. JDS1J3G6TA:56CBYUQ>U>J1041&BQ MHNMD'739J=1VJ+>19>=>QRC V2L8KQYF:L15 Y1+1:1P+&XU9J7J1M+1+YG7:(C9')SDS&'9P0:
X2PP0%0:5\$+>UYC41@>HO<-&81J2A-X0#>+>21: M7Z2SA31W<+>N:0M+> 32LP(7B?>9: 'P.WUCRI@V2HNR'R1 MY%61LM2'N'8X'10X' 6\$75%K>+2+>+H91ELREBQ.TWH1F:
E1JC29R0#>?>=2 M:CGV360ML>0%>|J10GAM?TXAH&CVQ3H1K/4UC'N'7=H'K'K#&#1 (X4Y4 M.E=P6V800A>P0A1/3Q07(5G\$6P080H<'>TP. >4M1+CBQ>1% D7^J6E7G:
A M73#2'2E1Y1'5>4D RY13ZME0L#>2R:.'9JEF*'XR&90V741BB2PMM9\$5UPUE>1JSGKA1 M:0QY\$C'3P'S01A>=>(BA&|S&H@|S\$W*HAAE'9-V1L \$1L.240?>F>WZ031V M@R
'M'02156D' MH50. =>+150A.D.2'Z2GPO=VIR.W.H96517N ?>M.F(K|MKOEJIGG'2A2W'MK'&8>?>2.9CV<+>L:
T.M'CI(S191=AYASNVF86C7%>2WN0?=>K1LM&EY1510LS'LNJ&L'>4549V1F. M18M9M 9@<C1=TVML. W>+M<?>L: <8:AX 'OX7J1.9R?B% M#&GAB#+6+21:P4&- /@ED_O4N_?>
Q9X1>R. S66G1W2L?RGD0>+48X-Y M1S(F)WR+>3>J.B:1?>V8P.ND#3'4C'<KLN=1EJ2V^UFJ>5 \$4.)&|AOW M61 >XY1/IW'M&J01PZ'W32.
UGOK=>L\$S\$Y50U? AC.X22#B'X\$B' =>+SI MK3J61J>10Z?>+MHHE\$PRIO&B TKRZ'>5 \$1.U M>A MZB0=3D3(1%RR=3+PB6)OS5103N%+N=>'QW'K +3:-E:V17H 7:D?>
7K(VOGLIS6 M\$E+W.M2RHXZ8:107B 9PG <8PGK0?>=>X10EN9UHH16Q(HBRC6QDW10@<= MFF550Q/5201&MBHMF7T M'BYL15Z7YCZJ'J/K& 10 MSP &Q
&|AL+W=O9\$>'61WU1.8.D< M01(&1+HD2)241<=<2LMQ0'2Z7T1Y?>M. #Z'BEI+U9<&|ALFE.1DMK1U@>FDO.N>..YUY1) F2G=.(M/9'81>L M:2A+Z?>
CHU)'CTV.W>U>CUSK:RYM0:3->W33<+>15JN341J:|R|<+>2 M0N3T?>G. |J:KMKC'>M0'&ADICE 3-9R>CL^#>3:4GW8' 'KXR6G.@Z29' MW=BI'D1UQ.0:.)E)02&PP. X'5-
0'&C&7SWF:1J2G. OK9S0. F6&7ZCZ M=U'90Q+>'*US1W%18=673= 1E:ZOI^LNH02-D-I+ MW01:W+W. E0MA2R?T>G>('G):7S+>38ZU6H.DTHM\$F>INHW)4E|NK<9?1=ZS
MII<+>U1?=>=<G'N-EX6<&'V'R@E'4G< 7'1A01W;IS1'X8E\$179Z408CS M3D3XBH@>A'J'VH61'V3?JUV '8H3F&?>|@L/X'XT. 'N'R M>+>K&<C@>I3|EK4RK. ?QQ-
C5681+>N< :#B0>CT5%1.DL6-T/H9 =>=K4#>=&=1Q1QO1Y'PZ6X>U'3'EMP MOTB+B&N7M+ XJD>U2R9?>K'<NSP.LL1FOU9?>L+JF&ZNH1?>+80E10J1V(20H
MR>=>C). T/E2T2KIDV+>MVH51#>6:@>PA60N&L7+6XA.M6EPLLPPHN'5P#3+> MV6 'Y3WSQCA5KW1V7P1S1%>1#?>X'0\$&=>G&M=(<'416Q'>1 ^..ER.12 . MG'67AY1U9GB>>
|LPD2T0N>G>F>41J19GWV. XG&4XW#1V@). T:BNL9K.D.Z'K M5M. 3B4H'6ID.Y'>+>4'RW(2?>=>PZHUC&)&)>E?>P<.) (W.L.W8L'SR8'R/L' M'>^>?>=&XZ'S1G/Q#H1?>CE
1E |F.H0H&3'IL(+>O19+>#V.O9.RS@>M#JECCXQLQ. DHX862D1WQVD>?>YD2N=>'D2NCY12@>E'X%9R6:>DT'YF.MI
5YX15%>J719F7?>G<=>4NSMQ UO '1>3. &C+U2F(YO2@>J4'D.OLJ16' M4'>429%>'DUZ8'>V49E1U4'>F9N3.4N'>F9WILO K\$LUF@>=>Y1N81Y)1:|H> M1<7N&W/?
01+>4J2>AOE Q1&D+>S1Q D'>FDS46V1T|(<'R\$SD>WH-0=>M1 MOI= NRY (1OE-0E+>'F#8571J F1TA0S1Y5S98:ALYTS3J7#2JXM/DU1-NJ. M14SEZYR-
UVH.MX>=>4Y&A'6EL4F1^Y4J(C'<BK76+>M1D@>EQCB1BK1?>MVNJZ7MJ21BNM2HYQ'>@U1F1.1Q51KFY7+1 ESHO ME.C1Y+93B:
(F19MX>=>T1:CYOT51^H33. @M)'R'>M&EY&VK1JBYB75)CGZ2+>U4 63J<=>67122%>'Z9' B1&G'>5>T. YQM1VOB1ZU+>J&M1J.MO:CIY&CM'>TOZ-*1' MT13G\$61PCQWS7-'Y1A M LU#E:F?>
US:121(<=>2EJR+>0'29+>5ZKU1U2M2V&S>J CRN1+>)>U?(>.>=<7 M%>X47%1A.=C(D. >8 X'4APZ>Q3AC1N1&5B'3P'>DRB1S8YQD. Y2B1SCWW1: M5A1 E(5>B(9&6>E.5'>DOHPD?>
ZXUB<=>WD9'IZ+>T?81+B1'QA'5%=>O1C=>C MO1R1 2&&3'7T0BHEK1Z3P@>C@>I(U(VS(2FR+W=C.9=B)DJ1B'YAC8WQKUBSKXD
M2SR#4UZXKRINK=1%>H%7E\$U77 'FYB1YZ5OG5U2>N'3'17%>D19=>M'>+>4HL.X181 %9:1. <G:1WTX>=>#>'XMMWOLX'PZ>+>IIE6X'Z%OD/T*/ W
M8YAX6190QCOCPOGSI7ZT3C(MQ. <=>=>5M1L+>1&1U?>P2Y35ZOY#> Z M

VIL:OE3A:1)MA310:KBC28 M6X:VM6*GH&P/JL#F-G-ZOI+G2TNRI=: M26->6K24XZ79&+>6E1&+>01 MEWDC7<01>5*OW*~K2.JE=P8T @|B24->1...1J:K M9E34W=O.B.%>12 &AK3:3)=(045D)VVL8.L|>6>QO(KD)K.YFCFJ|+|ML-G*50G<C5<13XOS4H M1>1>24(6)RES|NUV|LKP|RF+|H.C.O.XJF+|Q.N.WK=|DOR|MI~*+>U<0*U WJW<L>*C3V18G9YT:J1 I7M09YC5P2T#4Z<65=KQGO-T1#>8>E: @E88AYU1 CV5/UZNC=\$S0 TT0?>04Q081A"VU~N44M&H+|IE 21C%>H.B.S0?>P@WNX2 Z VBX>F3~VUJIKV2L>Z>T 01* M.RXS30V|Q|OFE.S1+|WM%>E=EXIS:3".>S+|16MN%>SGB6+<U5| V81~L PMPM9P=CX| S1+0@<~%>N9Y~R -23G+1 M.8:421VOW6N|J1."0OM|>|MMU2D|H2H29&K&E F7+4356*U01+>P.%02P.\$% @T(1+6D9+9.A M1 HOD ID IX:"|W.W)K&U5E59M;|JLV\$XK M|V784D?>#JBL POD)=F+; 60=- U'X9H|F7:YD|3:DCG\$S: 24:(517%31(M\$ M\$>~>~>Z~U&OG|F~%W\$1+<@>MXW2|B|>|I3Q+74.6&NS.S%1IWE19NN.=NTK< MU@K>|D8:E3|'6+>A44D2562<|L .9Z:R26MQ9<- UFP~WCE5|F=Q&ET4?P2:|6 M@B2'6S+5>?>#~>V=Q: DA&EE1NAG30:K%>A1?>1?>54:1?>1?>N+U+>LW&0<0~%>M%>O V|B<0~%>M%>B'0|>X~M'1E A#2~>4>8&TN@~%>T? 4' |6'|6':|V:S.T8&Z2F~' V MS|SH'~>+~|J KS'ASU+<X~Y .9-3NP0101P|M1 M=>T5<1:|T5|ED: RATP40&X/|>K5LQ1@<0~>Z MA7>B74F|LQ0=>+>X>|>N8D9UUD|? UTN4|TIZN|C|F=ABDI=UO>B~L(MQ|@>~R'B'~21|J8S|D|<1A2 AKZ JZGMNV4+>.\$X~>8 P|YQ&G|<M F3 MA0W~Z819\$X&W~%1 M+>B|T1<5A|U|~T1G:Y.P|BCOO| H~G+>~1 QVL M10/|9&X<~1MGU0H~.J&A:~A:|C|D90|IVY~' P|X+3ZWHW|P(VI MCX>+|I+W\$W&W2P=|E7T|F>~>4~% 56Y8.L|D20=TN .|V1%>U1RM88GQ|>7G M6#>O."4>+>1?>~.AV@XWIG<1.B|W%K&C.9D .XT9(3\$A)~R+<R\$R\$+>BWZ|* MP09C32+>JY9BD'HTP~.~%>XW9|<P|Y<C<4.F&|J85.%3A7|<1?/T1G7E26 M~M'1M8M1CMOVB2 D51?7>05%G#.#3UK7D>55J?@>6+1Z3NGP562#>+>305\$| M3>A:O|@4ELB|B%<1 2.1|DCCFH6M:.(W1U0B3|G|& OI&7(4%HS')|O|X|E:12 M-ZK#6P|< Q@&@IULNW:>.<3\$WE0~?>FO|J9N|>LUG59M M|L|V\$XK|U4H8H~'||Z2Q|3MHB 18T+>+>C|P| M\$1:1?2%:DXV: 24~? M=SL8U<DX|L|I|P|U+3C>+>FV51?|T|MH~U~%>N|W|>@|61:R22.K*7&E1 71 M6N%>PV~U~N~Z?D|:GM@E|F%5A*Y0.9M~A|JZ:34W0&|J7E70>V.U|O1/5 *QFPN M@CC837Q5|J|KYB7 V78N50?>NE =AS-PCU|I5FJFKC|9.+B~>70~R~W~B<O M2F|L QM@|MCOOG|37411)Z0:&3|/C+ UZ|DDWC@9&@>B&|RUFL I5~. 3/ M0~>28RT8>66:WU3ZEHL@>Z~22\$S|WUQ91 M@/HG~TUCAR=LQKT|BY|ZTRI M=48&K+>C65QMZ~' (8>~>1:|SKP@~>+~#1?V:35FR@|L|S1M~JH.WH|E| MBW+O.EQ5Z.=F| I~LVIX13E.P0=6R@R03HKRUK NCAIM=FE.'RM-8~>1).J? MH-XU+>+P.O\$>?>6>X8 YPKH.N~3|UY<C|PCK\$|I+>=K4|QOINE|0SW4&L|F4|5214X M+>S|L..H*FD|PT?9" |V2H#3.OUS=P.(9.-!>G= 9S@M~M~X6N1 2NA~*WA M+>+M.O6~#1 %KQF= XFIS~'P2 EV77=>P15HVU:DS|T~'~GGEVL|QHD& M2P>B&L|L EDN#7=TX| EW~EM|T3Z|N13P\$YSPA&2|F39H5D43K8M~*4 MG68D5\$D>~?>L|U|C|>=HOS~' H~C~U~3QO42&K~0910:~+>NQS 72B?>|>((RR&T|E|B1|L 70N:~19|BZ5'X8R6F6\$|O~>I M|G|S|C|J|B|H4~*~|~|~|X|D>4@>R'A-S20~?7PC0B~*~?TGS\$~%>HK8DA4B# M? 4| F-I|5 J70QBK>Q6P5MD26>J|S|K|O|XOY> G~L'WWH|E:~17|>E:48N M234ZRY N0~Z?>2.K|2C>S|E|Q2&N~V Q|@>X|T~>QM02P.\$ M% @T(1+6N+>+>2P:5|P|D IX:"|W.W)K&U5L&K|LX%OTKA<8R|C|4V1|30D>8|L|T2D>37<7B5'~H~W:YF82 M2~5Q S79>2572C>*~|P18ED|W~>ZV5S1T TWLY72LL>Z:L\$Y:&OM|G2Q M~NMK|5VYV~R2P~MWW>W>+>X6HY12U @>M2C|>E=OSV65P>I72>K? @TH~F.SDZ25+K. 1S4YU.N.DD~SDRI@< MA.2M=>87V05G54%>N:(M947WYX:E.TLK~L6M<|T3ROSTWUO+>R M8EE|S|6|Q ZQ:K0=I5+>R5U15H0LEU8|>?& 6A~63X7L|U|HWA7K~K~C\$ M|W+U|E|D6|T3<OQD?D1:~D9.702+06D.QQLB2752~%>9\$5.RFZ<~%>FOSK~K2 MIFLE~?>ETM@6L|G|>? TQ|2C~XZ4.C4|L9+G.'2~D>V|G~W|.0|G=|C'>A|C|>C|T|B~>1?>75:~NCL|I2|N|C|V|P|N=N:Q40L.SZ|S=N|9C~A7~2@>N8|936|G| MA55F~P 9\$Y5G~|D|F% K~KEN3305|E~*~>NE~T%>Z>4=4PN16=\$4UYBZZ|>I Q M2V.D|3|E&K6@>?>O40:B 5~.1~|TOHRS~%>~|GV8A3K~7OM:9~7Z:~NL MDH9%N.F5OMRX~3Z|J<~;JE4:6~>Q:303WGLT6|4<13GO<~>~|VRW44?7TVH2 M~.4%2Q~K B OV59|UPQ24|L|X.X~<~T~.TD#=>G9|JZA4A~Z7L6W:Z|J4 MK?>GVISP.LG?L |RR3|E.LYU63W~4NXSO~ED.=/NDFIT~|L:~+T+X3 M|PT+>PV~8~I0~B~J|~*~ 1R~R.CRIRR6|B%>O@P~J~|B|G014UX~|/ M|D&~71 NRU|12G~N3|JCR~3R|E 20/? 45X~*~|G~B|U~Q~ODB+>+>H&S|C@>U6S@ M83 .1D.8UXX1=ARKZBR3 3GX:S|U|V=SYH4JZ.HGK+>U|JKN|TBR~+ M|G|PD~1?T2D|P1 P~#~H6S~>N3/>~<<O|O|H1(Q=\$H) M'\$&& 3|Q|3B~|>O~T|E1|>@&@&C~P3Z|FHUND|OC 8YN N8A| 8USZZ~|YU~3LP G~I|U M~4~XSG~0=4:(MSU4+>U4L.N.4F~8B~' O|86|HZRZ~>6~>J|C>~>EG|S|O|O|1 D4~F~<~ZDZ|W827W~M|? F128H\$ X0W<@>M~F|P|PBC|B~&@>P=|E|H.B4 4W:~?H|O515%~J%~%|UOH%F502H@A45.T0 M|P|DIS<CW=>+HA|18|L~|J|Z|XU VDH.MU|L7O (YR .#W|N|4~K22\$5 MR|EFT:SS3A95~ DPZ&~1:Y\$Z~>~>U93P~>O~BF:6~>~>UO1<CX~M|H\$~V MG3~K8)M|D|B .25|54.1A|>I|> <|I|>~(V|FG% NG|I|H@ODE(|<B< MYWT~F~\$~V|I|F~N~E+ 3~YD:~|P|X&M|T%>MZN:U=>O~(IAOC?|S|LZ|X M00+>KH|I|V(N~R05~>2|>V(E~>2Y|>N&@)I|Z:60+B 'G|2|B?> Z~?P|D2C M\$X~>L5J.S|Z|N|.O5~V~4~A&3Z+>F

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H965TS&UL4$LLAO#M%@ T(+L6GGGAR45IO @QP ID ("I'3."AL+W=O&PO=VIR-W-H965TS&UL4$LLAO#% @ T(+L6NQX3+I P @>ID M('I^%"AL+W=O&PO=VIR-W-
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('I6HI'AL+W=O&UL4$LLAO#% @ T(+L6FX6 730' MI3L ID ("ISGX'AL+W=O&PO=VIR-W-H965TS&UL4$LLAO#% @ T(+L6O)SDL8)P @>P>ID M('I.9 "AL+W=O&PO=VIR-W-
H M965TS&UL4$LLAO#M%@ T(+L6O+S CGKYI P B8H ID ("IJ@>'AL+W=O&PO=V7WE': O VIR-W)VLEN>&UL+G) E M:-02Ps%.4 "#0@m:S.C.4FTGX'G-P $P & R LOP
6T-O.G1E:G12EP9?-=+GAM;+I08 -I08 < OP@(&end XML 114 Show.js IDEA: XBRL DOCUMENT / Edgar.html) Renderer was created by staff of the U.S. Securities and
Exchange Commission. Data and content generated by government employees within the scope of their employment are not subject to domestic copyright protection. 17 U.S.C.
105. var Show={};Show.LastAR=null;Show.showAr=function(a,r,w){if(!Show.LastAR.hideAR||var e=a;while(e&&e.nodeName!="TABLE"){e=e.nextSibling;if((t|e.e.style.display=="block")){var ref=((window)?w.document=document).getElementById(r);if(ref!=ref.cloneNode(0))
:e.removeAttribute('id');a.parentNode.appendChild(t)}}}if(e.e.style.display='block'){Show.LastAR=e}.show.hideAR=function()
{Show.LastAR.style.display='none'};Show.toggleNext=function(a){var e=a;while(e.parentNode!='DIV'){e=e.nextSibling;if(!e.style)}else if(e.style.display){}}else {var d
r,piffe,e.style.display==null}{de='block';p=}else{de='none';p=}++e.c.style.display=d;d=pife;textContent})
fa.textContent+p+a.textContent.substring(1)})else fa.innerHTMLText+p+a.innerText.substring(1)))XML 115 report.css XIDEA:XBRL DOCUMENT # Updated 2009-11-04 *//*
v2.2.0.24 *//* DeRef Styles */report table.authRefData f background-color: #def;border: 2px solid #2F4497;font-size: 1em;position: absolute: 1.report table.authRefData a
f display: block;text-weight: bold; 1.report table.authRefData p f margin-top: 0px; 1.report table.authRefData .hide f background-color: #2F4497;padding: 1px 3px 0px 0px;
text-align: right; 1.report table.authRefData .hide a:hover f background-color: #2F4497; 1.report table.authRefData .body f height: 150px;overflow: auto;width: 400px; 1
.report table.authRefData table f font-size: 1em; 1.Report Styles %pl.a.pl.visited f color: black;text-decoration: none; 1/table %f f background-color: white;
border: 2px solid #acfi;clear: both;color: black;font: normal 9pt Helvetica,Arial,sans-serif;margin-bottom: 2em; 1/report hr f border: 1px solid #acfi; 1/% Top labels %f ,report th
f background-color: #acfi,color: black;font-weight: bold;text-align: center; 1/report th,void f background-color: transparent;color: #000000;font: bold 10pt Helvetica,
Arial,sans-serif;text-align: left; 1/report .pl f text-align: left;vertical-align: top:white-space: normal,width: 200px;white-space: normal; %word-wrap: break-word; %f }-report td.pl a a
f cursor: pointer;display: block;width: 200px;overflow: hidden; 1/report td.pl div a f width: 200px; 1/report td.pl a hover f background-color: #ffc; 1/% Header rows... %f ,report tr.th
f background-color: #acfi,color: black;font-weight: bold; 1/% Calendars... %f ,report rc f background-color: #ff0000; 1/% Even rows... %f ,report re ,report rer.f background-color: #def; 1/report reu td f border-bottom: 1px solid black; 1/% Odd rows... %f ,report ro.re ,report rou f background-color: white; 1/report roud td
f border-bottom: 1px solid black; 1/report row table td ,report reu table td f border-bottom: 0px solid black; 1/% styles for footnote marker %f ,report .fn f white-space;nowrap; 1/% styles for numeric types %f ,report num.,report nump f text-align: right;white-space: nowrap; 1/report nump f padding-left: 2em; 1/report nump f padding: 0px 0.4em 0px 2em; 1/% styles for text types %f ,report .text f text-align: left;white-space: normal; 1/report .text.big f margin-bottom: 1em;width: 17em; 1/report .text.more f display: none; 1/report .text.small f font-style: italic;font-weight: bold; 1/report .text.small f width: 10em; 1/report sup f font-style: italic; 1/report .outerFootnotes f font-size: 1em; 1/XML 117 FilingSummary.xml XIDEA:XBRL DOCUMENT 3.25-0.1.htm13845841false980false6 falsefalseR1.htm00000001-Docume
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A CD is a short to medium-term investment available at banks and savings and loan institutions where a customer agrees to lend money to the institution for a certain amount of time and is paid a predetermined rate of interest." } } }, "auth_ref": { "r158" } }, "us-gaap_BasisOfAccountingPolicyPolicyTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "BasisOfAccountingPolicyPolicyTextBlock", "presentation": { "http://texascapitalbank.com/role/OperationsandSummaryofSignificantAccountingPoliciesPolicies": { "lang": { "en-us": { "role": { "verboseLabel": "Basis of Presentation", "label": "Basis of Accounting, Policy [Policy Text Block]", "documentation": "Disclosure of accounting policy for basis of accounting, or basis of presentation, used to prepare the financial statements (for example, US Generally Accepted Accounting Principles, Other Comprehensive Basis of Accounting, IFRS)." } } }, "auth_ref": { } }, "ecbi_BorrowedFundsAverageOutstandingAmount": { "xbrltype": "monetaryItemType", "nsuri": "http://texascapitalbank.com/20241231", "localname": "BorrowedFundsAverageOutstandingAmount", "crdr": "credit", "presentation": { "http://texascapitalbank.com/role/ShortTermBorrowingsandLongTermDebtSummaryofShortTermBorrowingsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Average balance outstanding during the year", "label": "Borrowed Funds Average Outstanding Amount", "documentation": "For all debt, including all short-term borrowings, long-term debt, collateralized financing, and capital lease obligations, the average balance outstanding for the year during the period." } } }, "auth_ref": { } }, "ecbi_BorrowedFundsMaximumMonthEndOutstandingAmount": { "xbrltype": "monetaryItemType", "nsuri": "http://texascapitalbank.com/20241231", "localname": "BorrowedFundsMaximumMonthEndOutstandingAmount", "crdr": "credit", "presentation": { "http://texascapitalbank.com/role/ShortTermBorrowingsandLongTermDebtSummaryofShortTermBorrowingsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Maximum month-end outstanding during the year", "label": "Borrowed Funds Maximum Month End Outstanding Amount", "documentation": "For all debt, including all short-term borrowings, long-term debt, collateralized financing, and capital lease obligations, maximum month-end borrowings during the period." } } }, "auth_ref": { } }, "ecbi_BorrowingsTypeAxis": { "xbrltype": "stringItemType", "nsuri": "http://texascapitalbank.com/20241231", "localname": "BorrowingsTypeAxis", "presentation": { "http://texascapitalbank.com/role/ShortTermBorrowingsandLongTermDebtSummaryofShortTermBorrowingsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Borrowings Type [Axis]", "label": "Borrowings Type [Axis]", "documentation": "Borrowings by type." } } }, "auth_ref": { } }, "ecbi_BorrowingsTypeDomain": { "xbrltype": "domainItemType", "nsuri": "http://texascapitalbank.com/20241231", "localname": "BorrowingsTypeDomain", "presentation": { "http://texascapitalbank.com/role/ShortTermBorrowingsandLongTermDebtSummaryofShortTermBorrowingsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Borrowings Type [Domain]", "label": "Borrowings Type [Domain]", "documentation": "Borrowings Type [Domain]" } } }, "auth_ref": { } }, "us-gaap_BuildingMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "BuildingMember", "presentation": { "http://texascapitalbank.com/role/PremisesandEquipmentDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Premises", "label": "Building [Member]", "documentation": }

"Facility held for productive use including, but not limited to, office, production, storage and distribution facilities." } } } , "auth_ref": { "r118" } } , "us-gaap_Capital": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Capital", "crdr": "credit", "presentation": { "http://texascapitalbank.com/role/RegulatoryRatiosandCapitalScheduleofComplianceWithRegulatoryCapitalRequirementsDetails" } , "lang": { "en-us" } , "role": { "terseLabel", "Capital" } , "label": "Banking Regulation, Total Capital, Actual", "documentation": "Amount of total capital as defined by regulatory framework." } } } , "auth_ref": { "r739" } } , "us-gaap_CapitalRequiredForCapitalAdequacyToRiskWeightedAssets": { "xbrltype": "pureItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CapitalRequiredForCapitalAdequacyToRiskWeightedAssets", "presentation": { 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Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } } , "auth_ref": { "r1226", "r1227" } } , "us-gaap_CashAndCashEquivalentsPolicyTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashAndCashEquivalentsPolicyTextBlock", "presentation": { "http://texascapitalbank.com/role/OperationsandSummaryofSignificantAccountingPoliciesPolicies" } , "lang": { "en-us" } , "role": { "terseLabel", "Cash and Cash Equivalents" } , "label": "Cash and Cash Equivalents, Policy [Policy Text Block]", "documentation": "Disclosure of accounting policy for cash and cash equivalents, including the policy for determining which items are treated as cash equivalents. Other information that may be disclosed includes (1) the nature of any restrictions on the entity's use of its cash and cash equivalents, (2) whether the entity's cash and cash equivalents are insured or expose the entity to credit risk, (3) the classification of any negative balance accounts (overdrafts), and (4) the carrying basis of cash equivalents (for example, at cost) and whether the carrying amount of cash equivalents approximates fair value." } } } , "auth_ref": { "r34" } } , "us-gaap_CashAndDueFromBanks": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashAndDueFromBanks", "crdr": "debit", "calculation": { "http://texascapitalbank.com/role/CONSOLIDATEDBALANCESHEETS" } , "parentTag": "us-gaap_Assets", "weight": 1.0, "order": 1.0 } } , "presentation": { "http://texascapitalbank.com/role/CONSOLIDATEDBALANCESHEETS" } , "lang": { "en-us" } , "role": { "verboseLabel", "Cash and due from banks" } , "label": "Cash and Due from Banks", "documentation": "For banks and other depository institutions. 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Excludes amount for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } } , "auth_ref": { "r32", "r111", "r279" } } , "us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseExcludingExchangeRateEffect": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseExcludingExchangeRateEffect", "crdr": "debit", "calculation": { "http://texascapitalbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS" } , "parentTag": null, "weight": null, "order": null, "root": true } } , "presentation": { "http://texascapitalbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS" } , "lang": { "en-us" } , "role": { "periodStartLabel", "Cash and cash equivalents at beginning of period" } , "periodEndLabel": "Cash and cash equivalents at end of period" , "label": "Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents", "documentation": "Amount of cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage. Excludes amount for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } } , "auth_ref": { "r32", "r111", "r279" } } , "us-gaap_CashFlowHedgeGainLossToBeReclassifiedWithinTwelveMonths": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashFlowHedgeGainLossToBeReclassifiedWithinTwelveMonths", "crdr": "credit", "presentation": { "http://texascapitalbank.com/role/DerivativeFinancialInstrumentsDerivativeFinancialInstrumentsNarrativeDetails" } , "lang": { "en-us" } , "role": { "terseLabel", "Cash Flow Hedging" } , "label": "Cash Flow Hedging [Member]", "documentation": "Hedge of the exposure to variability in the cash flows of a recognized asset or liability, or of a forecasted transaction, that is attributable to a particular risk." } } } , "auth_ref": { "r62" } } , "tcbl_CashPaidForLeaseLiabilitiesAbstract": { "xbrltype": "stringItemType", "nsuri": "http://texascapitalbank.com/20241231", "localname": "CashPaidForLeaseLiabilitiesAbstract", "presentation": { "http://texascapitalbank.com/role/LeasesNetLeasecostDetails" } , "lang": { "en-us" } , "role": { "terseLabel", "Cash paid for amounts included in the measurement of lease liabilities" } , "label": "Cash Paid for Lease Liabilities [Abstract]", "documentation": "Cash Paid for Lease Liabilities" } } } , "auth_ref": { "tcbl_CashPledgedAsDerivativeCollateral" } , "xbrltype": "monetaryItemType", "nsuri": "http://texascapitalbank.com/20241231", "localname": "CashPledgedAsDerivativeCollateral", "crdr": "debit", "presentation": { "http://texascapitalbank.com/role/DerivativeFinancialInstrumentsDerivativeFinancialInstrumentsNarrativeDetails" } , "lang": { "en-us" } , "role": { "terseLabel", "Cash collateral pledged for derivatives" } , "label": "Cash Pledged As Derivative Collateral", "documentation": "The fair value of cash that serves as collateral for derivatives" } } } , "auth_ref": { "tcbl_CashSettledRestrictedStockUnitsMember" } , "xbrltype": "domainItemType", "nsuri": "http://texascapitalbank.com/20241231", "localname": "CashSettledRestrictedStockUnitsMember", "presentation": { "http://texascapitalbank.com/role/StockBasedCompensationSummaryofCashSettledRSUActivityDetails" } , "lang": { "en-us" } , "role": { "terseLabel", "Cash Settled Restricted Stock Units" } , "label": "Cash Settled Restricted Stock Units [Member]", "documentation": "Cash Settled Restricted Stock Units" } } } , "auth_ref": { "ecd_ChangedPeerGroupFnTextBlock" } , "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ChangedPeerGroupFnTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure" } , "lang": { "en-us" } , "role": { "terseLabel", "Changed Peer Group, Footnote" } , "label": "Changed Peer Group, Footnote [Text Block]" } } } , "auth_ref": { "r1952" } } , "ecd_ChngInFrValOfStngDtOfPrYrEqtyAwrdsVstdInCvrdYrMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ChngInFrValOfStngDtOfPrYrEqtyAwrdsVstdInCvrdYrMember", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure" } , "lang": { "en-us" } , "role": { "terseLabel", "Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year" } , "label": "Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year [Member]" } } } , "auth_ref": { "r1049" } } , "ecd_ChngInFrValOfOutsdngAndUnvstdEqtyAwrdsGrntdInPrYrsMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ChngInFrValOfOutsdngAndUnvstdEqtyAwrdsGrntdInPrYrsMember", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure" } , "lang": { "en-us" } , "role": { "terseLabel", "Year-over Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested" } , "label": "Year-over Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested [Member]" } } } , "auth_ref": { "r1047" } } , "dei_CityAreaCode": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "CityAreaCode", "presentation": { "http://texascapitalbank.com/role/Cover" } , "lang": { "en-us" } , "role": { "terseLabel", "City Area Code" } , "label": "City Area Code", "documentation": "Area code of city" } } } , "auth_ref": { "us-gaap_ClassOfStockDomain" } , "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ClassOfStockDomain", "presentation": { "http://texascapitalbank.com/role/Cover" } , "lang": { "en-us" } , "role": { "terseLabel", "Class of Stock [Domain]" } , "label": "Class of Stock [Domain]", "documentation": "Share of stock differentiated by the voting rights the holder receives. Examples include, but are not limited to, common stock, redeemable preferred stock, nonredeemable preferred stock, and convertible stock." } } } , "auth_ref": { "r212", "r245", "r246", "r247", "r282", "r310", "r314", "r317", "r319", "r327", "r328", "r392", "r443", "r445", "r446", "r447", "r450", "r451", "r481", "r482", "r483", "r484", "r486", "r636", "r792", "r793", "r794", "r795", "r802", "r803", "r804", "r805", "r806", "r807", "r808", "r809", "r810", "r811", "r812", "r813", "r832", "r854", "r876", "r908", "r909", "r910", "r911", "r912", "r1105", "r1139", "r1149" } } , "ecd_CoSelectedMeasureAmt": { "xbrltype": "decimalItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CoSelectedMeasureAmt", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure" } , "lang": { "en-us" } , "role": { "terseLabel", "Company Selected Measure Amount" } , "label": "Company Selected Measure Amount" } }

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"http://texascapitalbank.com/role/InvestmentSecuritiesSummaryofAvailableforSaleDebtSecuritiesDetails", "http://texascapitalbank.com/role/InvestmentSecuritiesWeightedAverageYieldsforAvailableforSaleDebtSecuritiesDetails" } }, "lang": { "en-us", { "role": { "terseLabel": "Commercial mortgage-backed securities", "label": "Commercial Mortgage-Backed Securities [Member]", "documentation": "Securities collateralized by commercial real estate mortgage loans." } } } }, "auth_ref": { "r960", "r962", "r964", "r1171", "r1177", "r1178", "r1208" } }, "us-gaap_CommercialPortfolioSegmentMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommercialPortfolioSegmentMember", "presentation": { "http://texascapitalbank.com/role/FinancialInstrumentswithOffBalanceSheetRiskDetails", "http://texascapitalbank.com/role/LoansandAllowanceforCreditLossesonLoansAdditionalInformationDetails", 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"http://texascapitalbank.com/role/LoansandAllowanceforCreditLossesonLoansScheduleofAgeAnalysisofGrossModifiedLoansHeldforInvestmentDetails", "http://texascapitalbank.com/role/LoansandAllowanceforCreditLossesonLoansSummaryofAmortizedCostofGrossModifiedLoansHeldforInvestmentDetails" } }, "lang": { "en-us", { "role": { "terseLabel": "Commercial real estate", "label": "Commercial Real Estate Portfolio Segment [Member]", "documentation": "Portfolio segment of the company's total financing receivables related to commercial real estate." } } } }, "auth_ref": { "r1171", "r1177", "r1178", "r1208" } }, "us-gaap_CommitmentsToExtendCreditMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommitmentsToExtendCreditMember", "presentation": { "http://texascapitalbank.com/role/FinancialInstrumentswithOffBalanceSheetRiskDetails", "http://texascapitalbank.com/role/LoansandAllowanceforCreditLossesonLoansAdditionalInformationDetails", 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These shares represent capital invested by the firm's shareholders and owners, and may be all or only a portion of the number of shares authorized. Shares issued include shares outstanding and shares held in the treasury." } } } }, "auth_ref": { "r90" } }, "us-gaap_CommonStockSharesOutstanding": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonStockSharesOutstanding", "presentation": { "http://texascapitalbank.com/role/CONSOLIDATEDSTATEMENTSOFTOCKHOLDERSEQUITY", "http://texascapitalbank.com/role/PeriodStartLabel", "http://texascapitalbank.com/role/PeriodEndLabel", "http://texascapitalbank.com/role/Ending balance, common stock (in shares)", "http://texascapitalbank.com/role/Common Stock, Shares Outstanding" } }, "lang": { "en-us", { "role": { "terseLabel": "Number of shares of common stock outstanding. 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Note: elements for number of nonredeemable common shares, par value and other disclosure concepts are in another section within stockholders' equity." } } } }, "auth_ref": { "r90", "r754", "r793" } }, "us-gaap_CommunicationsAndInformationTechnology": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommunicationsAndInformationTechnology", "crdr": "debit", "calculation": { "http://texascapitalbank.com/role/CONSOLIDATEDSTATEMENTSOFINCOMEANDOTHERCOMPREHENSIVEINCOMELOSS", "parentTag": "us-gaap_NoninterestExpense", "weight": 1.0, "order": 5.0 } }, "presentation": { "http://texascapitalbank.com/role/CONSOLIDATEDSTATEMENTSOFINCOMEANDOTHERCOMPREHENSIVEINCOMELOSS", "parentTag": "us-gaap_NoninterestExpense", "weight": 1.0, "order": 5.0 } }, "lang": { "en-us", { "role": { "terseLabel": "Communications and information technology", "label": "Communications and Information Technology", "documentation": "The

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It may include a description of the entity's deposit liabilities, the aggregate amount of time deposits (including certificates of deposit) in denominations of \$100,000 or more at the balance sheet date; the aggregate amount of any demand deposits that have been reclassified as loan balances, such as overdrafts, at the balance sheet date; deposits that are received on terms other than those in the normal course of business, the amount of accrued interest on deposit liabilities; securities, mortgage loans or other financial instruments that serve as collateral for deposits; for time deposits having a remaining term of more than one year, the aggregate amount of maturities for each of the five years following the balance sheet date; and the weighted average interest rate for all deposit liabilities held by the entity." } } } } , "auth_ref": { "r14", "r134", "r221", "r222" } } } , "us-gaap_Deposits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Deposits", "crdr": "credit", "calculation": { "http://texascapitalbank.com/role/CONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_Liabilities", "weight": 1.0, "order": 1.0 } } , "http://texascapitalbank.com/role/DepositsScheduleofDepositsDetails": { "parentTag": "us-gaap_Liabilities", "weight": 1.0, "order": 1.0 } } , "http://texascapitalbank.com/role/CONSOLIDATEDBALANCESHEETS": { "parentTag": "us-gaap_Liabilities", "weight": 1.0, "order": 1.0 } } , "http://texascapitalbank.com/role/DepositsScheduleofDepositsDetails": { "lang": { "en-us": { "role": { "totalLabel": "Total deposits", "label": "Deposits", "documentation": "The aggregate of all deposit liabilities held by the entity, including foreign and domestic, interest and noninterest bearing; may include demand deposits, saving deposits, Negotiable Order of Withdrawal (NOW) and time deposits among others." } } } } , "auth_ref": { "r134" } } } , "us-gaap_DepositsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositsAbstract", "presentation": { "http://texascapitalbank.com/role/CONSOLIDATEDBALANCESHEETS": { "lang": { "en-us": { "role": { "verboseLabel": "Deposits [Abstract]", "label": "Deposits [Abstract]", "documentation": "Deposits [Abstract]" } } } } , "auth_ref": { "r126", "r127", "r1237" } } } , "us-gaap_DepositsFairValueDisclosure": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositsFairValueDisclosure", "crdr": "credit", "presentation": { "http://texascapitalbank.com/role/FairValueDisclosuresSummaryoftheCarryingAmountsandEstimatedFairValuesoffFinancialInstrumentsDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Total deposits", "label": "Deposits, Fair Value Disclosure", "documentation": "Fair value portion of deposit liabilities held by the entity, including, but not limited to, foreign and domestic, interest and noninterest bearing, demand deposits, saving deposits, negotiable orders of withdrawal (NOW) and time deposits." } } } } , "auth_ref": { "r126", "r127", "r1237" } } } , "us-gaap_DepositsInterestBearingAndNoninterestBearingAlternativeAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositsInterestBearingAndNoninterestBearingAlternativeAbstract", "presentation": { "http://texascapitalbank.com/role/DepositsScheduleofDepositsDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Summary of deposits", "label": "Deposits, Interest Bearing and Noninterest-Bearing, Alternative [Abstract]" } } } } , "auth_ref": { "r1491" } } } , "us-gaap_DepositsMoneyMarketDeposits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositsMoneyMarketDeposits", "crdr": "credit", "calculation": { "http://texascapitalbank.com/role/DepositsScheduleofDepositsDetails": { "parentTag": "us-gaap_InterestBearingDepositLiabilities", "weight": 1.0, "order": 1.0 } } , "presentation": { "http://texascapitalbank.com/role/DepositsScheduleofDepositsDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Transaction", "label": "Deposits, Money Market Deposits", "documentation": "Amount of deposits in accounts that offer many of the same services as checking accounts although transactions may be somewhat more limited, share some of the characteristics of a money market fund and are insured by the Federal government, also known as money market accounts." } } } } , "auth_ref": { "r134" } } } , "us-gaap_DepositsSavingsDeposits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositsSavingsDeposits", "crdr":

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Includes liabilities elected not to be offset. Excludes liabilities not subject to a master netting arrangement." } } } }, "auth_ref": { "r19", "r98", "r127", "r128", "r249", "r924" } } }, "us-gaap-DerivativeInstrumentRiskAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeInstrumentRiskAxis", "presentation": { "http://texascapitalbank.com/role/DerivativeFinancialInstrumentsDerivativeFinancialInstrumentsNarrativeDetails": { "http://texascapitalbank.com/role/DerivativeFinancialInstrumentsScheduleofDerivativeInstrumentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Derivative Instrument (Axis)", "label": "Derivative Instrument (Axis)", "documentation": "Information by type of derivative contract." } } } }, "auth_ref": { "r64", "r66", "r67", "r129", "r821", "r823", "r837", "r838", "r839", "r840", "r841", "r842", "r843", "r846", "r847", "r848", "r849", "r864", "r865", "r866", "r867", "r870", "r871", "r872", "r873", "r888", "r890", "r897", "r901", "r924", "r978", "r980", "r1231", "r1232", "r1233", "r1234", "r1235", "r1236", "r1238", "r1239" } } } }, "us-gaap-DerivativeInstrumentsAndHedgingActivitiesDisclosureAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeInstrumentsAndHedgingActivitiesDisclosureAbstract", "lang": { "en-us": { "role": { "terseLabel": "Derivative Instruments and Hedging Activities Disclosure [Abstract]", "label": "Derivative Instruments and Hedging Activities Disclosure [Abstract]" } } }, "auth_ref": { } }, "us-gaap-DerivativeInstrumentsAndHedgingActivitiesDisclosureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeInstrumentsAndHedgingActivitiesDisclosureTextBlock", "presentation": { "http://texascapitalbank.com/role/DerivativeFinancialInstruments": { "lang": { "en-us": { "role": { "verboseLabel": "Derivative Financial Instruments", "label": "Derivative Financial Instruments and Hedging Activities Disclosure [Text Block]", "documentation": "The entire disclosure for derivative instruments and hedging activities including, but not limited to, risk management strategies, non-hedging derivative instruments, assets, liabilities, revenue and expenses, and methodologies and assumptions used in determining the amounts." } } } }, "auth_ref": { "r126", "r596", "r605" } } }, "us-gaap-DerivativeInstrumentsGainLossByHedgingRelationshipAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeInstrumentsGainLossByHedgingRelationshipAxis", "presentation": { "http://texascapitalbank.com/role/DerivativeFinancialInstrumentsScheduleofDerivativeInstrumentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Hedging Relationship (Axis)", "label": "Hedging Relationship (Axis)", "documentation": "Information by type of hedging relationship." } } } }, "auth_ref": { "r16", "r64", "r66" } } } }, "us-gaap-DerivativeLiabilities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeLiabilities", "crdr": "credit", "calculation": { "http://texascapitalbank.com/role/DerivativeFinancialInstrumentsScheduleofDerivativeInstrumentsDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://texascapitalbank.com/role/DerivativeFinancialInstrumentsScheduleofDerivativeInstrumentsDetails": { "http://texascapitalbank.com/role/FairValueDisclosuresScheduleofAssetsandLiabilitiesMeasuredAtFairValueDetails": { "http://texascapitalbank.com/role/FairValueDisclosuresSummaryoftheCarryingAmountsandEstimatedFairValuesofFinancialInstrumentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Derivative liabilities", "totalLabel": "Net liability derivatives included in the consolidated balance sheets", "label": "Derivative Liability", "documentation": "Fair value, after the effects of master netting arrangements, of a financial liability or contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset. Includes liabilities not subject to a master netting arrangement and not elected to be offset." } } } }, "auth_ref": { "r250", "r251", "r611", "r612", "r625", "r635", "r814", "r815", "r816", "r817", "r819", "r820", "r821", "r822", "r823", "r846", "r848", "r849", "r890", "r891", "r894", "r897", "r898", "r901", "r902", "r924", "r1228", "r1229", "r1230", "r1273" } } } }, "us-gaap-DerivativeLiabilityCollateralRightToReclaimCashOffset": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeLiabilityCollateralRightToReclaimCashOffset", "crdr": "debit", "calculation": { "http://texascapitalbank.com/role/DerivativeFinancialInstrumentsScheduleofDerivativeInstrumentsDetails": { "parentTag": "us-gaap-DerivativeLiabilities", "weight": 1.0, "order": 3.0 } }, "presentation": { "http://texascapitalbank.com/role/DerivativeFinancialInstrumentsScheduleofDerivativeInstrumentsDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Derivative Liability, Subject to Master Netting Arrangement, Collateral, Right to Reclaim Cash Offset", "label": "Derivative Liability, Subject to Master Netting Arrangement, Collateral, Right to Reclaim Cash Offset", "documentation": "Amount of right to receive cash collateral under master netting arrangements offset against derivative liabilities." } } } }, "auth_ref": { "r7", "r18" } } } }, "us-gaap-DerivativeLiabilityFairValueGrossAsset": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeLiabilityFairValueGrossAsset", "crdr": "debit", "calculation": { "http://texascapitalbank.com/role/DerivativeFinancialInstrumentsScheduleofDerivativeInstrumentsDetails": { "parentTag": "us-gaap-DerivativeLiabilities", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://texascapitalbank.com/role/DerivativeFinancialInstrumentsScheduleofDerivativeInstrumentsDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Offsetting derivative assets", "label": "Derivative Liability, Subject to Master Netting Arrangement, Asset Offset", "documentation": "Fair value of asset associated with financial liability or contract with one or more underlyings, notional amount or payment provision or both, and the contract can be net settled by means outside the contract or delivery of an asset." } } } }, "auth_ref": { "r18", "r22", "r127", "r128", "r898", "r900", "r923" } } } }, "us-gaap-DerivativeLiabilityStatementOffFinancialPositionExtensibleEnumeration": { "xbrltype": "enumerationSetItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeLiabilityStatementOffFinancialPositionExtensibleEnumeration", "presentation": { "http://texascapitalbank.com/role/DerivativeFinancialInstrumentsScheduleofDerivativeInstrumentsDetails": { "parentTag": "us-gaap-DerivativeLiabilities", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://texascapitalbank.com/role/DerivativeFinancialInstrumentsScheduleofDerivativeInstrumentsDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Offsetting derivative liabilities", "label": "Derivative Liability, Statement of Financial Position [Extensible Enumeration]", "documentation": "Indicates line item in statement of financial position that includes derivative liability." } } } }, "auth_ref": { "r591" } } } }, "us-gaap-DerivativeLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DerivativeLineItems", "presentation": { "http://texascapitalbank.com/role/DerivativeFinancialInstrumentsDerivativeFinancialInstrumentsNarrativeDetails": {

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Excludes state and local income tax expense (benefit), federal tax expense (benefit), statutory income tax expense (benefit) outside of country of domicile, tax credit, nondeductible expense, deduction, income tax settlement, income tax contingency, and cross-border tax law." } } } }, "auth_ref": { "r1213": { "us-gaap_EffectiveIncomeTaxRateReconciliationStateAndLocalIncomeTaxes": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EffectiveIncomeTaxRateReconciliationStateAndLocalIncomeTaxes", "calculation": { "http://texascapitalbank.com/role/IncomeTaxesEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_EffectiveIncomeTaxRateContinuingOperations", "weight": 1.0, "order": 7.0 } }, "presentation": { "http://texascapitalbank.com/role/IncomeTaxesEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "terseLabel": "State taxes", "label": "Effective Income Tax Rate Reconciliation, State and Local Income Taxes, Percent", "documentation": "Percentage of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations applicable to state and local income tax expense (benefit), net of federal tax expense (benefit)." } } } }, "auth_ref": { "r552", "r957", "r1143", "r1212": { "us-gaap_EffectiveIncomeTaxRateReconciliationTaxContingencies": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EffectiveIncomeTaxRateReconciliationTaxContingencies", "calculation": { "http://texascapitalbank.com/role/IncomeTaxesEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_EffectiveIncomeTaxRateContinuingOperations", "weight": 1.0, "order": 5.0 } }, "presentation": { "http://texascapitalbank.com/role/IncomeTaxesEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Uncertain tax positions recognized", "label": "Effective Income Tax Rate Reconciliation, Tax Contingency, Percent", "documentation": "Percentage of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations attributable to income tax contingencies. 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Excludes share and unit options." } } } }, "auth_ref": { "r1210": { "us-gaap_EmployeeStockMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EmployeeStockMember", "presentation": { "http://texascapitalbank.com/role/StockBasedCompensationNarrativeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Employee Stock [Member]", "label": "Employee Stock [Member]", "documentation": "An Employee Stock Purchase Plan is a tax-efficient means by which employees of a corporation can purchase the corporation's stock." } } } }, "auth_ref": { "us-gaap_EmployeeStockOptionMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EmployeeStockOptionMember", "presentation": { "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure": { "lang": { "en-us": { "role": { "terseLabel": "Employee Stock Option", "label": "Share-Based Payment Arrangement, Option [Member]", "documentation": "Share-based payment arrangement granting right, subject to vesting and other restrictions, to purchase or sell certain number of shares at predetermined price for specified period of time." } } } }, "auth_ref": { "dei_EntitiesTable": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntitiesTable", "presentation": { "http://texascapitalbank.com/role/Cover": { "lang": { "en-us": { "role": { "terseLabel": "Entities [Table]", "label": "Entities [Table]", "documentation": "Container to assemble all relevant information about each entity associated with the document instance." } } } }, "auth_ref": { "dei_EntityAddressAddressLine1": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityAddressAddressLine1", "presentation": { "http://texascapitalbank.com/role/Cover": { "lang": { "en-us": { "role": { "terseLabel": "Entity Address, Address Line One", "label": "Entity Address, Address Line One", "documentation": "Address Line 1 such as Attn, Building Name, Street Name" } } } }, "auth_ref": { "dei_EntityAddressAddressLine2": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityAddressAddressLine2", "presentation": { "http://texascapitalbank.com/role/Cover": { "lang": { "en-us": { "role": { "terseLabel": "Entity Address, Address Line Two", "label": "Entity Address, Address Line Two", "documentation": "Address Line 2 such as Street or Suite number" } } } }, "auth_ref": { "dei_EntityAddressCityOrTown": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityAddressCityOrTown", "presentation": { "http://texascapitalbank.com/role/Cover": { "lang": { "en-us": { "role": { "terseLabel": "Entity Address, City or Town", "label": "Entity Address, City or Town", "documentation": "Name of the City or Town" } } } }, "auth_ref": { "dei_EntityAddressCountry": { "xbrltype": "countryCodeItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityAddressCountry", "presentation": { "http://texascapitalbank.com/role/Cover": { "lang": { "en-us": { "role": { "terseLabel": "Entity Address, Country", "label": "Entity Address, Country", "documentation": "ISO 3166-1 alpha-2 country code." } } } }, "auth_ref": { "dei_EntityAddressPostalZipCode": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityAddressPostalZipCode", "presentation": { "http://texascapitalbank.com/role/Cover": { "lang": { "en-us": { "role": { "terseLabel": "Entity Address, Postal Zip Code", "label": "Entity Address, Postal Zip Code", "documentation": "Code for the postal or zip code." } } } }, "auth_ref": { "dei_EntityAddressStateOrProvince": { "xbrltype": "stateOrProvinceItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityAddressStateOrProvince", "presentation": { "http://texascapitalbank.com/role/Cover": { "lang": { "en-us": { "role": { "terseLabel": "Entity Address, State or Province", "label": "Entity Address, State or Province", "documentation": "Name of the state or province." } } } }, "auth_ref": { "dei_EntityCentralIndexKey": { "xbrltype": "centralIndexKeyItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityCentralIndexKey", "presentation": { "http://texascapitalbank.com/role/Cover": { "lang": { "en-us": { "role": { "terseLabel": "Entity Central Index Key", "label": "Entity Central Index Key", "documentation": "A unique 10-digit SEC-issued value to identify entities that have filed disclosures with the SEC. It is commonly abbreviated as CIK." } } } }, "auth_ref": { "dei_EntityCommonStockSharesOutstanding": { "xbrltype": "sharesItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityCommonStockSharesOutstanding", "presentation": { "http://texascapitalbank.com/role/Cover": { "lang": { "en-us": { "role": { "terseLabel": "Entity Common Stock, Shares Outstanding", "label": "Entity Common Stock, Shares Outstanding", "documentation": "Indicate number of shares or other units outstanding of each of registrant's classes of capital or common stock or other ownership interests, if and as stated on cover of related periodic report. Where multiple classes or units exist define each class/interest by adding class of stock items such as Common Class A [Member], Common Class B [Member] or Partnership Interest [Member] onto the Instrument IDomain of the Entity Listings, Instrument." } } } }, "auth_ref": { "dei_EntityCurrentReportingStatus": { "xbrltype": "yesNoItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityCurrentReportingStatus", "presentation": { "http://texascapitalbank.com/role/Cover": { "lang": { "en-us": { "role": { "terseLabel": "Entity Current Reporting Status", "label": "Entity Current Reporting Status", "documentation": "Indicate 'Yes' or 'No' whether registrants (1) have filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that registrants were required to file such reports), and (2) have been subject to such filing requirements for the past 90 days. This information should be based on the registrant's current or most recent filing containing the related disclosure." } } } }, "auth_ref": { "dei_EntityEmergingGrowthCompany": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityEmergingGrowthCompany", "presentation": { "http://texascapitalbank.com/role/Cover": { "lang": { "en-us": { "role": { "terseLabel": "Entity Emerging Growth Company", "label": "Entity Emerging Growth Company", "documentation": "Indicate if registrant meets the emerging growth company criteria." } } } }, "auth_ref": { "dei_EntityFileNumber": { "xbrltype": "fileNumberItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityFileNumber", "presentation": { "http://texascapitalbank.com/role/Cover": { "lang": { "en-us": { "role": { "terseLabel": "Entity File Number", "label": "Entity File Number", "documentation": "Commission file number. The field allows up to 17 characters. 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This information should be based on the registrant's current or most recent filing containing the related disclosure." } } } }, "auth_ref": { "dei_EntityIncorporationStateCountryCode": { "xbrltype": "edgarStateCountryItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityIncorporationStateCountryCode", "presentation": { "http://texascapitalbank.com/role/Cover": { "lang": { "en-us": { "role": { "terseLabel": "Entity Incorporation, State or Country Code", "label": "Entity Incorporation, State or Country Code", "documentation": "Two-character EDGAR code representing the state or country of incorporation." } } } }, "auth_ref": { "dei_EntityInformationLineItems": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024",

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These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { "r616": "r617", "r618", "r619", "r620", "r621", "r626", "r962" } } }, "us-gaap_FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationTable", "presentation": { "http://texascapitalbank.com/role/FairValueDisclosuresLevel3FairValueAssetsMeasuredonaRecurringBasisDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Table]", "label": "Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Table]" }, "documentation": "Disclosure of information about financial instrument asset measured at fair value on recurring basis using unobservable input." } } }, "auth_ref": { "r616": "r617", "r618", "r619", "r620", "r621", "r626", "r962" } } }, "us-gaap_FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationTextBlock", "presentation": { "http://texascapitalbank.com/role/FairValueDisclosuresTables": { "lang": { "en-us": { "role": { "terseLabel": "Level 3 Fair Value Assets Measured on a Recurring Basis", "label": "Fair Value, Assets Measured on Recurring Basis, Unobservable Input Reconciliation [Table Text Block]", "documentation": "Tabular disclosure of the fair value measurement of assets using significant unobservable inputs (Level 3), a reconciliation of the beginning and ending balances, separately presenting changes during the period attributable to the following: (1) total gains or losses for the period (realized and unrealized), segregating those gains or losses included in earnings (or changes in net assets) and gains or losses recognized in other comprehensive income (loss), and a description of where those gains or losses included in earnings (or changes in net assets) are reported in the statement of income (or activities); (2) purchases, sales, issues, and settlements (each type disclosed separately); and (3) transfers in and transfers out of Level 3 (for example, transfers due to changes in the observability of significant inputs), by class of asset." } } }, "auth_ref": { "r616": "r621", "r626", "r962" } } }, "us-gaap_FairValueBalanceSheetGroupingFinancialStatementCaptionsLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueBalanceSheetGroupingFinancialStatementCaptionsLineItems", "presentation": { "http://texascapitalbank.com/role/FairValueDisclosuresSummaryoftheCarryingAmountsandEstimatedFairValuesoffinancialInstrumentsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]", "label": "Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]" }, "documentation": "Line items represent financial concepts included in a table. 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Such disclosures about the financial instruments, assets, and liabilities would include: (1) the fair value of the required items together with their carrying amounts (as appropriate); (2) for items for which it is not practicable to estimate fair value, disclosure would include: (a) information pertinent to estimating fair value (including, carrying amount, effective interest rate, and maturity, and (b) the reasons why it is not practicable to estimate fair value; (3) significant concentrations of credit risk including: (a) information about the activity, region, or economic characteristics identifying a concentration, (b) the maximum amount of loss the entity is exposed to based on the gross fair value of the related item, (c) policy for requiring collateral or other security and information as to accessing such collateral or security, and (d) the nature and brief description of such collateral or security; (4) quantitative information about market risks and how such risks are managed; (5) for items measured on both a recurring and nonrecurring basis information regarding the inputs used to develop the fair value measurement; and (6) for items presented in the financial statement for which fair value measurement is elected: (a) information necessary to understand the reasons for the election, (b) discussion of the effect of fair value changes on earnings, (c) a description of [similar groups] items for which the election is made and the relation thereof to the balance sheet, the aggregate carrying value of items included in the balance sheet that are not eligible for the election; (7) all other required (as defined) and desired information." } } }, "auth_ref": { "r620", "r622", "r623", "r624", "r627", "r628", "r629", "r630", "r631", "r717", "r960", "r965" } } }, "us-gaap_FairValueInputsLevel1Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueInputsLevel1Member", "presentation": { "http://texascapitalbank.com/role/FairValueDisclosuresScheduleofAssetsandLiabilitiesMeasuredAtFairValueDetails": { "http://texascapitalbank.com/role/FairValueDisclosuresSummaryoftheCarryingAmountsandEstimatedFairValuesoffinancialInstrumentsDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Level 1", "label": "Fair Value, Inputs, Level 1 [Member]", "documentation": "Quoted prices in active markets for identical assets or liabilities that the reporting entity can access at the measurement date." } } }, "auth_ref": { "r466", "r492", "r497", "r612", "r625", "r683", "r950", "r951", "r952", "r960" } } }, "us-gaap_FairValueInputsLevel2Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueInputsLevel2Member", "presentation": { "http://texascapitalbank.com/role/FairValueDisclosuresScheduleofAssetsandLiabilitiesMeasuredAtFairValueDetails": { "http://texascapitalbank.com/role/FairValueDisclosuresSummaryoftheCarryingAmountsandEstimatedFairValuesoffinancialInstrumentsDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Level 2", "label": "Fair Value, Inputs, Level 2 [Member]", "documentation": "Inputs other than quoted prices included within level 1 that are observable for an asset or liability, either directly or indirectly, including, but not limited to, quoted prices for similar assets or liabilities in active markets, or quoted prices for identical or similar assets or liabilities in inactive markets." } } }, "auth_ref": { "r466", "r492", "r497", "r612", "r613", "r625", "r684", "r945", "r946", "r950", "r951", "r952", "r960" } } }, "us-gaap_FairValueInputsLevel3Member": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueInputsLevel3Member", "presentation": { "http://texascapitalbank.com/role/FairValueDisclosuresNarrativeDetails": { "http://texascapitalbank.com/role/FairValueDisclosuresScheduleofAssetsandLiabilitiesMeasuredAtFairValueDetails": { "http://texascapitalbank.com/role/FairValueDisclosuresSummaryoftheCarryingAmountsandEstimatedFairValuesoffinancialInstrumentsDetails": { "lang": { "en-us": { "role": { "verboseLabel": "Level 3", "terseLabel": "Fair Value, Inputs, Level 3", "label": "Fair Value, Inputs, Level 3 [Member]", "documentation": "Unobservable inputs that reflect the entity's own assumption about the assumptions market participants would use in pricing." } } }, "auth_ref": { "r466", "r492", "r493", "r494", "r495", "r496", "r497", "r612", "r613", "r614", "r615", "r625", "r685", "r945", "r946", "r950", "r951", "r952", "r960", "r964" } } }, "us-gaap_FairValueMeasurementFrequencyDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueMeasurementFrequencyDomain", "presentation": { "http://texascapitalbank.com/role/FairValueDisclosuresNarrativeDetails": { "http://texascapitalbank.com/role/FairValueDisclosuresScheduleofAssetsandLiabilitiesMeasuredAtFairValueDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Measurement Frequency {Domain}", "label": "Measurement Frequency {Domain}", "documentation": "Measurement frequency." } } }, "auth_ref": { "r611", "r612", "r613", "r615", "r960", "r1229", "r1240" } } }, "tcdb_FairValueMeasurementWithUnobservableInputsReconciliationNonRecurringBasisAssetGainLossIncludedInEarnings": { "xbrltype": "monetaryItemType", "nsuri": "http://texascapitalbank.com/20241231", "localname":

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Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)."} } } }, "auth_ref": {"r185", "r195", "r387", "r733"} } }, "us-gaap_HeldToMaturitySecuritiesDebtMaturitiesAfterOneThroughFiveYearsFairValue": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesDebtMaturitiesAfterOneThroughFiveYearsFairValue", "crdr": "debit", "calculation": {"http://texascapitalbank.com/role/InvestmentSecuritiesScheduleOfAmortizedCostandEstimatedFairValueofSecuritiesDetails": {"parentTag": "us-gaap_HeldToMaturitySecuritiesFairValue", "weight": 1.0, "order": 3.0 } }, "presentation": {"http://texascapitalbank.com/role/InvestmentSecuritiesScheduleOfAmortizedCostandEstimatedFairValueofSecuritiesDetails"}, "lang": {"en-us"}, {"role": {"terseLabel": "Due after one year through five years"}, {"label": "Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, after Year One Through Five"}, {"documentation": "Fair value of investment in debt security measured at amortized cost (held-to-maturity), with single maturity date and allocated without single maturity date, maturing in second through fifth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)."} } } }, "auth_ref": {"r184", "r194", "r386", "r732"} } }, "us-gaap_HeldToMaturitySecuritiesDebtMaturitiesAfterTenYearsFairValue": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesDebtMaturitiesAfterTenYearsFairValue", "crdr": "debit", "calculation": {"http://texascapitalbank.com/role/InvestmentSecuritiesScheduleOfAmortizedCostandEstimatedFairValueofSecuritiesDetails": {"parentTag": "us-gaap_HeldToMaturitySecuritiesFairValue", "weight": 1.0, "order": 2.0 } }, "presentation": {"http://texascapitalbank.com/role/InvestmentSecuritiesScheduleOfAmortizedCostandEstimatedFairValueofSecuritiesDetails"}, "lang": {"en-us"}, {"role": {"terseLabel": "Due after ten years"}, {"label": "Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 10"}, {"documentation": "Fair value of investment in debt security measured at amortized cost (held-to-maturity), with single maturity date and allocated without single maturity date, maturing after tenth fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)."} } } }, "auth_ref": {"r186", "r196", "r388", "r734"} } }, "us-gaap_HeldToMaturitySecuritiesDebtMaturitiesSingleMaturityDateFairValueAbstract": {"xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesDebtMaturitiesSingleMaturityDateFairValueAbstract", "presentation": {"http://texascapitalbank.com/role/InvestmentSecuritiesScheduleOfAmortizedCostandEstimatedFairValueofSecuritiesDetails"}, "lang": {"en-us"}, {"role": {"terseLabel": "Fair Value"}, {"label": "Debt Securities, Held-to-Maturity, Maturity, Allocated and Single Maturity Date, Fair Value [Abstract]"} } } }, "auth_ref": {"r187", "r197"} } }, "us-gaap_HeldToMaturitySecuritiesDebtMaturitiesWithinOneYearFairValue": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesDebtMaturitiesWithinOneYearFairValue", "crdr": "debit", "calculation": {"http://texascapitalbank.com/role/InvestmentSecuritiesScheduleOfAmortizedCostandEstimatedFairValueofSecuritiesDetails": {"parentTag": "us-gaap_HeldToMaturitySecuritiesFairValue", "weight": 1.0, "order": 1.0 } }, "presentation": {"http://texascapitalbank.com/role/InvestmentSecuritiesScheduleOfAmortizedCostandEstimatedFairValueofSecuritiesDetails"}, "lang": {"en-us"}, {"role": {"terseLabel": "Due within one year"}, {"label": "Debt Securities, Held-to-Maturity, Fair Value, Maturity, Allocated and Single Maturity Date, Year One"}, {"documentation": "Fair value of investment in debt security measured at amortized cost (held-to-maturity), with single maturity date and allocated without single maturity date, maturing in next fiscal year following current fiscal year. Excludes interim and annual periods when interim periods are reported from current statement of financial position date (rolling approach)."} } } }, "auth_ref": {"r183", "r193", "r385", "r731"} } }, "us-gaap_HeldToMaturitySecuritiesFairValue": {"xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "HeldToMaturitySecuritiesFairValue", "crdr": "debit", "calculation": {"http://texascapitalbank.com/role/InvestmentSecuritiesScheduleOfAmortizedCostandEstimatedFairValueofSecuritiesDetails": {"parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": {"http://texascapitalbank.com/role/InvestmentSecuritiesScheduleOfAmortizedCostandEstimatedFairValueofSecuritiesDetails"}, {"totalLabel": "Fair Value", {"label": "Debt Securities, Held-to-Maturity, Fair Value", "documentation": "Fair value of investment in debt security measured at amortized cost (held-to-maturity)."} } } }, "auth_ref": {"r180", "r381", "r612", "r624", "r719", "r749"} } }, 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Excludes state and local income tax expense (benefit), federal tax expense (benefit), statutory income tax expense (benefit) outside of country of domicile, tax credit, nondeductible expense, deduction, income tax settlement, income tax contingency, and cross-border tax law." } } }, "auth_ref": { "r1212", "r1213" } }, "us-gaap_IncomeTaxReconciliationStateAndLocalIncomeTaxes": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxReconciliationStateAndLocalIncomeTaxes", "crdr": "debit", "calculation": { "http://texascapitalbank.com/role/IncomeTaxesEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_IncomeTaxExpenseBenefit", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://texascapitalbank.com/role/IncomeTaxesEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "terseLabel": "State taxes", "label": "Effective Income Tax Rate Reconciliation, State and Local Income Taxes, Amount", "documentation": "Amount of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations attributable to state and local income tax expense (benefit).", "auth_ref": { "r552", "r957", "r1212" } }, "us-gaap_IncomeTaxReconciliationTaxContingencies": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxReconciliationTaxContingencies", "crdr": "debit", "calculation": { "http://texascapitalbank.com/role/IncomeTaxesEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_IncomeTaxExpenseBenefit", "weight": 1.0, "order": 8.0 } }, "presentation": { "http://texascapitalbank.com/role/IncomeTaxesEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Uncertain tax positions recognized", "label": "Effective Income Tax Rate Reconciliation, Tax Contingency, Amount", "documentation": "Amount of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations attributable to increase (decrease) in income tax contingencies. Including, but not limited to, domestic tax contingency, foreign tax contingency, state and local tax contingency, and other contingencies." } } }, "auth_ref": { "r555", "r957", "r1212" } }, "us-gaap_IncomeTaxReconciliationTaxCredits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "IncomeTaxReconciliationTaxCredits", "crdr": "credit", "calculation": { "http://texascapitalbank.com/role/IncomeTaxesEffectiveIncomeTaxReconciliationDetails": { "parentTag": "us-gaap_IncomeTaxExpenseBenefit", "weight": 1.0, "order": 6.0 } }, "presentation": { "http://texascapitalbank.com/role/IncomeTaxesEffectiveIncomeTaxReconciliationDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Tax credits", "label": "Effective Income Tax Rate Reconciliation, Tax Credit, Amount", "documentation": "Amount of the difference between reported income tax expense (benefit) and expected income tax expense (benefit) computed by applying the domestic federal statutory income tax rates to pretax income (loss) from continuing operations attributable to tax credits. 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credit; (g) automobile and other vehicle loans; and (h) credit card and other revolving-type loans and (2) loans and leases held-for-sale which may include mortgage loans, direct financing, and sales-type leases." } } }, "auth_ref": { "r143" } }, "us-gaap_InterestAndFeeIncomeLoansAndLeasesAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestAndFeeIncomeLoansAndLeasesAbstract", "presentation": { "http://texascapitalbank.com/role/CONSOLIDATEDSTATEMENTSOFINCOMEANDOTHERCOMPREHENSIVEINCOMELOSS": { "lang": { "en-us": { "role": { "verboseLabel": "Interest income", "label": "Interest and Fee Income, Loans and Leases [Abstract]" } } }, "auth_ref": { } }, "us-gaap_InterestBearingDepositLiabilities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "InterestBearingDepositLiabilities", "crdr": "credit", "calculation": { "http://texascapitalbank.com/role/DepositsScheduleofDepositsDetails": { "parentTag": 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Controlling interest in subsidiary includes, but is not limited to, primary beneficiary of variable interest entity (VIE). Controlling interest in subsidiary excludes broker-dealer with controlling financial interest in subsidiary but control is likely to be temporary." } } }, "auth_ref": { "r223": "r285" } }, "us-gaap_PassMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PassMember", "presentation": { "http://texascapitalbank.com/role/LoansandAllowanceforCreditLossesonLoansLoansbyInvestmentGradeDetails": { "lang": { "en-us": { "role": { "terseLabel": "Pass", "label": "Pass [Member]", "documentation": "A category of financing receivables not considered to be special mention, substandard, doubtful, and loss receivables." } } }, "auth_ref": { "r170": "r171", "r172": "r188" } }, "us-gaap_PastDueFinancingReceivablesTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PastDueFinancingReceivablesTableTextBlock", "presentation": { "http://texascapitalbank.com/role/LoansandAllowanceforCreditLossesonLoansTables": { "lang": { "en-us": { "role": { "verboseLabel": "Schedule of an age analysis of accruing past due loans", "label": "Financing Receivable, Past Due [Table Text Block]", "documentation": "Tabular disclosure of aging analysis for financing receivable." } } }, "auth_ref": { "r177": "r178", "r940": "r1187" } }, "ecd_PayVsPerformanceDisclosureLineItems": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PayVsPerformanceDisclosureLineItems", "lang": { "en-us": { "role": { "label": "Pay vs Performance Disclosure [Line Item]" } } }, "auth_ref": { "r1042" } }, "tcbi_PaymentDeferralAndTermExtensionMember": { "xbrltype": "domainItemType", "nsuri": "http://texascapitalbank.com/20241231", "localname": "PaymentDeferralAndTermExtensionMember", "presentation": { "http://texascapitalbank.com/role/LoansandAllowanceforCreditLossesonLoansSummaryofAmortizedCostofGrossModifiedLoansHeldforInvestmentDetails": { "lang": { "en-us": { "role": { "terseLabel": "Payment Deferral and Term Extension", "label": "Payment Deferral and Term Extension [Member]", "documentation": "Payment Deferral and Term Extension" } } }, "auth_ref": { "us-gaap_PaymentDeferralMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentDeferralMember", "presentation": { "http://texascapitalbank.com/role/LoansandAllowanceforCreditLossesonLoansSummaryofAmortizedCostofGrossModifiedLoansHeldforInvestmentDetails": { "http://texascapitalbank.com/role/LoansandAllowanceforCreditLossesonLoansSummaryofLoansInDefaultDetails": { "lang": { "en-us": { "role": { "terseLabel": "Payment Deferral", "label": "Payment Deferral [Member]", "documentation": "Loan modification for a temporary postponement of loan payments." } } }, "auth_ref": { "r353": "r354", "r356" } }, "tcbi_PaymentsForOriginationsOfMortgageFinanceLoans": { "xbrltype": "monetaryItemType", "nsuri": "http://texascapitalbank.com/20241231", "localname": "PaymentsForOriginationsOfMortgageFinanceLoans", "crdr": "credit", "calculation": { "http://texascapitalbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": -1.0, "order": 9.0 } }, "presentation": { "http://texascapitalbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "lang": { "en-us": { "role": { "negatedLabel": "Originations of loans held for investment, mortgage finance", "label": "Payments for originations of mortgage finance loans" } } }, "auth_ref": { "us-gaap_PaymentsForProceedsFromLoansAndLeases": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PaymentsForProceedsFromLoansAndLeases", "crdr": "credit", "calculation": { "http://texascapitalbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": -1.0, "order": 9.0 } }, "presentation": { "http://texascapitalbank.com/role/CONSOLIDATEDSTATEMENTSOFCASHFLOWS": { "lang": { "en-us": { "role": { "negatedLabel": "Net increase in loans held for investment, excluding mortgage finance loans", "label": "Payments for (Proceeds from) Loans and Leases", "documentation": "The net cash outflow or inflow for the increase (decrease) in the beginning and end of period of loan and lease balances which are not originated or purchased specifically for resale. 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benefits of operating loss carryforwards, tax expense that results from allocating certain tax benefits either directly to contributed capital or to reduce goodwill or other noncurrent intangible assets of an acquired entity, adjustments of a deferred tax liability or asset for enacted changes in tax laws or rates or a change in the tax status of the entity, and adjustments of the beginning-of-the-year balances of a valuation allowance because of a change in circumstances that causes a change in judgment about the realizability of the related deferred tax asset in future years." } } }, "auth_ref": { "r1216" }, "srt_ScheduleOfCondensedBalanceSheetTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ScheduleOfCondensedBalanceSheetTableTextBlock", "presentation": { "http://texascapitalbank.com/role/ParentCompanyOnlyTables": { "lang": { "en-us": { "role": { "terseLabel": "Balance Sheet", "label": "Condensed Balance Sheet [Table Text Block]", "documentation": "Tabular disclosure of condensed balance sheet, including, but not limited to, balance sheets of consolidated entities and consolidation eliminations." } } }, "auth_ref": { "r1121", "r1144" }, "srt_ScheduleOfCondensedCashFlowStatementTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ScheduleOfCondensedCashFlowStatementTableTextBlock", "presentation": { "http://texascapitalbank.com/role/ParentCompanyOnlyTables": { "lang": { "en-us": { "role": { "terseLabel": "Statement of Cash Flows", "label": "Condensed Cash Flow Statement [Table Text Block]", "documentation": "Tabular disclosure of condensed cash flow statement, including, but not limited to, cash flow statements of consolidated entities and consolidation eliminations." } } }, "auth_ref": { "r1121", "r1144" }, "srt_ScheduleOfCondensedFinancialStatementsTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ScheduleOfCondensedFinancialStatementsTable", "presentation": { "http://texascapitalbank.com/role/ParentCompanyOnlyBalanceSheetDetails": "http://texascapitalbank.com/role/ParentCompanyOnlyStatementofCashFlowsDetails", "http://texascapitalbank.com/role/ParentCompanyOnlyStatementofEarningsDetails": { "lang": { "en-us": { "role": { "terseLabel": "Schedule of Condensed Financial Statements [Table]", "label": "Condensed Financial Statements [Table]", "documentation": "Disclosure of information about condensed financial statements, including, but not limited to, the balance sheet, income statement, and statement of cash flows." } } }, "auth_ref": { "r223", "r232", "r295", "r1106" }, "srt_ScheduleOfCondensedIncomeStatementTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ScheduleOfCondensedIncomeStatementTableTextBlock", "presentation": { "http://texascapitalbank.com/role/ParentCompanyOnlyTables": { "lang": { "en-us": { "role": { "terseLabel": "Statement of Earnings", "label": "Condensed Income Statement [Table Text Block]", "documentation": "Tabular disclosure of condensed income statement, including, but not limited to, income statements of consolidated entities and consolidation eliminations." } } }, "auth_ref": { "r1121", "r1144" }, "us-gaap_ScheduleOfDebtInstrumentsTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfDebtInstrumentsTextBlock", "presentation": { "http://texascapitalbank.com/role/ShortTermBorrowingsandLongTermDebtTables": { "lang": { "en-us": { "role": { "terseLabel": "Summary of long-term debt", "label": "Schedule of Long-Term Debt Instruments [Table Text Block]", "documentation": "Tabular disclosure of long-term debt instruments or arrangements, including identification, terms, features, collateral requirements and other information necessary to a fair presentation. These are debt arrangements that originally required repayment more than twelve months after issuance or greater than the normal operating cycle of the entity, if longer." } } }, "auth_ref": { "r23", "r50", "r51", "r76", "r120", "r121", "r945", "r947", "r1144", "r1245" }, "us-gaap_ScheduleOfDeferredTaxAssetsAndLiabilitiesTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfDeferredTaxAssetsAndLiabilitiesTableTextBlock", "presentation": { "http://texascapitalbank.com/role/IncomeTaxesTables": { "lang": { "en-us": { "role": { "verboseLabel": "Schedule of deferred tax assets and liabilities", "label": "Schedule of Deferred Tax Assets and Liabilities [Table Text Block]", "documentation": "Tabular disclosure of the components of net deferred tax asset or liability recognized in an entity's statement of financial position, including the following: the total of all deferred tax liabilities, the total of all deferred tax assets, the total valuation allowance recognized for deferred tax assets." } } }, "auth_ref": { "r1214" }, "tcbl_ScheduleOfDepositsTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://texascapitalbank.com/20241231", "localname": "ScheduleOfDepositsTableTextBlock", "presentation": { "http://texascapitalbank.com/role/DepositsTables": { "lang": { "en-us": { "role": { "verboseLabel": "Schedule of deposits", "label": "Schedule of Deposits [Table Text Block]", "documentation": "Tabular disclosure of the types of deposits for each of the years presented on the latest balance sheet date presented." } } }, "auth_ref": { "r16", "r58", "r59", "r61", "r63", "r65", "r66", "r68", "r70" }, "us-gaap_ScheduleOfDerivativeInstrumentsTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfDerivativeInstrumentsTextBlock", "presentation": { "http://texascapitalbank.com/role/DerivativeFinancialInstrumentsTables": { "lang": { "en-us": { "role": { "verboseLabel": "Schedule of Derivative Instruments", "label": "Schedule of Derivative Instruments [Table Text Block]", "documentation": "Tabular disclosure of pertinent information about a derivative or group of derivatives on a disaggregated basis, such as for individual instruments, or small groups of similar instruments. May include a combination of the type of instrument, risks being hedged, notional amount, hedge designation, related hedged item, inception date, maturity date, or other relevant item." } } }, "auth_ref": { "r16", "r58", "r59", "r61", "r63", "r65", "r66", "r68", "r70" }, "us-gaap_ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock", "presentation": { "http://texascapitalbank.com/role/EarningsPerShareTables": { "lang": { "en-us": { "role": { "verboseLabel": "Schedule of computation of basic and diluted earnings per share", "label": "Schedule of Earnings Per Share, Basic and Diluted [Table Text Block]", "documentation": "Tabular disclosure of an entity's basic and diluted earnings per share calculations, including a reconciliation of numerators and denominators of the basic and diluted per-share computations for income from continuing 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(5) carrying amount of funds borrowed under the specified short-term debt arrangement as of the balance sheet date; (6) description of the refinancing of a short-term obligation when that obligation is excluded from current liabilities in the balance sheet; and (7) amount of a short-term obligation that has been excluded from current liabilities in the balance sheet because of a refinancing of the obligation.” } } }, “auth_ref”: { “r80” } }, “dei_Security12bTitle”: { “xbrltype”: “securityTitleItemType”, “nsuri”: “http://xbrl.sec.gov/dei/2024”, “localname”: “Security12bTitle”, “presentation”: { “http://texascapitalbank.com/role/Cover” }, “lang”: { “en-us”: { “role”: { “terseLabel”: “Title of 12(b) Security” }, “label”: “Title of 12(b) Security” }, “documentation”: “Title of a 12(b) registered security.” } } }, “auth_ref”: { “r992” } }, “dei_SecurityExchangeName”: { “xbrltype”: “edgarExchangeCodeItemType”, “nsuri”: “http://xbrl.sec.gov/dei/2024”, “localname”: “SecurityExchangeName”, “presentation”: { “http://texascapitalbank.com/role/Cover” }, “lang”: { “en-us”: { “role”: { “terseLabel”: “Security Exchange Name” }, “label”: “Security Exchange Name” }, “documentation”: “Name of the Exchange on which a security is registered.” } } }, “auth_ref”: { “r994” } }, “us-gaap_SegmentReportingPolicyPolicyTextBlock”: { “xbrltype”: “textBlockItemType”, “nsuri”: “http://fasb.org/us-gaap/2024”, “localname”: “SegmentReportingPolicyPolicyTextBlock”, “presentation”: { “http://texascapitalbank.com/role/OperationsandSummaryofSignificantAccountingPoliciesPolicies” }, “lang”: { “en-us”: { “role”: { “terseLabel”: “Segment Reporting” }, “label”: “Segment Reporting, Policy [Policy Text Block]”, “documentation”: “Disclosure of accounting policy for segment reporting.” } } }, “auth_ref”: { “r336”, “r337”, “r338”, “r339”, “r340”, “r341”, “r342”, “r346”, “r348”, “r931”, “r932”, “r935” } } }, “tcbl_SeniorUnsecuredCreditLinkedNotesDue2024Member”: { “xbrltype”: “domainItemType”, “nsuri”: “http://texascapitalbank.com/20241231”, “localname”: “SeniorUnsecuredCreditLinkedNotesDue2024Member”, “presentation”: { “http://texascapitalbank.com/role/ShortTermBorrowingsandLongTermDebtDetails”, “http://texascapitalbank.com/role/ShortTermBorrowingsandLongTermDebtSummaryofLongTermBorrowingsDetails” }, “lang”: { “en-us”: { “role”: { “terseLabel”: “Senior Unsecured Credit-Linked Notes, Due 2024”, “label”: “Senior Unsecured Credit-Linked Notes, Due 2024 [Member]”, “documentation”: “Senior Unsecured Credit-Linked Notes, Due 2024” } } }, “auth_ref”: { } }, “us-gaap_SeriesBPreferredStockMember”: { “xbrltype”: “domainItemType”, “nsuri”: “http://fasb.org/us-gaap/2024”, “localname”: “SeriesBPreferredStockMember”, “presentation”: { “http://texascapitalbank.com/role/Cover” }, “lang”: { “en-us”: { “role”: { “terseLabel”: “Series B Preferred Stock”, “label”: “Series B Preferred Stock [Member]”, “documentation”: “Series B preferred stock.” } } }, “auth_ref”: { “r1126”, “r1127”, “r1206” } }, “us-gaap_ShareBasedCompensation”: { “xbrltype”: “monetaryItemType”, “nsuri”: “http://fasb.org/us-gaap/2024”, “localname”: “ShareBasedCompensation”, “crdr”: “debit”, “calculation”: { “http://texascapitalbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS”: { “parentTag”: “us-gaap_NetCashProvidedByUsedInOperatingActivities”, “weight”: 1.0, “order”: 4.0 } }, “presentation”: { “http://texascapitalbank.com/role/CONSOLIDATEDSTATEMENTSOF CASH FLOWS”: { “lang”: { “en-us”: { “role”: { “verboseLabel”: “Stock-based compensation expense”, “label”: “Share-Based Payment Arrangement, Noncash Expense”, “documentation”: “Amount of noncash expense for share-based payment arrangement.” } } }, “auth_ref”: { “r5” } }, “us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardAwardVestingPeriod1”: { “xbrltype”: “durationItemType”, “nsuri”: “http://fasb.org/us-gaap/2024”, “localname”: “ShareBasedCompensationArrangementByShareBasedPaymentAwardAwardVestingPeriod1”, “presentation”: { “http://texascapitalbank.com/role/StockBasedCompensationNarrativeDetails” }, “lang”: { “en-us”: { “role”: { “terseLabel”: “Vesting period (in years)”, “label”: “Share-Based Compensation Arrangement by Share-Based Payment Award, Award Vesting Period”, “documentation”: “Period over which grantee’s right to exercise award under share-based payment arrangement is no longer contingent on satisfaction of service or performance condition. in ‘PnYnMnDnTnMnS’ format, for example, ‘P1Y5M13D’ represents reported fact of one year, five months, and thirteen days. Includes, but is not limited to, combination of market, performance or service condition.” } } }, “auth_ref”: { “r954” } }, “us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsAdditionalDisclosuresAbstract”: { “xbrltype”: “stringItemType”, “nsuri”: “http://fasb.org/us-gaap/2024”, “localname”: “ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsAdditionalDisclosuresAbstract”, “presentation”: { “http://texascapitalbank.com/role/StockBasedCompensationScheduleofStockAppreciationRightsActivityDetails” }, “lang”: { “en-us”: { “role”: { “terseLabel”: “Additional Information”, “label”: “Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Additional Disclosures [Abstract]” } } }, “auth_ref”: { } }, “tcbl_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsExercisesInPeriod”: { “xbrltype”: “sharesItemType”, “nsuri”: 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Volatility also may be defined as a probability-weighted measure of the dispersion of returns about the mean. The volatility of a share price is the standard deviation of the continuously compounded rates of return on the share over a specified period. That is the same as the standard deviation of the differences in the natural logarithms of the stock prices plus dividends, if any, over the period."}}}},"auth_ref":{"r530"},"us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardFairValueAssumptionsRiskFreeInterestRate":{"xbrltype":"percentItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ShareBasedCompensationArrangementByShareBasedPaymentAwardFairValueAssumptionsRiskFreeInterestRate","presentation":{"http://texascapitalbank.com/role/StockBasedCompensationScheduleofShareBasedPaymentAwardValuationAssumptionsDetails"},"lang":{"en-us":{"role":{"terseLabel":"Risk-free interest rate","label":"Share-Based Compensation Arrangement by Share-Based Payment Award, Fair Value Assumptions, Risk-Free Interest Rate","documentation":"The risk-free interest rate assumption that is used in valuing an option on its own shares."}}}},"auth_ref":{"r532"},"tcbi_ShareBasedCompensationArrangementByShareBasedPaymentAwardFairValueAssumptionsSimulationPeriod":{"xbrltype":"durationItemType","nsuri":"http://texascapitalbank.com/20241231","localname":"ShareBasedCompensationArrangementByShareBasedPaymentAwardFairValueAssumptionsSimulationPeriod","presentation":{"http://texascapitalbank.com/role/StockBasedCompensationScheduleofShareBasedPaymentAwardValuationAssumptionsDetails"},"lang":{"en-us":{"role":{"terseLabel":"Simulation period","label":"Share-Based Compensation Arrangement by Share-Based Payment Award, Fair Value Assumptions, Simulation Period","documentation":"Share-Based Compensation Arrangement by Share-Based Payment Award, Fair Value Assumptions, Simulation Period"},"auth_ref":}}}},"us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardLineItems":{"xbrltype":"stringItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ShareBasedCompensationArrangementByShareBasedPaymentAwardLineItems","presentation":{"http://texascapitalbank.com/role/StockBasedCompensationNarrativeDetails"},"http://texascapitalbank.com/role/StockBasedCompensationScheduleofShareBasedPaymentAwardValuationAssumptionsDetails":{"http://texascapitalbank.com/role/StockBasedCompensationScheduleofStockAppreciationRightsActivityDetails":{"http://texascapitalbank.com/role/StockBasedCompensationSummaryofCashSettledRSUActivityDetails":{"http://texascapitalbank.com/role/StockBasedCompensationSummaryofStatusandChangesinNonvestedRestrictedStockUnitsDetails"},"lang":{"en-us":{"role":{"terseLabel":"Share-based Compensation Arrangement by Share-based Payment Award [Line Items]","label":"Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items]","documentation":"Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table."}}}},"auth_ref":{"r500","r502","r505","r506","r507","r509","r510","r511","r512","r513","r514","r515","r516","r517","r518","r519","r520","r521","r522","r523","r524","r525","r526","r529","r530","r531","r532","r533"},"us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardMaximumEmployeeSubscriptionRate":{"xbrltype":"percentItemType","nsuri":"http://fasb.org/us-gaap/2024","localname":"ShareBasedCompensationArrangementByShareBasedPaymentAwardMaximumEmployeeSubscriptionRate","presentation":{"http://texascapitalbank.com/role/StockBasedCompensationNarrativeDetails"},"lang":{"en-us":{"role":{"terseLabel":"Eligible employee contribution, maximum (in percent)","label":"Share-Based Compensation Arrangement by Share-Based Payment Award, Maximum Employee Subscription Rate","documentation":"The highest percentage of annual salary that an employee is permitted to utilize with respect to the plan."}}}},"auth_ref":{"r54"},"tcbi_ShareBasedCompensationArrangementByShareBasedPaymentAwardMinimumEmployeeSubscriptionRate":{"xbrltype":"percentItemType","nsuri":"http://texascapitalbank.com/20241231","localname":"ShareBasedCompensationArrangementByShareBasedPaymentAwardMinimumEmployeeSubscriptionRate","presentation":{"http://texascapitalbank.com/role/StockBasedCompensationNarrativeDetails"},"lang":{"en-us":{"role":{"terseLabel":"Eligible employee contribution, minimum (in percent)","label":"Share-Based Compensation Arrangement By Share-Based Payment Award Minimum Employee Subscription Rate","documentation":"The smallest percentage of annual salary that an employee is permitted to utilize with respect to the plan."}}}},"auth_ref":{"r54"},"us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardNumberOfSharesAuthorized":{"xbrltype":"sharesItemType","nsuri":"http://fasb.org/us-

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[The following text contains extremely noisy and illegible characters, likely representing corrupted data or a heavily distorted image. It does not contain any meaningful information.]

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 MGA / 7 N = J 1 3 = Z V 1 @ G O P Y 9 2 X 1 0 = Y ^ I Z I Z T 2 9 4 A H I K V + 2 3 < 6 . U P P I S Z M & Z R H E B Z @ R < O < 6 S 2 6 2 2 (< 1 ^ G T S 3 1 N ^ 2 I A L Y < 1 ^ X P N F T 2 1 1 ^ = N D ^) \$ X . N ^
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 M 5 9 S G (I J Y G U 3 ^ > C : ^ H 5 H L I ^ M 0 ^ G 7 ^ I F 5 0 3 3 6 # ^ . 8) / 6 Z 1 2 W T M ^ @ E L I M A @ H M Y Y 1 7 2 I (I C ^ : K 2 D = I V X P C I G P B 3 ^ 3 2 U ^ 1 8 < = Q . O P Q B W C I + G Y 7 ^ 4 G M 1 ^ 0 9 = # F (1 2 V U V I I
 I P E P 0 0 8 ^ + B E K 4 I 1 ^ O T T I 3 I ^ = ^ F 2 C F I G @ # A L Z ^ . M ^ S 0 Q 4 ^ I J I . I K I I H H D P H C ^ # . U T 8 I I V 2 P 3 ^ 7 V ^ I = 5 : F I 5 6 K 5 0 W 3 R ^ Q = P M Z 7 0 9 I 0 3 + ^ X L M R I ^ V Y + E M = S 1 + 6 J 1 6 J
 J 3 Y : Q ^ 6 K G E @ U 5 ^ I E F D T = 5 I V M H 5 Y 3 ^ 2 = I 4 M 5 P M @ K ^ F V K ^ 5 V F G 2 ^ A L < ^ S : M 2 I W N B S J 4 C 0 ^ F E I @ 6 P I . M ^ 2 8 F C @ = M E K ^ O 2 K ^ S ^ \$ 7 K ^ M 8 ^ B K
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 E M S ^ 2 I 2 W L C U 3 ^ + B W 5 2 ^ D ^ * R Q 0 0 6 2 G ^ . M : 8 5 J W = 0 + M ^ W / Z X ^ (S E J S ^ D O I) ^ + ^ 4 I 2 Z ^ B H 5 1 = ^ 4 K N ^ I T # = 1 = A V . M 1 8 ^ 4 W 2 9 S I P S R ^ Z I D Y V 9 S ^ L K I (= N 7 K I ^ & G J 2
 M R S U 9 U = I . O C 3 ^ > C 3 7 2 0 4 G ^ M 2 T C I D L U ^ U ^ 0 L 6 T E . X Y = G : 0 Y 8 G L I 8 2 ^ S R E 8 5 ^ I Z G 2 K 9 B C ^ I V 7 I D T D 6 I J M H X Y G I Z ^ I H I B 6 2 4 I 1 ^ U 1 W N : I V Y X A : I 3 C # N 2 W : ^
 K A 5 I 0 M P I S U F 7 I ^ E & F T I) M = U ^ G M 5 T I H 7 S D ^ 4 K Y ^ + ^ T 0 S 9 I 6 + 5 : 1 ^ I E I U C I Z R 3 0 ^ @ I M 6 2 7 < # 4 I 5 : D + (8 R N V I L K & G

[illegible]

[illegible]

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[illegible]

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```

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[illegible]

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[illegible]

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[illegible]

[illegible]

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IHWQ-7W0:=S MIWOOHWU.G=V2JH#:=G-SWJLV GY<1HWX YS^<NBQ>+P-16WB ZL1P/P\$T M^=I3Y703#7^#H(Y0.P1<L-P-6^1+2V;R-MGS:=WNW4+W19M.P1.MLA MX-
^V;00=@%QOTUPXAP1U-#OX,KIVVW<+R1LGR+^7-#<1<J(ANV)JW M-867YP^P1925Y2^VP+ (KY HT^N1^VWBV1&E1W/D2\$\$(53M@LCGY86(^MYH,HAELH79@JRB?
VZC9J16HW@^OH^4X,61^IPMFRIDGK13#8S^OAO0D M2D61J95,BJBL+EB:V+U>+119;7F9V.D?>P^ZMKOQGX,^F1YX %> WWI M3 D2A?C^ID<~^XXMD21^!=^O?
J^O.Y01=P%\$@<17B1Q-G8G+J^F 85C MUC3)F<~^THLDFJ^PIF<~^=1C+R B^L P^MC P1<VY+R^F502<Z M1^Y W+4 U,
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M+O.9TI^FY U;Z:54U^OCWWTXW^W^D(X0L02F 07.H0L:RR.G((P2B(7 MB.L? D=1%1HT(XIL:9IK(N:19.FGEP\$>N4>99=CQ1>>6T@IV?%S+
M(U3M&3WP^=K8B(H5T^MNARPVFN^C^BEQANTPPG^# M/91^XYV-B4^NKZJH1X9D.65W1N2^7)1+>1+67&CUM,80 CR7,T08AG1^M O+1^@<~LMJ^MP^@UC&L2UKK\$1=I^?<0M3A>19KE-1.81 M749F-9 T^>2EYJ^FM-DZ:=841-N@GL8%<BHI+5B>:M^Q^Y7K-J,NZAIKK<MN^JORA^YH1K91IMMDBP@H30Z9^M+1(14<0%<8UT\$>C^>9+(H689D/QC@1+WF
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[illegible]

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RK&L2I&C)GIR&I&Y&SU&.&S&L&G.W&U.N&MA&#&H&S<=>@>(FR&X26Z&I&H)I&356;#&3.O&G&H?>=>9D?I&I&5&Q&A&N&VJ&I&866P.M?C3.ZW=>=>3V6C&I&C)50..?>I&H&2&2&9A&5&A?>N&W&K@70<=>I&H&G<P&V<H@>M4UR..?F509C=7&PX&WQW=I&P&I&UX&5Y?O&8MTI&=I&K<6M<A&I&5&68I&C&O&X&F?>=>MYT&G&9=I&U?I&P..R&RX&RD4?>UE&B&I&F&P&K&F&X&K8 M&B&O&X&4O2870&F&A=&MVY.&I&G&G?Y&I3..E&D=&0&8Y0.2&LR&ZV1&O&A0=&I&K&F&O&S3&O&B&I&I&M&B&P&D&K&@&H&H>I>I?>I&O&I&A&I&RD&W&I&Z9&I&95&5&O&I&K&W&F&P&K&I&P&I&I&F&I&4&8F.&I&C&722?>O&Y&K&W&S?& (L.&?&Q&9D<8<S.%&Q&E(I&Y&W&N.N+&I&Z)&I&BUJ&4C.M&C|I&86I&H&5/50..D&G&S9Z.\$F&Y\$<?6H|6I+&S&LU&I9.O&D>MOM&#Y&7G6Z07&I&J<=>M&O&I&74G0?&O&S<=>I&H&D&5<O&H&D&A&O&W&3&K&AT&K8&I 50I&=<S2I?>I&O&I&O&I&O&I&G&6I&K&I&M&3&E&2&N&W50)/W?I=>D&Y&K&9T0&9M&6P&F?3I&I)&I&Y&M&O=&M?..4&K&X&I&V&O&I&M&O&L&N&R&I&F&F&?9&G&I&C)3I&G&4?>I&L33&O&M&I&5B&#>=>D&Y<K&B&Z?I? <=>2?>#&B@&H|I&CY.M1.#18H&R&B-M&N&M&G&M&B&P&O&@&G&E&B&YI2I&5V9V7=>I&H+I&H&I&Y&I&6&H&W&X&P&W&V&O&B&S&H&L?I&8&T&F4+&C&W&O..MR&I&P&P&R?>73&G&I&O&B=>3?I&H&I&I&ZL7I? 7W@D&P&A&O&U&C@>4&B%&E&F&H&O&W&MS&J&U&5&V&R&I&F&T&I&O&W&E?E&G&6&F&3&I?>A&T&P&I&2&X&6S&I&I&8&T&I&4&P&G.D&F&L&Q(I&M&R&N&W&A&B&X&C&T&A3I&C)I&U&L@>?>I&A&I&H&K&Y&K B&U&I&Y>7&H&X&U?7+&I&X&ZLZ?>F&X&M&=&B&Z&K*8@&C&P-GI6R&B?Z>I&I&3?I&4&A<I&D&Y&B&@&B&I&4A<I&O&Z&H<=>(R&S.I&I&Y&M?>..M?E&U&I&P&Z&K&A&B&A&Y&Z 2U&I&G|7M&Y7&X&E&Z&H&L&C|I5I3O&O&I.54&G&X&R3I&B7&A.M+&^&H&K&K&D&B&V&I2.OY&C&C&%)&I&1V?I&R&W&X&I76&D&E&N&K&I&U<I&H&B&M&M&D&H+Y+&M&N&U>0&X0%&E&I&B&C.7+&T&D&I6V&8T&V&I&S3<I&Y&I&J&K&N0I =>N&X&I>=>I50L&I&S1&I&H<=>8L&I&M&W&R&=&8&A&I&M&F<5&5&B&K&A/7X&M&74?=>?P&I&M&C&#&A..#&H&B|2&..N&I&T&Z&D&I&X&Z&I&O<I&M&C=&A&B&C&X&W/H&59.PF1.M&G&X&9&W&B&H&=&I&V&B&I&O&I&V&J&D&M&H&O| J&B?Y&I&YI<I>U&A&E&K&I&A<O&K.#6U@&E&N&S&X+I&M@&N&S&I&D&6&S&I&I&+8&C&W&Q&I&=I&X&W&Z60=2&22I&L&I&N&I&VQ?>?>0&O&O&X&I&4&S&M&I&P&5&P&R&M..M@&B&S&S&C&H&I&+&W&B&I&E. <75>=>?>7&I&F&I&X&A&I&P&M<=>I&R&V.2&I&J&3&C&I&O&J&S?>M&B&A.4#&=&R&W&T&C<6&H&I&S&X&H&8O&I&A?&48M?&F5? >=>Y2.I&B&Y&Z&I&F&P&O&N&2&4&9>I&6&S&F&K&I7?&N&M=WD#=>..I&O&I&G&O1&G&W&23?I&I&I?>T?>6&G%&M&O&V+I&T=>UN.YZ=>I&I&Y&U&A<T#&B&F&P9)>..I&T&I..U&O&I&O1<AX..&3Z&S&H&I&D4M M8<6I&P&I&V&N+N>=>F&I&R<I&5&=&%&A&QI<H&I&W&E\$..6U&I&AZ=>997I<=>F&I&O?&O&I&L&I&M&UNT>X&5O+&S+I&G9)Q&O%&O(AE=>VX*8.H&E&U&I&47I&S&T&O&V&S2I&Y%&H@I&C?+0&H&G1 M^<H&U?R&I&E&K&S&I&R+&K&I&I&M&M)&W&EY=>I&R&F<C&K&5&S&V&B&?>D&N?3I&P&G976&N&F?I&A:MO&G&A&O+I&I&R&H&W>K+I&O&9.YU?I&A&I&R&I&8I&3I&G&C&H&E..6*?D&V2I&P3&A&O*?I&..M&R&I&FU&Z&S&A&H& M&K&O&I&M&S&I&C?>C&A.I&D&#&.4I&00W&I&H&3I&Q&W+I&I&C&S&G<I&G&L&B&V5&E&I&P&2S>..M&T&F..9.G&H&I&D>I&A&O&B&I&H&I&7&V&I&..I&4&O&L&W&I&E5<Y&M&I&T&8&D&K&A&X&O&M&I&U..6I&F&S&F&I&D&E&R&3- M&8&N&I&6&P&Y&Y=I&P1&9&I&O&O&H&R&I&E&X&L&G&I&U&F&I&D&M<C&W&E&B&7&C?T?>M&U&R2I&Y&4&49D&E..O&92&G&I&F&Z&G&B&T&I&Z.M&O&C&E&7? >4+00&8I&P&I&DA&I&T&E?>?>20I&2I&0&G&I&K&4?I&P&G&Z&K&I&V&W&I&S&E&L&E&..M&X&H&F&I&U&I&I&9&G&N0.#YI..S&L&G&U&C&S&H<=>I&I&V&A&N&S?>=0%P8<@>U&M>..>I&M&U&B<I&S&C&M+R>..>Y&X&I&X&V&R&V..+ D>Y&I&7&L9&D&F&Y&F&9&+O&K&U&R*@&I&I&W&E.3/2-O&M..@&O&P6.P&W&O&P&I7<=>F&9I&I&8I&0H&V:29I&V&D&W&C&I&Y.O-%I&6I&F&I&H<N&L<?>P&2R<=>M&D&I&8&50&I&7&2&F&N&2?>V<=>I&9&C&F&3&X&T=X&4&F&U?> >V&K<I&I>=T&6I&M&A&L&6&Z&9&5&B&F..I&M&W&^&I&2&H&V<O>?>2I&O&5&C&Z&C&I&B&+&F&U&S&E&U&K&U5@&I&6I&I&M&3&K&P&O&G?>Z&I&7&J5O?>Z&I&5&E&P3*?K&I&O.I&9I&V&H&V-8%&C&I&T1+&W&O&X0?&H%3&G&I&R M&K0&I&H&R&P<O?>P&Z&S&I&B&I&A&5<=>C>I&?>2&N&I&H&K&I&O&H&I&C&W&N=I&F&4I&F&V..M&J&S&M&U&Z&S>R&O&B>=&@&E#&#&R+&G<O3.P&4Z&K&O&A&B&X&2&X&K&W&Z&I&P&H&W&I&A&O&R& M&I>P&X=>Z&N&3&A&E?>=>H&B&2&S&E&4.240=O&JH=9&C&T<I&I&#&L&V&O&K&D&O&V&S&G&R&Y<O&I&M<I&P>..&I&V&6I&I&6&I&7&P&R&I&D&S&I&N&E&V?>7&H&G&4&H&V&X<=>H&D<C>I&M&K&I&I&B&P&C@& I&F&I&I&30?>I&E&T&Y&M&8H&I&7&C&B|I&240V&F&M&9?&5D&I&I&H&S13.M..P&I&F&S.2&U&C<I&K>3&A&G?I>I>=>6%5&Z?>T&I&M&G&I&Y&N&K&S.M9=O&B&Z?&I&E=<K&V&B&U&L>(>3I&M&K&I&I&B&P&C@& (S&7I+I&U&X&M&I&G&V&S&I\$&#&N&I&MSI&H>=>K&I3?>G&I&S&I&P&Z&I&G2..9I&F2>=>?>P&I3.)&V&N&R&A%&Z\$?=>=>W<M&X&W(25%&I&N.M?<2?>V&E&I&R3?I&R&I+&I&I?>T%&I&X#O?&62&M&G&M&I&R&N&I&2&K&N62.M.(I&Y I&M&8&X<?>I&Z&Y?>..@.S&H&I&9&C.%\$&Z&WIO)H?>C&B&I&C&I<@>H&M0..V&I=>4&F&S&O&I&I&8&I<3?>I&E&H-I&Q.59.N9U&4&D&H&Y)&I&B&X&2&S&M&Z&M&E&H&I&M&F&W5>F&O&I&Y&I&F&I&3&H&U?I&4&A&U B&V<C&U>=>I&H&G&W&K.&I&H&R>..8&B&2V&I&M&K&U5>H&E&K&C&Y<I<@>7&80.I&O&S&I&V&I&H&I&N&S&5&=<=&#&@&8&D&R&=&4&+2&I&X&M=O&Q&E&I&9&O&A&Q&B(O&H&C&V&I&7&E&S&9&W&O&Q&Z&F&S&P.C&U33? 5&K&D&I&U<Y<P&I&V&Y&O&I&C&W&E&O&S&N&U..M=Z&A&I&R&X&F&D..25"(<F&C&G&O&F&U&K2I..*23?>E&9I&K&M&F&S&Z&I&H&2&B&U&I&Z&W&U&X&?>3%>S&U&Z&I&M&M&X&7&6&C&B- Z&O&U&O..I&Z&H&K&I&A(O=>0&P&6&E&7&Y&H&C&W&O&/E&#&9&I&V&6&2&M.C.O.H&Z&I&P&I&S&D&A&P&M&U&O&K&M&F&X&H&I&Z&I&F&E&8.(I&W&I&24&H&D.8"N&7&8I&4?>M&X&74&C&3.I&X&I&N@>?>C?&A&M&I&G&U<Y?2 O&9P.C&K=>B&B&B&I&P&I&@&I&I&U&R&R*?<C&I&V&D&44&G&I&F&X&U&K&S&Z&I&V&M&E=I&V&F&K&4&H&6P&+&B&R99?<I&N&R&D&I&5&Q&I&B&S.M?=>E&F&O&O&S&U&I&H&D&S&I&Z?>B&S&Z&F&Q&L&B&A&Z&I&S&W&V&I&A&I&6&W&S&O& M&Z&D&R19&I&M&U&H&S9<I&56&+&Q33&C12?<=>@>C&8&R<=>3&O

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/L VZKPA1<^4:4IK17.Y&T PMCHL58<8XS)TON=W:WV7"GRWB. MO.<"/3/9<>@74%UML51L?D#%JH5C"OZIMVKL1THW&5+1KNR1+7+11 MK*+7SBRCD+D1D7<
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[illegible]

[illegible]

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<3G1&8&5E1K5XAR&#<OAK@61E)XMG&YCO5"N.H1E"(9\$A.MPT4.236YOB<C&SDG0+U.U0+<S1R(A181H1L1L1TTS85>+1>OQGP&R.O.OZX7K3XV78B2C">#Y%<ML2(1+<1
NE&G&S%<BS1P+<=<61DE.M86GBA&#<0DZT5&1B1EY.K0&GRQ1018.MZ@<M1HYGD8YHGDYHB1B1=C@/J51M@.G50>.\$P.<A1ANINV&OU.YU7M.ME%<=<LM7

M2RQ(3*UQVBFb)%7.2D==? 7U5*920S 9 G5 HCT*1%0!79RPS 0+!MV 2 Q(13= F4R0?N&4BEJN M? KGY8! ? #SWT3STPYTOS7^!<#<IH/X6?+ KMPV7!#>>#>#>5N1 LMLL!<=9V3U!>Y53?2 M @<= "5'<C1902W?>=Y'OD 7H,1EN61VL<C N B'OZ56 C*%&0FX?4# M L7RWY=5CJ.#OLIAG&#WJ>THJTFH.G(MW)W1<<^O CTV!<#>YJMG83?>M M@<?2,TFSD3,EDF,H16XK,291!>#>3#>GZ7H+V# ENF&#>?>KR==?1, M2M%&4WS0R:>308+1%<ZC<^U/HJ?B2,QA0\$.C3J&O%>=02&94B<3!>W MD-26ZETWUON/MWK6CV,QRFP13!>WZ, E1Q?2AAH= L007 P4?3B3Y<H M'WIK2QJUI9 M2HK1A?2B3YV<E=0#MGP0M'A&S 2'JX<U>15UGU R<3?>CJN0<= MK< <U>PIG'OD)S1JY14N*SSJB)G&6F'0HK0V632*ZQWRZZSx%G,B9,0\$Y!<QC%>B,PK&>V<4IV,X-IG/H=WD'0, D1P M4TOL2+HIHC^!7Y<8L/8 #>HS&>#90+OFDE2* IA>+V1?H0R55*H1K M=KHCNW7M,1UQ0V1?>6L7&5\$>SLP<3DMT+G&WJH4!\$<<61%>=2%QR MJBOTK* 6LF7@<2M%>M M!>J\$MMQ%>=MUN615C<1 <X6?T1<8&3X?2!>#671C XZP<DM&RQ15\$E8D1/AMX1?>#>TSRBDJKY69E7PT06W8 6#M!>?>ZJB!>Q!\$34X%<C%>?V M(B)Y Q\$!>= (4\$>B.B)TQ0<#61-20PRHA>=>"A2*80<@<X1*80<0UBH'04' M\$>S<B<1>Y>0<J.SZFBJ&<(SVFV'D9CR?>G<I26C'F)W6C#NBN\$?703R(4<@ MUH%>D?>#>1 OUXB#<*>5&<J2? T7F#HD<@J\$LAWEKXN1<=>EEI<L0, MB>#>6%QBB8?>N1\$>0G=7.GG.1LW<H<S8%>XK6&H N16!>4D)S1, 413K1C11 MC31K<": B:2Y%\$7(2)&<2IH)>#D!>+0>R<^F#D.1>)%>.%7!4/<464=5'B ME'G97X,00"HYO*2*N10F10H%>N6/BQM1E1X3)XFX3HY#7<IGSZ?>M/M\$A2 MQ&#>H&S2,0%2RS<^>F6D8U9,9VEU!9L%<C, (B)EM51#NGT?>2.HG40H!O MPW&#<0901P<=H0?PF<=>?<7GRD,1!/>= JH61C1<=>+1WR M0<+!>F 4(JD2R8<9) H&KFF,3.E&S4&2Y9V\$HRI(L M7WB0G<E HYCR4X 2FGC1?>2F7H45(VKCY V6D)HJAZA12,CY9CQ HO M0>ZCB!>36U&D\$?2!<1R,4.4!>1CSY2# "2.Y91.H.#F2=A<C (0# #P40L)XLD MSXZQ<G Q90HH'830L&LYZ E%<O:FLCMH12YB&8,AG09&HBZ2<^<HGK2%<S14 MPD+292>#>1, L2HIZL<H1L2UVB&K CBEA&#>#>QYVC(YK2KS!<#M:'D'F)E Q MYJV0>4.0!>+284>1!>F.F.WW<=,G/LZ'W TU#(=<1%LYQ4?>2.EL23E4 H<M=FU>D=<YCN6V 4P0+R4C.2)45JYV80C<O:PU>VUB\$5,0P.2>F>U!0#RLM# M>5:0Q9=>#T&RDI'2!47H+BIH/1JYL92F,V&X!B,EEI'4/FB53.\$Y10 M*\$X):ZW/BLL:E87W%CT,%>E!WJ5'L1BK?7,+W'D %>OTFW<^>27D^LO?OQC M(#DHTZ\$3I84F4F+L1AT 8N=63BH7L1 L1%>51J1E051+RAY#YVZ,TL M,2?>10,90R+N100KOH<H+!P2>+AZ!0X\$MBG34E1/L'>FX2F,1\$<XPDQ,U4V?>2,G M0ZGDUM1Y3KFL10U)RKI5EWHN?Z (SC\$>WEM+!<4>@E!<=<X&X\$<SD M3C<@7=<14W6RON9A'DI2=<39+H<1W6R3YU2)Y1Y?2WZKXW<1L PP+ROQ6DQW404#01H<EA9N MXWES15ALU5%>FL TFRFH?>4A6O(C1K?>GY MU5,DVYNXYO8) COFIE F+!>4+U>=>IR08H0W#JR WBJO0V9'GW,2!%<C, B1 ME 1K<#>GV'B+!A9+1)DR2H9 M JES-X87HJ?>6.2\$ WM:<#N18,XHJ^!Y81# XO M0:520 20Q0<#?27WD2>3KGZ>?>TNGXR<@&MRND 581V0WRG6O'K=2=V>1,8+8 M7&NRI+7Y7&T7M6T9?>0T'M\$4DE25+3-Q\$ST8!<HX4?>B2\$ FU\$>H QH%>E=4?2VY\$R!>J<+!<C^L&R>/PA: M:ZB<@<I+Z>Q?LID%>MH<L2YR CCK+R?7IA M_9NS3V_?0#K170P1^<GRE-JH?J#>DXC-X3# P'4=>#AIOAY<C M\$>WR<^>UQV<@N1, @>M\$Z= (H)N2+<=>2%>M#18WNKF\$X<^!<KE-61, M9C'ZK<RD9L?>0>92V40, 0A83<UM4GB,MH M<^>51E#2JRN<GWT<ZRG0<@<174U<P02#2&PCSY1.N M (970H1O?>I?>IS? E1NLQND<P!>ON!U!P517HJ<M VYGT?>59&WY%>7B/AP F6R6PVP T7(B2,2WR13?>5\$MZ1V?<=<2>HJG M_5T'KKH1PZAI)9N,VPMF =5/JM.YD1,KBPL1.Y<F DRR<423?>IT/C(G M2A)<@>3A IZ0R1+214VWZ19<=<K?>0<V W<X<@<O+!<#0, <SV3X3PHU5">M\$ M2/2, <2N5'N1">TA,FO=1 LQEA7H10B1<^<R R/JH#AP12/9OAP0K?>+M Y5R<^>V? 71970/JD(AM<S<(D)Y4\$>52\$B0<64J3LQW?>A1#D=<HJZ10< NX M2K1<DU M2 D1,3?>7 DK6&128) V1,0E3VJWRW%<6>+I3JGMO31*10?> NV,M>#>NVC17U/DTNH,FO!VOG1 717AG<@>F.E,J?>0U,HI!P.\$17EV<@<O'= M7VWWNG8F32DJHR6)&#>B,%>80RUS3B!<M\$N M4.MLY&Y7Y1CCJ'3B>ZHJ70+AI3SZP!<#O(6AG>Q=I,Q?W=\$D-Q<^>OZ^>Q+M# I/B#>=H8D?6HL56<HITTF<2>H<@<FUM#BV,8UV0,7 FZ<0+13^>+D2 S MRE06K<4L<^>WF P4U4#<6=BMN4&+<CBA,6X'Y5,FRW%>T? PHT347L MTK163>+H1+3Y1UQ.532&5<37R?>4=A7,1N\$1&2G1YS&8T,YGG,M4! MZ1D=>#2.E6FG<@<#7W1WZ34%>NVEU1H!>TP!>AMS.Q1\$5LJ3, #<GD@<O<P<1 M6^>XV202\$M10M12>2+!<L!>H0 #T?>+!<+P&Z,Y4'DISO,915H M_VIEXN4Y1,1B0E806K'<C7>+7RTIRG<49G\$ V&GKMH<@<="E5E34">SSMDM M\$!<F10>,9KE&#<QN<^> ES>2!>YD2<Z.F.CYN.N1>=3TL L'766VW21)TBM_XM%QCX'23<@>BW,645FUDU,N=A<^<C\$<40, @>3RL#0ZP1<DIRD>+2EJ5?>7!<O\$<=<M<Y<G?T<Q13T?>DQZGSM M/JU<XKKUK'K'K1Y%<I JKMW<T,BCEHX39=>#82PQ\$21#>D.P#>2H:0?>V.CGE,M1.L6*6T=>D^2, ^<BN5N07_@>2Y5!<6<=>B0,VIAL,NP<UYN<9<M17JB=>AT M\$>0\$ <4U=>DZ2 X<JMRW< KXJ<F7H9>@>ZJPD2HSY'QT169!>I<@<I=0!>M1629HS#>VDEM=HZ+<8SMC9L3D#>P^>Y>&+P3,3R3<18F<#<U!<C'>TS029H0!<ML1\$>#<C^>4 AN6H+1P'>QOT2NJU=>04?>1FW1_#X,IE?>7 1R=12G'W<07A=2E MHSX'0<2>2PG1?>7<4<12!>M21Z<M6W1U<QA21B7!<BS>+V29>9.VA1\$ M19\$<85>RHJZ<^>V1QW10<R>R1N<U,K9<?>N(2<C=V3H8P,1Z,1F,14,PW M2#>FL42\$<K%>11YV B_XUZ#1/ BX5FOR454T0L1N!<VY8J,0I_01#0R,SCZ M021IE H W.2121A10N21P)LCGLN<@<T,2&CZ1W=73H?>F< "W<C K6G17<31M!>M\$>N >I4\$>514\$<L1 MW,3'P#>=2X7?>GHPN=U9C#P7-R,A 0&1C.XP.D9D0&SCZ P#>09X,012T^<M, M'G3-LX2TM1G,Y4IZG+N5 S,M8,JR,6IAGCY-P<INIC 63'RS10<3RM!>Y4Y\$1\$ MB9&BU<08YP7E1EJKGW9>9*\$>E,T+0'HI1\$>3!N-9<Q7!60UCG5H!0\$DIE M<@<4/L X-OP^<H=Q<=<VEP4WTF> G3_H<@<NL#BUOQ'2XD1\$1CRP2)0 C.PG M'N64AYUSCV Q&Z3/FV<P7VJH0'XGD,155CR<@<IU<+1H1<@<52BL'20!<C1HA M1X6G1PBW246WR<61'2BL'N0.GHL'3+!<PE!<A'A&H13R<SP7B&=>0!>#> MN_95Q=>HZL=>+Y1&YZLEFHP>Z&GQ>=>_C1#2!<Q\$<+O'R8G<^<1 N2U6FLX M>=>H%<H1,7F X/HZ\$K5&9EY,Q!<E913P<^<MK/M1P<+Z3K2V#++>BNF!<7HP=C7, \$E1\$<Y\$U,JO6A<#>NHHQ M0Q2YFWU<+<3UG5V16RO,ZG-CZ0@<E1^<VJZXECPU1RTHR95-ZZ<Q+L B N4\$V<U L1 MMQ\$Q4UNXEL9,8,MM-MHZE.DIX<0.4<C AKJ<^>1W3YF7H1<^>O M10F0<X M'>KY<C^<XN1,7!>^>OG V147^<G#>+?>0Y<=>0F KV<3<?>Z4E!<M1<^>Y<^>Z M<@N84C<1E'69L\$YV TSNX\$KUXW)E0\$W MYEIAMDU9L^<@<=<8<,<ST<^<\$!P 0!U<1XW956MCJHW<=<JZ!%<P.G.QZ3U=9,IT<M^<1 G,1!R#>'GY4K1?JF8A)>9<22EK%Q0FN<+50ZIZIKE+6#B<#<ITG^Z1O<@<MW<@R_#A.45F< GKVC<C7P?<4M<+>E(F0C8TQ101B<29\$00VDB0V1F M\$<L4_N 2^>V0T0<= B1!P?P43+O(WB<L!<N1\$R)&4,F,3QD^!T\$8<1A57?>P M+9N=<APZN,4IKL'FZM(N<F^>3>5.6<P#>BOBF1H<I\$E(UY MUL<@<ITJN=H+EW<1>=>FWGZC(E=<=>+E MFBMA1<299RC<A5?>@<Q7<7+5V;H< <19.DW<@<F7\$P67XS,9V5PXZ2V<@<6B<^<C1D18F<Q12G4H^<T2PW M\$>B081Z=>EN4U0MP>N<+<L R<U>X>3C8<K7PYOKY<#M<CJZKX M.ZQTW?>IZD0\$XB7AK74A002T,9.6LT'>DZ'UA2WGA16VN1\$>S="Z"Y"W89D MSX'XP7?>N<0?<#A7F3P#<?>7 H1G<=>FQ1<F,9E91Z<=>1M1E1VE!<Y M<+>2<8X.001<BBN07- #>#R,<^<O!<PNLMK21<+5EHKRH SHZX:B.%GDW MF18&Z/C6%ZC%<=>#\$.0F4PBBAM<D'Q9\$1<4D4FGENJ-0MS,%<H7=OOJ M'W8MZJ<@<P L15 N\$!FDPX90Y9D90Z<Q%<@<5G61<007D0<05ZV41+M6Z1V M\$>5Y1YKW<D#>@<8Y,D E">6R51& W\$V7?>^>)<WOKJG60=>#08MP+1R3M1 V09>F57B6WE<IT0F49=Z, EHX5Y1Y1GHR<R(GGM1VHJ>F G<YLYG7Y\$Y M A,M&K&825QC<2=144FGF E+>90Y8T<IKMA+93T14 MJDF.WNSR>+K0>P\$>IQAOQOAA %>#>90^>P(QH17<=<H RGLFA'>H1<@<J.B.LG0!>+J2&EHL1D16155N M1PTE-AN<INORFO&C,F1=>+JDH3?>ZHK 4G008H'<R9G<C<@<QT41HKK3YAGT MN0G0X1B? QY4Y<K<@<MG&DBH1<^<R5?>G9\$N10E7<16.591MPTAE44FEUT3 M5BTH1<@<P>H H<C1U<+1UN1NGH1V5D<F4R06U 6EX1,RUOYAH1HP1+>+M+>,"(0G27AF<^<C-3%? T=4&GN31X)P%>85U01H-KFOAI<(*\$>5)&6<@<X^<X M1R0GP45'D<DB&DHM5ZV,7Y2(F^2VE6=10IBIP5^<MO'0N<IY,6<@<3^<4& 4 M\$AFO5-L<641,7?N:Y\$C4\$? BNB9J341V#>0!<HJDUY!HKK<CC9R<N,18OJ!+! M4 X5X1&+>+ZT+>#1.UW\$>SBW=TP LY7,10#1' J9(CV<NZV<Q!<9!<P!\$Z, M<0H1>82TQ4ZH/7&3K<+>=>0!<Z!<TV01,7V<5C^<67 7C1 M1&E(G)M0B>#>X&E'F<Q>R>R<@<N6<+<@<B&K V17%<63UYVMU @<Y+N,=7A1C1=P PW1#>= QM4Y&C9 MA1\$>7W14H<F'<BZVH1> M#>+!<MW+M'G4<3>=<Z,R1E+<WRLV<3>H1,B1R1A1<F!<T0151XWYV<10/1=>M,2P1D3<B1BNNOV7!<0=<=<XSHW1'262LK2 IE9EE8W1B=Z"1P/ 112/0G9>TTFX+ 77D<87* (9U!<R&Y1* M9R<9Y<VR<I<C67H<C<Z!<M1,0!>@<WYS<=<1&X0X19Z<9,1EJWY M1\$>1X3 QY\$8H29STEFWE 7K,M M/FY,R1A1FGR<T=6> 0.69/U<10V9 S\$1=>#>1 Q&8KOG W19)H2F,D1L MCD1 LB8(70W1N<GHMB3EQ<YDH/<=> M0_HL'""G,171-4.4LHMV)<+30) M,1+9Q(M54\$<CL>D1)1+7%216S\$55VZ\$K3B2A4-A&," MC@<BHB'LU,D6" M+=? Y@<@<EPD<#<FW1X)X\$M5:Z4Y7S+8'E6=>4BM1E,2P<3'7C>=>Q SHHX42K M174D.Y)=<+XKR&7N-02?>F=5O TU7EMJ9'F0ZMK1SOPH<1D\$>@<41IRE1, M>9F<@<32Q\$1HG20Y VB7Y<1G1MC2H1HBL<=>0!>MGXZ<XO91650H!<XR20 M4N813P,681E78,K Q1DA1QPSW1U4,XE2+>1,PHQ1<H1A<TH<MK>SD\$<L<Q+ M31C3Z24H<0%>51H'>3J3B0>=KUV\$0960.C0%551<B)>4>=>3+P9GFCF MP+1343&3Z-D4M41<1YD1H3QMB<#>AFM72ST'>F2P<E=88LJ01>6J0E M0P.DV4P47 M54<@<D19<+19R2191L95P2V2T,D1H1<63%>XBFJXD Y1EY,KY>?>G2Q!<49AD1RT8&P2M1\$>R+L5%>UMHBG\$N, M6%\$52\$4<G,GA10L B9=>#>FGZB,? 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Y@<@<EPD<#<FW1X)X\$M5:Z4Y7S+8'E6=>4BM1E,2P<3'7C>=>Q SHHX42K M174D.Y)=<+XKR&7N-02?>F=5O TU7EMJ9'F0ZMK1SOPH<1D\$>@<41IRE1, M>9F<@<32Q\$1HG20Y VB7Y<1G1MC2H1HBL<=>0!>MGXZ<XO91650H!<XR20 M4N813P,681E78,K Q1DA1QPSW1U4,XE2+>1,PHQ1<H1A<TH<MK>SD\$<L<Q+ M31C3Z24H<0%>51H'>3J3B0>=KUV\$0960.C0%551<B)>4>=>3+P9GFCF MP+1343&3Z-D4M41<1YD1H3QMB<#>AFM72ST'>F2P<E=88LJ01>6J0E M0P.DV4P47 M54<@<D19<+19R2191L95P2V2T,D1H1<63%>XBFJXD Y1EY,KY>?>G2Q!<49AD1RT8&P2M1\$>R+L5%>UMHBG\$N, M6%\$52\$4<G,GA10L B9=>#>FGZB,? IE0K6&JCX5-1W2'<O'0<+<MU10Y1<MBADG8 SCL\$1<#<P.9T^<X1)1.5BJ43JH\$<OZ1=>#1\$>VZ,H/4\$2T=H M,LA=H3A91\$<S'TP<=>R,42C<@<?1 PCA1\$<^> O1\$>X1+V1\$>S1\$V4B8F7W<ILA M1<^<Z8K>=>@<MEGH/H1, +O(WN XP16=162^216>B80(2R5&61Y>_J'2\$F<=<L1 M15=>[VL<=<#<KJMK1JB<E<DW N<=J<@<H?> DMVY1G<T)>Y P M MKUF<SD8Y<EQCQ1B<MBAN1Q14>4>5\$>205\$>DWXOP1Y1B<12+>YB'42'F2\$<K& M1 B,1+<44XD>+>14YU<1410V4Y)M04,1>#>30>Z1P.YG3,?>#0, M#>=>#7HZV4LQ<@<SL2ZHEMX327C MD<3MAC1)>+<G\$<C>?>PM7MKZNF,B1?>OFAN1&Z<^>9W<+<QD1Y4XV05Q MJCSU<1<GE+<H14KV<=<M<MYZ, (Q0U<R&Y1* M9R<9Y<VR<I<C67H<C<Z!<M1,0!>@<WYS<=<1&X0X19Z<9,1EJWY M1\$>1X3 QY\$8H29STEFWE 7K,M M/FY,R1A1FGR<T=6> 0.69/U<10V9 S\$1=>#>1 Q&8KOG W19)H2F,D1L MCD1 LB8(70W1N<GHMB3EQ<YDH/<=> M0_HL'""G,171-4.4LHMV)<+30) M,1+9Q(M54\$<CL>D1)1+7%216S\$55VZ\$K3B2A4-A&," MC@<BHB'LU,D6" M+=? 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training program that educates employees about cybersecurity risks and how to protect themselves from cyberattacks.

An incident response plan that outlines the steps the Company will take to respond to a cybersecurity incident, which is tested on a periodic basis.

The Company engages reputable third-party assessors to conduct various independent risk assessments on a regular basis, including but not limited to maturity assessments and various testing. Following a defense in depth strategy, the Company leverages both in-house resources and third-party service providers to implement and maintain processes and controls to manage the identified risks.

The Company's Third-Party Risk Management program is designed to ensure that its vendors meet its cybersecurity requirements. This includes conducting periodic risk assessments of vendors, requiring vendors to implement appropriate cybersecurity controls and monitoring vendor compliance with the Company's cybersecurity requirements.

The Company's cybersecurity risk management program and strategy are designed to ensure the company's information and information systems are appropriately protected from a variety of threats, both natural and man-made. Periodic risk assessments are performed to validate control requirements and ensure that the Company's information is protected at a level commensurate with its sensitivity, value, and criticality. Preventative and detective security controls are employed on all media where information is stored, the systems that process it, and infrastructure components that facilitate its transmission to ensure the confidentiality, integrity, and availability of Company information. These controls include, but are not limited to access control, data encryption, data loss prevention, incident response, security monitoring, third party risk management, and vulnerability management.

The Company's cybersecurity risk management program and strategy are regularly reviewed and updated to ensure that they are aligned with the Company's business objectives and are designed to address evolving cybersecurity threats and satisfy regulatory requirements and industry standards.

Material Effects of Cybersecurity Threats

While cybersecurity risks have the potential to materially affect the Company's business, financial condition, and results of operations, the Company does not believe that risks from cybersecurity threats or attacks, including as a result of any previous cybersecurity incidents, have materially affected the Company, including its business strategy, results of operations or financial condition. However, the sophistication of cyber threats continues to increase, and the Company's cybersecurity risk management and strategy may be insufficient or may not be successful in protecting against all cyber incidents. Accordingly, no matter how well designed or implemented the Company's controls are, it will not be able to anticipate all cyber security breaches, and it may not be able to implement effective preventive measures against such security breaches in a timely manner. For more information on how cybersecurity risk may materially affect the Company's business strategy, results of operations or financial condition, please refer to Item 1A. Risk Factors.

The Company's board of directors is charged with overseeing the establishment and execution of the Company's risk management framework and monitoring adherence to related policies required by applicable statutes, regulations and principles of safety and soundness. Consistent with this responsibility, the board of directors has delegated primary oversight responsibility (i) of the Company's general risk management framework to the Risk Committee of the board of directors and (ii) of the Company's information technology, cybersecurity risk and cybersecurity risk management to the Technology Committee of the board of directors, which was formed in the first quarter of 2025. At least one member of the Risk Committee also serves as a member of the Technology Committee. The Risk Committee previously has received, and the Technology Committee will receive on an ongoing basis, regular updates on the Company's cybersecurity risks and incidents and the cybersecurity program through direct interaction with the Chief Information Security Officer ("CISO") and the Chief Security Officer ("CSO"). The Risk Committee previously has provided, and the Technology Committee will provide on an ongoing basis, updates regarding cybersecurity risks and the cybersecurity program to the full board of directors. Additionally, awareness and training on cybersecurity topics is provided to the board of directors on an annual basis. Consistent with this responsibility, the board of directors has delegated primary oversight responsibility (i) of the Company's general risk management framework to the Risk Committee of the board of directors and (ii) of the Company's information technology, cybersecurity risk and cybersecurity risk management to the Technology Committee of the board of directors, which was formed in the first quarter of 2025. At least one member of the Risk Committee also serves as a member of the Technology Committee. The Risk Committee previously has received, and the Technology Committee will receive on an ongoing basis, regular updates on the Company's cybersecurity risks and incidents and the cybersecurity program through direct interaction with the Chief Information Security Officer ("CISO") and the Chief Security Officer ("CSO"). The Risk Committee previously has provided, and the Technology Committee will provide on an ongoing basis, updates regarding cybersecurity risks and the cybersecurity program to the full board of directors. Additionally, awareness and training on cybersecurity topics is provided to the board of directors on an annual basis.

The Information Security department is responsible for implementing and maintaining the Company's cybersecurity risk management program. The Information Security department consists of cybersecurity and information risk professionals who assess, identify, and manage cybersecurity risks. Information Security is led by the CISO, who reports directly to the Chief Information Officer and the board of directors with dotted-line reporting to the Chief Risk Officer. The Company's CISO has over 20 years of experience in cybersecurity across the financial services industry as well as experience working in a leading managed security services provider. Prior to joining the Company, the Company's CISO served as leader of the Global Threat Management Center for a major global financial institution. The Information Risk department is led by the CSO, who reports directly to the Chief Risk Officer. The CSO is responsible for ensuring the protection of electronic and physical information through the identification and management of risk activities. As a governance and oversight function, the Information Risk department measures and reports on the quality of information and cyber risk management across all functions of the firm. Information security risk is reported by both the Information Security and Information Risk departments through monthly management metric reporting working groups and multiple layers of quarterly risk committees to achieve an appropriate flow of information risk reporting to the board of directors. The risk committees include the Operational and Information Technology Risk Management Committee, the Executive Risk Management Committee and the Risk Committee and Technology Committee of the board of directors. These committees establish and oversee policies, programs, and other guidance to provide specific expectations for managing cybersecurity risk.

The Information Security department is responsible for implementing and maintaining the Company's cybersecurity risk management program. The Information Security department consists of cybersecurity and information risk professionals who assess, identify, and manage cybersecurity risks. Information Security is led by the CISO, who reports directly to the Chief Information Officer and the board of directors with dotted-line reporting to the Chief Risk Officer. The Company's CISO has over 20 years of experience in cybersecurity across the financial services industry as well as experience working in a leading managed security services provider. Prior to joining the Company, the Company's CISO served as leader of the Global Threat Management Center for a major global financial institution. As a governance and oversight function, the Information Risk department measures and reports on the quality of information and cyber risk management across all functions of the firm. Information security risk is reported by both the Information Security and Information Risk departments through monthly management metric reporting working groups and multiple layers of quarterly risk committees to achieve an appropriate flow of information risk reporting to the board of directors.

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and Summary of Significant Accounting Policies

Organization and Nature of Business

Texas Capital Bancshares, Inc. ("TCBI" or the "Company") is a registered bank holding company and a full-service financial services firm that delivers customized solutions to businesses, entrepreneurs and individual customers. TCBI is headquartered in Dallas, with primary banking offices in Austin, Dallas, Fort Worth, Houston and San Antonio, and has built a network of clients across the country.

The Company's business activities are conducted primarily through its wholly-owned bank subsidiary Texas Capital Bank (the "Bank") and its wholly-owned non-bank subsidiary, TCBI Securities Inc. ("TCBI Securities"). The Bank is a Texas state-chartered bank. TCBI Securities is a registered broker-dealer with the U.S. Securities and Exchange Commission ("SEC") and a member of the Financial Industry Regulatory Authority ("FINRA") and Municipal Securities Rulemaking Board ("MSRB").

The Company was incorporated as a Delaware corporation in 1996 and commenced banking operations in 1998.

Basis of Presentation

The Company's accounting and reporting policies conform to accounting principles generally accepted in the United States ("GAAP") and to generally accepted practices within the banking industry. Certain prior period balances have been reclassified to conform to the current period presentation.

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates. The allowance for credit losses, the fair value of financial instruments and the status of contingencies are particularly susceptible to significant change.

See the Allowance for Credit Losses accounting policy below for additional details of these changes.

Basic and Diluted Earnings Per Common Share

Basic earnings per common share is based on net income available to common stockholders divided by the weighted-average number of common shares outstanding during the period excluding non-vested stock-settled awards. Diluted earnings per common share include the dilutive effect of non-vested stock-settled awards granted using the treasury stock method.

Cash and Cash Equivalents

height:120%">Cash equivalents include amounts due from banks, interest bearing deposits in other banks and federal funds sold.</div><div style="margin-top:9pt">Investment Securities</div><div style="margin-top:5pt">Investment securities include debt securities and equity securities.</div><div style="margin-top:5pt">Debt Securities</div><div style="margin-top:5pt">Debt securities are classified as trading, available-for-sale or held-to-maturity. Debt securities not classified as held-to-maturity or trading are classified as available-for-sale. Management classifies securities at the time of purchase and re-assesses such designation at each balance sheet date.</div><div style="margin-top:5pt">The amortized cost of debt securities is adjusted for amortization of premiums and accretion of discounts to maturity, or in the case of mortgage-backed securities, over the estimated life of the security. Such amortization and accretion are included in interest income from investment securities. Gains or losses realized upon the sale of debt securities are recorded in other non-interest income on the consolidated statements of income and other comprehensive income. The cost of securities sold is based on the specific identification method.</div><div style="margin-top:5pt">The Company has made a policy election to exclude accrued interest from the amortized cost basis of debt securities and report accrued interest separately in accrued interest and other assets on the consolidated balance sheets. Available-for-sale and held-to-maturity debt securities are placed on non-accrual status when management no longer expects to receive all contractual amounts due, which is generally at 90 days past due. Accrued interest receivable is reversed against interest income when a security is placed on non-accrual status. Accordingly, the Company does not recognize an allowance for credit loss against accrued interest receivable.</div><div style="margin-top:5pt">Trading Account</div><div style="margin-top:5pt">Debt securities acquired for resale in anticipation of short-term market movements are classified as trading and recorded at fair value, with realized and unrealized gains and losses recognized in income.</div><div style="margin-top:5pt">Held-to-Maturity</div><div style="margin-top:5pt">Debt securities are classified as held-to-maturity when the Company has the positive intent and ability to hold the securities to maturity. Held-to-maturity securities are stated at amortized cost, net of any allowance for credit losses.</div><div style="margin-top:3pt">Management may transfer debt securities classified as available-for-sale to held-to-maturity when upon reassessment it is determined that the Company has both the positive intent and ability to hold these securities to maturity. The debt securities are transferred at fair value resulting in a premium or discount recorded on transfer date. Unrealized gains or losses at the date of transfer continue to be reported as a separate component of accumulated other comprehensive income/loss, net ("AOCI"). The premium or discount and the unrealized gain or loss, net of tax, in AOCI will be amortized to interest income over the remaining life of the securities using the interest method.</div><div style="margin-top:5pt">Available-for-Sale</div><div style="margin-top:5pt">Available-for-sale debt securities are recorded at fair value, with unrealized gains and losses, net of tax, reported as a separate component of AOCI. For available-for-sale debt securities in an unrealized loss position, the Company first assesses whether it intends to sell, or it is more likely than not that it will be required to sell, the securities before recovery of the amortized cost basis. If either of these criteria is met, the securities' amortized cost basis is written down to fair value as a current period expense recorded on the consolidated statements of income and other comprehensive income. If either of the above criteria is not met, management evaluates whether the decline in fair value is the result of credit losses or other factors. In making this assessment, management may consider various factors including the extent to which fair value is less than amortized cost, performance of any underlying collateral and adverse conditions specifically related to the security, among other factors. If this assessment indicates that a credit loss exists, the present value of cash flows expected to be collected are compared to the amortized cost basis of the security and any excess is recorded as an allowance for credit losses, limited to the amount by which the fair value is less than the amortized cost basis. Any impairment not recorded through an allowance for credit losses is recognized in AOCI, net of tax, as a non-credit related impairment.</div><div style="margin-top:5pt">Included in debt securities available-for-sale are credit risk transfer ("CRT") securities, which represent unsecured obligations issued by government sponsored entities ("GSEs") such as Freddie Mac and are designed to transfer mortgage credit risk from the GSE to private investors. CRT securities are structured to be subject to the performance of a reference pool of mortgage loans in which the Company shares in 50% of the first losses with the GSE. If the reference pool incurs losses, the amount the Company will recover on the notes is reduced by its share of the amount of such losses, which could potentially be up to 100% of the amount outstanding. Unrealized losses recognized in AOCI for the CRT securities are primarily related to the difference between the current market rate for similar securities and the stated interest rate and are not considered to be related to credit loss events. The CRT securities are generally interest-only for an initial period of time and may be restricted from being transferred until a future date.</div><div style="margin-top:5pt">Equity Securities</div><div style="margin-top:5pt">Equity securities with readily determinable fair values are stated at fair value with realized and unrealized gains and losses reported in income. Equity securities without readily determinable fair values are recorded at cost less any impairment.</div><div style="margin-top:9pt">Loans</div><div style="margin-top:5pt">Loans Held for Sale</div><div style="margin-top:5pt">Loans held for sale are carried at the lower of cost or fair value, unless, pursuant to the election of the fair value option in accordance with Accounting Standards Codification ("ASC") 825, Financial Instruments, the Company elects to carry loans held for sale at fair value. As of December 31, 2024 and December 31, 2023, the Company has no loans held for sale accounted for under the fair value option.</div><div style="margin-top:5pt">Loans Held for Investment</div><div style="margin-top:5pt">Loans held for investment (including financing leases) are stated at the amount of unpaid principal reduced by unearned income, net of direct loan origination costs. Interest on loans is recognized using the simple interest method on the daily balances of the principal amounts outstanding. Loan origination fees, net of direct loan origination costs, and commitment fees are deferred and amortized as an adjustment to yield over the life of the loan, or over the commitment period, as applicable.</div><div style="margin-top:5pt">A loan is considered past due when a contractually due payment has not been received by the contractual due date. The Company places a loan on non-accrual when there is a clear indication that the borrower's cash flow may not be sufficient to meet payments as they become due, which is generally when a loan is 90 days past due. When a loan is placed on non-accrual status, all previously accrued and unpaid interest is reversed as a reduction of current period interest income. Interest income is subsequently recognized on a cash basis as long as the remaining book balance of the asset is deemed to be collectible. If collectability is questionable, then cash payments are applied to principal. A loan is placed back on accrual status when both principal and interest are current and it is probable that all amounts due will be collected (both principal and interest) according to the terms of the loan agreement.</div><div style="margin-top:5pt">Loans held for investment includes legal ownership interests in mortgage loans that the Company purchases from unaffiliated mortgage originators, either directly or through a special purpose entity ("SPE") structure, who are seeking additional liquidity to facilitate their ability to originate loans. In the case of an SPE structure, the unaffiliated mortgage originator is responsible for formation of the SPE and ongoing servicing of the underlying mortgage loans, and thus is the primary beneficiary of the SPE. The mortgage originator has no obligation to offer and the Company has no obligation to purchase these interests. The originator closes mortgage loans consistent with underwriting standards established by approved investors, and, at the time of the sale to the investor, the Company's ownership interest and that of the originator are delivered to the investor selected by the originator. The Company typically purchases up to a 99% ownership interest in each mortgage with the originator owning the remaining percentage. These mortgage ownership interests are generally held for a period of less than 30 days and more typically 10-20 days. Because of conditions in agreements with originators (or SPEs) designed to reduce transaction risks, under ASC 860, Transfers and Servicing of Financial Assets</div><div style="margin-top:5pt"> ("ASC 860"), the ownership interests do not qualify as participating interests. Under ASC 860, the ownership interests are deemed to be loans to the originators (or SPEs) and payments received from investors are deemed to be payments made by or on behalf of the originators (or SPEs) to repay the loan. Because the Company has an actual, legal ownership interest in the underlying residential mortgage loan, these interests are reported as extensions of credit to the originators (or SPEs) that are secured by the mortgage loans as collateral. Due to market conditions or events of default by the investor or the originators (or SPEs), the Company could be required to purchase the remaining interests in the mortgage loans and hold them beyond the expected 10-20 days. Mortgage loans acquired under these conditions would require mark-to-market adjustments to income and could require further allocations of the allowance for credit losses or be subject to charge-off in the event the loans become impaired.</div><div style="margin-top:5pt">Purchased loans are evaluated upon acquisition in order to determine if the loan, or pool of loans, has experienced more than insignificant deterioration in credit quality since origination or issuance ("PCD loans"). PCD loans are recorded at fair value at the acquisition date along with an allowance for credit losses determined using the same methodology as originated loans. The sum of the loan's purchase price and allowance for credit losses becomes its initial amortized cost basis. The difference between the initial amortized cost basis and the par value of the loan is a non-credit discount or premium, which is amortized into interest income over the life of the loan. Subsequent changes to the allowance for credit losses are recorded through provision for credit losses.</div><div style="margin-top:9pt">Allowance for Credit Losses</div><div style="margin-top:5pt">The Company's allowance for credit losses is determined using a current expected credit loss ("CECL") model. The measurement of expected credit losses under the CECL methodology is applicable to financial assets measured at amortized cost, including loan receivables and held-to-maturity debt securities. It also applies to off-balance sheet credit exposures not accounted for as insurance (loan commitments, standby letters of credit, financial guarantees, and other similar instruments) and net investments in leases recognized by a lessor in accordance with Accounting Standards Update 2016-02 Leases (Topic 842)</div><div style="margin-top:5pt">The CECL methodology recognizes lifetime expected credit losses immediately when a financial asset is originated or purchased. The allowance for credit losses on loans is a valuation account that is deducted from the amortized cost basis of loans to present the net amount expected to be collected on the loans. Loans, or portions thereof, are charged off against the allowance when they are deemed uncollectible. Expected recoveries do not exceed the aggregate of amounts previously charged-off and expected to be charged-off. The allowance for credit losses on off-balance sheet financial instruments is recorded in other liabilities on the consolidated balance sheets.</div><div style="margin-top:5pt">Management estimates the allowance balance using relevant available information, from internal and external sources, relating to past events, current conditions, and reasonable and supportable forecasts. Historical credit loss experience provides the basis for the estimation of expected credit losses. Adjustments to historical loss information are made for differences in current loan-specific risk characteristics such as differences in underwriting standards, portfolio mix, credit quality, or term, as well as for changes in macroeconomic conditions, such as changes in unemployment rates, gross domestic product, property values, or other relevant factors.</div><div style="margin-top:5pt">The allowance for credit losses is comprised of reserves measured on a collective (pool) basis when similar risk characteristics exist. Loans that do not share risk characteristics are assigned a reserve based on an individual evaluation and are not included in the collective (pool) evaluation. For purposes of determining the

collective (pool) allowance for credit losses, the loan portfolio is segregated into pools first by portfolio segment and then by past due status or credit grade. Each pool is assigned a loss estimate, reflecting historical loss rates that incorporate probability of default and severity of losses over the estimated remaining life of the loans. These loss estimates are then modified to incorporate a reasonable and supportable forecast of future losses at the pool level, as well as any necessary qualitative adjustments using a Portfolio Level Qualitative Factor ("PLOF")

</div><div style="margin-top:5pt">and/or a Portfolio Segment Level Qualitative Factor ("SLOF"). A similar process is employed to calculate a reserve assigned to off-balance financial instruments, specifically unfunded loan commitments and letters of credit. Modified loss estimates are assigned based on the balance of the commitments estimated to be outstanding at the time of default. The PLOF and SLOF are utilized to address factors that are not present in historical loss rates and are otherwise unaccounted for in the quantitative process. The PLOF is used to apply a qualitative adjustment across the entire portfolio of loans, while the SLOF is designed to apply a qualitative adjustment across a single portfolio segment. Even though portions of the allowance may be allocated to specific loans, the entire allowance is available for any credit that, in management's judgment, should be charged off.

</div><div style="margin-top:5pt">The Company generally uses a two-year forecast period, based on a single forecast scenario or a blend of multiple forecast scenarios, using variables management believes are most relevant to each portfolio segment. For periods beyond which management is able to develop reasonable and supportable forecasts, the Company reverts to the average historical loss rate, reflecting historical default probabilities and loss severities, using a reversion speed that approximates 1 to 2 years. The forecast period and scenario(s) used are reviewed on a quarterly basis and may be adjusted based on management's view of the current economic conditions and level of predictability the forecast can provide.

</div><div style="margin-top:5pt">Portfolio segments are used to pool loans with similar risk characteristics and align with the Company's methodology for measuring expected credit losses. A summary of the primary portfolio segments is as follows:

</div><div style="margin-top:5pt">Commercial

The commercial loan portfolio is comprised of lines of credit for working capital, term loans, reserve-based loans to energy exploration and production companies, and leases to finance equipment and other business assets across a variety of industries. These loans are used for general corporate purposes including financing working capital, internal growth, and acquisitions and are generally secured by accounts receivable, inventory, oil and gas reserves, equipment and other assets of clients' businesses.

</div><div style="margin-top:5pt">Mortgage Finance

Mortgage finance loans include legal ownership interests in mortgage loans that the Company purchases from unaffiliated mortgage originators, either directly or through a SPE structure, that are generally held for a period of less than 30 days and more typically 10-20 days before they are sold to an approved investor. Volumes fluctuate based on the level of market demand for the product and the number of days between purchase and sale of the loans, which can be affected by changes in overall market interest rates and housing demand and tend to peak at the end of each month. Mortgage finance loans are consistently underwritten based on standards established by the approved investors. Market conditions or events of default by an investor or originator could require that the Company repurchases the remaining interests in the mortgage loans and hold them beyond the expected 10-20 days.

</div><div style="margin-top:5pt">Commercial Real Estate ("CRE")

The CRE portfolio is comprised of construction/development financing and limited term financing provided to professional real estate developers, owners/managers of commercial real estate projects and properties, and residential builders/developers. Collateral properties include office buildings, warehouse/distribution buildings, shopping centers, hotels/motels, senior living, apartment buildings, residential and commercial tract developments, and raw land or lots to be developed into single-family homes. The primary source of repayment on these loans is expected to come from the sale, permanent financing or lease of the real property collateral. The performance of these loans is impacted by fluctuations in collateral values, the ability of the borrower to obtain permanent financing, and, in the case of loans to residential builder/developers, volatility in consumer demand.

</div><div style="margin-top:5pt">Consumer

This category of loans is comprised of loans made to consumers for personal expenditures, first and second lien mortgages made for the purpose of purchasing or constructing 1-4 family residential dwellings and home equity revolving lines of credit.

</div><div style="margin-top:5pt">The Company has several pass credit grades that are assigned to loans based on varying levels of risk, ranging from credits that are secured by cash or marketable securities, to watch credits which have all the characteristics of an acceptable credit risk but warrant more than the normal level of monitoring. Within the criticized/classified credit grades are special mention, substandard and doubtful. Special mention loans are those that are currently protected by the sound worth and paying capacity of the borrower, but that are potentially weak and constitute an additional credit risk. These loans have the potential to deteriorate to a substandard grade due to the existence of financial or administrative deficiencies. Substandard loans have a well-defined weakness or weaknesses that jeopardizes the liquidation of the debt. They are characterized by the distinct possibility that the Company will sustain some loss if the deficiencies are not corrected. Some substandard loans are inadequately protected by the sound worth and paying capacity of the borrower and of the collateral pledged and may be considered impaired. Substandard loans can be accruing or can be on non-accrual depending on the circumstances of the individual loans. Loans classified as doubtful have all the weaknesses inherent in substandard loans with the added characteristics that the weaknesses make collection in full highly questionable and improbable. The possibility of loss is extremely high. All doubtful loans are on non-accrual.

</div><div style="margin-top:5pt">The methodology used in the estimation of the allowance, which is performed at least quarterly, is designed to be dynamic and responsive to changes in portfolio credit quality and forecasted economic conditions. Changes are reflected in the pool-basis allowance and in reserves assigned on an individual basis as the collectability of classified loans is evaluated with new

</div><div style="margin-top:5pt">information. As the Company's portfolio has matured, historical loss ratios have been closely monitored. The review of the appropriateness of the allowance is performed by executive management and presented to the Audit Committee and Risk Committee of the board of directors for their review. The committees report to the board of directors as part of the board of directors' quarterly review of the Company's consolidated financial statements.

</div><div style="margin-top:5pt">When management determines that foreclosure is probable, and for certain collateral-dependent loans where foreclosure is not considered probable, expected credit losses are based on the estimated fair value of the collateral adjusted for selling costs, when appropriate. A loan is considered collateral-dependent when the borrower is experiencing financial difficulty and repayment is expected to be provided substantially through the operation or sale of the collateral.

</div><div style="margin-top:5pt">Expected credit losses are estimated over the contractual term of the loans, adjusted for expected prepayments when appropriate. The contractual term excludes expected extensions, renewals and modifications unless either of the following applies: management has a reasonable expectation that a loan will be restructured or the extension or renewal options are included in the borrower contract and are not unconditionally cancellable.

</div><div style="margin-top:5pt">The Company does not measure an allowance for credit losses on accrued interest receivable balances because these balances are written off in a timely manner as a reduction to interest income when loans are placed on non-accrual status as discussed above.

</div><div style="margin-top:9pt">Other Real Estate Owned

</div><div style="margin-top:5pt">Other real estate owned ("OREO"), which is included in other assets on the consolidated balance sheet, consists of real estate that has been foreclosed. When foreclosure occurs, the acquired asset is recorded at fair value less selling costs, generally based on appraised value, which may result in partial charge-off of the loan through a charge to the allowance for credit losses, if necessary. Subsequent write-downs required for declines in value are recorded through a valuation allowance, or taken directly to the asset, and are recorded in other non-interest expense on the consolidated statements of income and other comprehensive income. Gains or losses on sale of OREO are recorded in other non-interest income on the consolidated statements of income and other comprehensive income.

</div><div style="margin-top:9pt">Goodwill and Other Intangible Assets, Net

</div><div style="margin-top:5pt">Intangible assets are acquired assets that lack physical substance but can be distinguished from goodwill because of contractual or other legal rights or because the asset is capable of being sold or exchanged either on its own or in combination with a related contract, asset or liability. The Company had \$1.5 million of goodwill at both December 31, 2024 and December 31, 2023. Intangible assets with definite useful lives are amortized over their estimated life. No amortization expense related to intangible assets was recorded during the years ended December 31, 2024 or December 31, 2023, as compared to \$338,000 during the years ended December 31, 2022. Goodwill and intangible assets are tested for impairment at least annually or whenever changes in circumstances indicate the carrying amount of the assets may not be recoverable from future undiscounted cash flows. If impaired, the assets are recorded at fair value. In 2024 and 2023, the annual test of goodwill impairment was performed, and in both periods, no impairment was indicated.

</div><div style="margin-top:9pt">Premises and Equipment, Net

</div><div style="margin-top:5pt">Premises and equipment are stated at cost less accumulated depreciation and amortization. Depreciation is computed using the straight-line method over the estimated useful lives of the assets. Furniture and equipment are generally depreciated over

<sec-ix-hidden:f466">three

 to five years, while leasehold improvements are generally depreciated over the term of their respective lease. Gains or losses on disposals of premises and equipment are included in other non-interest income on the consolidated statements of income and other comprehensive income.

</div><div style="margin-top:5pt">Software

</div><div style="margin-top:5pt">Costs incurred in connection with development or purchase of internal use software and cloud computing arrangements, including in-substance software licenses, are capitalized. Amortization is computed on a straight-line basis over the estimated useful life of the asset, which generally ranges from

<sec-ix-hidden:f489">one

 to five years. Capitalized software is included in other assets on the consolidated balance sheets.

</div><div style="margin-top:9pt">Financial Instruments with Off-Balance Sheet Risk

</div><div style="margin-top:5pt">The Company has undertaken certain guarantee obligations in the ordinary course of business which include liabilities with off-balance sheet risk.

</div><div style="margin-top:5pt">The Company is a party to financial instruments with off-balance sheet risk in the normal course of business to meet the financing needs of its customers. These financial instruments include commitments to extend credit and standby letters of credit that involve varying degrees of credit risk in excess of the amount recognized on the consolidated balance sheets. The Company's exposure to credit loss in the event of non-performance by the other party to these financial instruments is

</div><div style="margin-top:5pt">represented by the contractual amount of the instruments. The Company uses the same credit policies in making commitments and conditional obligations as it does for on-balance sheet instruments. The amount of collateral obtained, if deemed necessary, is based on management's credit evaluation of the borrower.

</div><div style="margin-top:5pt">Commitments to extend credit are agreements to lend to a customer as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. Since many of the commitments may expire without being drawn upon, the total commitment amounts do not necessarily represent future cash requirements. The Company evaluates each customer's creditworthiness on a case-by-case basis. Commitments to extend credit generally do not include mortgage finance loan arrangements with mortgage loan originators (or SPEs), which are established as uncommitted "guidance" purchase and sale facilities under which the mortgage originator has no obligation to offer and the Company has no obligation to purchase interests in the mortgage loans subject to the arrangements.

</div><div style="margin-top:5pt">Standby letters of credit are conditional commitments issued by the Company to guarantee the performance of a customer to a third party. Those guarantees are primarily issued to support public and private borrowing arrangements. The credit risk involved in issuing letters of credit is essentially the same as that involved in extending loan facilities to customers.

</div><div style="margin-top:9pt">Leases

</div><div style="margin-top:5pt">Right of use ("ROU") assets represent the Company's right to use an underlying asset during the lease term and lease liabilities represent its obligation to make lease payments arising from the lease. Lease agreements may contain

extension options which typically provide for an extension of a lease term at the then fair market rental rates. As these extension options are not generally considered reasonably certain of exercise, they are not included in the lease term. Operating leases relate primarily to real estate used for corporate offices and bank branches and finance leases relate primarily to equipment. The Company does not separate lease and non-lease components for real estate leases.

For those leases with a term greater than one year, ROU assets and lease liabilities are recognized at lease commencement based on the present value of the remaining lease payments using a discount rate that represents the incremental borrowing rate on the effective date of the lease, which is based on the Company's collateralized borrowing capabilities over a similar term as the related lease payments. ROU assets are further adjusted for lease incentives.

Operating leases in which the Company is the lessee are recorded as operating lease ROU assets and operating lease liabilities, and are included in other assets and other liabilities, respectively, on the consolidated balance sheets. Operating lease expense, which is comprised of amortization of the ROU asset and the implicit interest accreted on the operating lease liability, is recognized on a straight-line basis over the lease term and recorded in net occupancy expense on the consolidated statements of income and other comprehensive income.

Finance leases in which the Company is the lessee are recorded as finance lease ROU assets and finance lease liabilities and are included in premises and equipment, net, and other liabilities, respectively, on the consolidated balance sheets. Finance lease expense is comprised of amortization of the ROU asset, which is recognized on a straight-line basis over the lease term and recorded in net occupancy expense on the consolidated statements of income and other comprehensive income, and the implicit interest accreted on the operating lease liability, which is recognized using the effective interest method over the lease term and recorded in interest expense on the consolidated statements of income and other comprehensive income.

Variable costs, such as maintenance expenses, parking and property and sales taxes, are expensed as they are incurred, and are recorded in net occupancy expense on the consolidated statements of income and other comprehensive income.

Revenue Recognition

ASC 606, "Revenue from Contracts with Customers," establishes principles for reporting information about the nature, amount, timing and uncertainty of revenue and cash flows arising from the entity's contracts to provide goods or services to customers. The core principle requires an entity to recognize revenue to depict the transfer of goods or services to customers in an amount that reflects the consideration that it expects to be entitled to receive in exchange for those goods or services recognized as performance obligations are satisfied.

The majority of the Company's revenue-generating transactions are not subject to ASC 606, including revenue generated from financial instruments, such as loans, letters of credit, derivatives and investment securities, as these activities are subject to other GAAP discussed elsewhere within the Company's disclosures. Descriptions of revenue-generating activities that are within the scope of ASC 606, which are presented in the income statements as components of non-interest income are as follows:

Service charges on deposit accounts - these represent general service fees for monthly account maintenance and activity- or transaction-based fees and consist of transaction-based revenue, time-based revenue (service period), item-based revenue or some other individual attribute-based revenue. Revenue is recognized when the performance obligation is completed, which is generally monthly for account maintenance services or when a transaction has been completed (such as a stop payment). Payments for these activities are generally received at the time the performance obligations are satisfied.

The majority of the Company's revenue-generating transactions are not subject to ASC 606, including revenue generated from financial instruments, such as loans, letters of credit, derivatives and investment securities, as these activities are subject to other GAAP discussed elsewhere within the Company's disclosures. Descriptions of revenue-generating activities that are within the scope of ASC 606, which are presented in the income statements as components of non-interest income are as follows:

Wealth management and trust fee income - this represents monthly fees due from wealth management customers as consideration for managing the customers' assets. Wealth management and trust services include custody of assets, investment management, escrow services, fees for trust services and similar fiduciary activities. These fees are typically paid on a quarterly basis and recognized ratably throughout the quarter as the performance obligation is satisfied each month.

Brokered loan fees - these represent fees for the administration and funding of purchased mortgage loan interests as well as facility renewal and application fees received from mortgage originators (or SPEs) related to mortgage finance loans. Revenue is recognized when the related mortgage loan interest is disposed (i.e., through sale or payoff) or upon receipt of the facility renewal or application.

Investment banking and advisory fees - this includes fees for merger, acquisition, divestiture and restructuring advisory services, fees for securities underwriting activities and loan and security syndication fees. Advisory fees are generally earned as performance obligations of the advisory service are satisfied. Underwriting fees are generally recognized upon execution of the client's issuance of debt or equity instruments. Loan syndication fees are generally recognized upon closing of a loan syndication transaction.

Trading income - this includes fees for derivative transactions which are generally recognized when the derivative transaction occurs. Also included in trading income are realized and unrealized gains and losses recognized on the Company's trading assets and liabilities. Realized gains and losses are generally recognized when a sale occurs and unrealized gains and losses are generally recognized monthly as the trading assets and liabilities are marked to fair value.

Other non-interest income includes items such as letter of credit fees, bank owned life insurance income, dividends on FHLB and FRB stock and other general operating income, none of which are subject to the requirements of ASC 606. Also included in other non-interest income are interchange fees earned when commercial credit card clients process transactions through card networks. The Company's performance obligations are generally complete when the transactions generating the fees are processed.

Stock-based Compensation - The Company accounts for all stock-based compensation transactions in accordance with ASC 718, "Compensation - Stock Compensation," which requires that stock compensation transactions be recognized as compensation expense over the requisite service period, with forfeitures recognized as they occur, on the consolidated statements of income and other comprehensive income based on their fair values on the measurement date, which is generally the date of the grant. As compensation expense is recognized, a deferred tax asset is recorded that represents an estimate of the future tax deduction from exercise or release of restrictions. At the time awards are exercised, cancelled, expire or restrictions are released, the Company recognizes an adjustment to income tax expense for the difference between the previously estimated tax deduction and the actual tax deduction realized.

Income Taxes

The Company and its subsidiary file a consolidated federal income tax return. The Company utilizes the liability method in accounting for income taxes. Under this method, deferred tax assets and liabilities are determined based upon the difference between the values of the assets and liabilities as reflected in the financial statements and their related tax basis using enacted tax rates in effect for the year in which the differences are expected to be recovered or settled. As changes in tax law or rates are enacted, deferred tax assets and liabilities are adjusted through the provision for income taxes. A valuation allowance is provided against deferred tax assets unless it is more likely than not that such deferred tax assets will be realized. Deferred tax assets, net, are included in other assets on the consolidated balance sheets.

The tax effect of unrealized gains and losses on available-for-sale debt securities and derivative instruments designated as hedges is recorded to other comprehensive income and is not a component of income tax expense (benefit).

Unrecognized tax benefits for the uncertain portion of recorded tax benefits and related interest may result from the application of complex tax laws, rules, regulations and interpretations. Unrecognized tax benefits, as well as estimated penalties and interest, are assessed quarterly and may be adjusted through current income tax expense in future periods based on changing facts and circumstances, completion of examinations by taxing authorities or expiration of a statute of limitations.

Fair Values of Financial Instruments

ASC 820, "Fair Value Measurements and Disclosures," defines fair value, establishes a framework for measuring fair value under GAAP and enhances disclosures about fair value measurements. The standard describes three levels of inputs that may be used to measure fair value as provided below:

Level 1 - Quoted prices in active markets for identical assets or liabilities.

Level 2 - Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 - Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using pricing models, discounted cash flow methodologies, or similar techniques, as well as instruments for which the determination of fair values requires significant management judgment or estimation.

Also required are disclosures of fair value information about financial instruments, whether or not recognized on the balance sheet, for which it is practical to estimate that value. In cases where quoted market prices are not available, fair values are based on estimates using present value or other valuation techniques. Those techniques are significantly affected by the assumptions used, including the discount rate and estimates of future cash flows. The disclosure of fair value information about financial instruments does not and is not intended to represent the fair value of the Company.

The following are descriptions of the methods and significant assumptions used by the Company in estimating its fair value disclosures for financial instruments:

Cash and Cash Equivalents, Variable Rate Loans, Variable Rate Short-term Borrowings and Variable Rate Long-term Debt

The fair value of these financial instruments approximates carrying value.

Investment Securities

The fair value of the Company's U.S. Treasury, U.S. government agency, residential mortgage-backed and commercial mortgage-backed securities are based on prices obtained from independent pricing services. The Company's U.S. Treasury securities are valued based on quoted market prices for identical securities in an active market and are classified as Level 1 assets in the fair value hierarchy, while the Company's U.S. government agency, residential mortgage-backed and commercial mortgage-backed securities are valued based on quoted market prices for the same or similar securities and are characterized as Level 2 assets in the fair value hierarchy. Management obtains documentation from the primary independent pricing service regarding the processes and controls applicable to pricing investment securities, and on a quarterly basis independently verify the prices that were received from the

service provider using two additional independent pricing sources. CRT securities are valued using a discounted cash flow model, which utilizes Level 3 inputs, and are classified as Level 3 assets in the fair value hierarchy. Within the investment securities portfolio, the Company holds equity securities that consist of investments that qualify for consideration under the regulations implementing the Community Reinvestment Act and investments in exchange traded funds. Some of these equity securities are valued using quoted market prices for identical equity securities in an active market and are classified as Level 1 assets in the fair value hierarchy and others are traded in less active markets and are classified as Level 2 assets in the fair value hierarchy. Loans Held for Sale

The fair value for loans held for sale is derived from quoted market prices for similar loans, in which case they are characterized as Level 2 assets in the fair value hierarchy, or is derived from third-party pricing models, in which case they are characterized as Level 3 assets in the fair value hierarchy. Securities Sold Not Yet Purchased

The fair value for securities sold but not yet purchased is derived from quoted prices in active markets and are classified as Level 1 liabilities in the fair value hierarchy. Derivative Assets and Liabilities

The estimated fair value of derivative assets and liabilities is obtained from independent pricing services based on quoted market prices for similar derivative contracts and these financial instruments are characterized as Level 2 assets and liabilities in the fair value hierarchy. On a quarterly basis, management independently verifies the fair value using an additional independent pricing source.

All contracts that satisfy the definition of a derivative are recorded at fair value in other assets and other liabilities on the consolidated balance sheets, and the related cash flows are recorded in the operating activities section of the consolidated statement of cash flows. The Company records the derivatives on a net basis when a right of offset exists with a single counterparty that is subject to a legally enforceable master netting agreement.

Non-Hedging Derivatives

The Company enters into interest rate derivative instruments with customers while at the same time entering into offsetting interest rate derivative instruments with another financial institution. These transactions allow the customer to effectively manage their exposure to a variable rate loan. Because the Company acts as an intermediary for its customers, changes in the fair value of the underlying derivative instruments substantially offset each other and do not have a material impact on the Company's results of operations.

The Company offers forward contract derivative instruments, such as to-be-announced U.S. agency residential mortgage-back securities, to its mortgage banking customers to allow the customers to mitigate exposure to market risks associated with the purchase or origination of mortgage loans. To mitigate the Company's exposure to these forward contracts, the Company will enter into offsetting forward contracts, most typically with a financial institution. Any changes in fair value to the forward contract derivative instruments are recorded in trading income on the consolidated statements of income and other comprehensive income.

The Company also offers foreign currency derivative instruments in which the Company enters into a contract with a customer to buy or sell a foreign currency at a future date for a specified price while at the same time entering into an offsetting contract with a financial institution to buy or sell the same currency at the same future date for a specified price. The transaction allows the customer to manage their exposure to foreign currency exchange rate fluctuations. Because the Company acts as an intermediary for its customers, changes in the fair value of the underlying derivative instruments substantially offset each other and do not have a material impact on the Company's results of operations.

Derivatives Designated as Hedges

The Company enters into interest rate derivative contracts that are designated as qualifying cash flow hedges to hedge the exposure to variability in expected future cash flows attributable to changes in a contractually specified interest rate. To qualify for hedge accounting, a formal assessment is prepared to determine whether the hedging relationship, both at inception and on an ongoing basis, is expected to be highly effective in achieving offsetting cash flows attributable to the hedged risk during the term of the hedge if a cash flow hedge. At inception a statistical regression analysis is prepared to determine hedge effectiveness. At each reporting period thereafter, a statistical regression or qualitative analysis is performed. If it is determined that hedge effectiveness has not been or will not continue to be highly effective, then hedge accounting ceases and any gain or loss in AOCI is recognized in earnings immediately. The cash flow hedges are recorded at fair value in other assets and other liabilities on the consolidated balance sheets with changes in fair value recorded in AOCI, net of tax. All related cash flows are reported in the operating activities section of the consolidated statement of cash flows. Amounts recorded to AOCI are reclassified into earnings in the same period in which the hedged asset or liability affects earnings and are presented in the same income statement line item as the earnings effect of the hedged asset or liability.

Segment Reporting

The Company adopted Accounting Standards Update 2023-07, "Improvement to Reportable Segment Disclosures" on January 1, 2024. The Company has determined that all of its banking divisions and subsidiaries meet the aggregation criteria of ASC 280.

Segment Reporting

as its current operating model is structured whereby banking divisions and subsidiaries serve a similar base of primarily commercial clients utilizing a company-wide offering of similar products and services managed through similar processes and platforms that are collectively reviewed by the Company's Chief Executive Officer, who has been identified as the chief operating decision maker ("CODM").

Organization and Nature of Business

Texas Capital Bancshares, Inc. ("TCBI" or the "Company") is a registered bank holding company and a full-service financial services firm that delivers customized solutions to businesses, entrepreneurs and individual customers. TCBI is headquartered in Dallas, with primary banking offices in Austin, Dallas, Fort Worth, Houston and San Antonio, and has built a network of clients across the country.

The Company's business activities are conducted primarily through its wholly-owned bank subsidiary Texas Capital Bank (the "Bank") and its wholly-owned non-bank subsidiary, TCBI Securities Inc. ("TCBI Securities"). The Bank is a Texas state-chartered bank. TCBI Securities is a registered broker-dealer with the U.S. Securities and Exchange Commission ("SEC") and a member of the Financial Industry Regulatory Authority ("FINRA") and Municipal Securities Rulemaking Board ("MSRB").

The Company was incorporated as a Delaware corporation in 1996 and commenced banking operations in 1998.

Basis of Presentation

The Company's accounting and reporting policies conform to accounting principles generally accepted in the United States ("GAAP") and to generally accepted practices within the banking industry. Certain prior period balances have been reclassified to conform to the current period presentation.

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates. The allowance for credit losses, the fair value of financial instruments and the status of contingencies are particularly susceptible to significant change.

See the Allowance for Credit Losses accounting policy below for additional details of these changes.

Basic and Diluted Earnings Per Common Share

Basic earnings per common share is based on net income available to common stockholders divided by the weighted-average number of common shares outstanding during the period excluding non-vested stock-settled awards. Diluted earnings per common share include the dilutive effect of non-vested stock-settled awards granted using the treasury stock method.

Cash and Cash Equivalents

Cash equivalents include amounts due from banks, interest bearing deposits in other banks and federal funds sold.

Investment Securities

Investment securities include debt securities and equity securities.

Debt Securities

Debt securities are classified as trading, available-for-sale or held-to-maturity. Debt securities not classified as held-to-maturity or trading are classified as available-for-sale. Management classifies securities at the time of purchase and re-assesses such designation at each balance sheet date.

The amortized cost of debt securities is adjusted for amortization of premiums and accretion of discounts to maturity, or in the case of mortgage-backed securities, over the estimated life of the security. Such amortization and accretion are included in interest income from investment securities. Gains or losses realized upon the sale of debt securities are recorded in other non-interest income on the consolidated statements of income and other comprehensive income. The cost of securities sold is based on the specific identification method.

The Company has made a policy election to exclude accrued interest from the amortized cost basis of debt securities and report accrued interest separately in accrued interest and other assets on the consolidated balance sheets. Available-for-sale and held-to-maturity debt securities are placed on non-accrual status when management no longer expects to receive all contractual amounts due, which is generally at 90 days past due. Accrued interest receivable is reversed against interest income when a security is placed on non-accrual status. Accordingly, the Company does not recognize an allowance for credit loss against accrued interest receivable.

Trading Account

Debt securities acquired for resale in anticipation of short-term market movements are classified as trading and recorded at fair value, with realized and unrealized gains and losses recognized in income.

Held-to-Maturity

Debt securities are classified as held-to-maturity when the Company has the positive intent and ability to hold the securities to maturity. Held-to-maturity securities are stated at amortized cost, net of any allowance for credit losses.

Management may transfer debt securities classified as available-for-sale to held-to-maturity when upon reassessment it is determined that the Company has both the positive intent and ability to hold these securities to maturity. The debt securities are transferred at fair value resulting in a premium or discount recorded on transfer date. Unrealized gains or losses at the date of transfer continue to be reported as a separate component of accumulated other comprehensive income/loss, net ("AOCI"). The premium or discount and the unrealized gain or loss, net of tax, in AOCI will be amortized to interest income over the remaining life of the securities using the interest method.

Available-for-Sale

<div style="margin-top:5pt">Available-for-sale debt securities are recorded at fair value, with unrealized gains and losses, net of tax, reported as a separate component of AOCI. For available-for-sale debt securities in an unrealized loss position, the Company first assesses whether it intends to sell, or it is more likely than not that it will be required to sell, the securities before recovery of the amortized cost basis. If either of these criteria is met, the securities' amortized cost basis is written down to fair value as a current period expense recorded on the consolidated statements of income and other comprehensive income. If either of the above criteria is not met, management evaluates whether the decline in fair value is the result of credit losses or other factors. In making this assessment, management may consider various factors including the extent to which fair value is less than amortized cost, performance of any underlying collateral and adverse conditions specifically related to the security, among other factors. If this assessment indicates that a credit loss exists, the present value of cash flows expected to be collected are compared to the amortized cost basis of the security and any excess is recorded as an allowance for credit losses, limited to the amount by which the fair value is less than the amortized cost basis. Any impairment not recorded through an allowance for credit losses is recognized in AOCI, net of tax, as a non-credit related impairment.</div><div style="margin-top:5pt">Included in debt securities available-for-sale are credit risk transfer ("CRT") securities, which represent unsecured obligations issued by government sponsored entities ("GSEs") such as Freddie Mac and are designed to transfer mortgage credit risk from the GSE to private investors. CRT securities are structured to be subject to the performance of a reference pool of mortgage loans in which the Company shares in 50% of the first losses with the GSE. If the reference pool incurs losses, the amount the Company will recover on the notes is reduced by its share of the amount of such losses, which could potentially be up to 100% of the amount outstanding. Unrealized losses recognized in AOCI for the CRT securities are primarily related to the difference between the current market rate for similar securities and the stated interest rate and are not considered to be related to credit loss events. The CRT securities are generally interest-only for an initial period of time and may be restricted from being transferred until a future date.</div><div style="margin-top:5pt">Equity Securities</div><div style="margin-top:5pt">Equity securities with readily determinable fair values are stated at fair value with realized and unrealized gains and losses reported in income. Equity securities without readily determinable fair values are recorded at cost less any impairment.</div><div style="margin-top:9pt">Loans</div><div style="margin-top:5pt">Loans Held for Sale</div><div style="margin-top:5pt">Loans held for sale are carried at the lower of cost or fair value, unless, pursuant to the election of the fair value option in accordance with Accounting Standards Codification ("ASC") 825,Financial Instruments, the Company elects to carry loans held for sale at fair value. As of December 31, 2024 and December 31, 2023, the Company has no loans held for sale accounted for under the fair value option.</div><div style="margin-top:5pt">Loans Held for Investment</div><div style="margin-top:5pt">Loans held for investment (including financing leases) are stated at the amount of unpaid principal reduced by unearned income, net of direct loan origination costs. Interest on loans is recognized using the simple interest method on the daily balances of the principal amounts outstanding. Loan origination fees, net of direct loan origination costs, and commitment fees are deferred and amortized as an adjustment to yield over the life of the loan, or over the commitment period, as applicable.</div><div style="margin-top:5pt">A loan is considered past due when a contractually due payment has not been received by the contractual due date. The Company places a loan on non-accrual when there is a clear indication that the borrower's cash flow may not be sufficient to meet payments as they become due, which is generally when a loan is 90 days past due. When a loan is placed on non-accrual status, all previously accrued and unpaid interest is reversed as a reduction of current period interest income. Interest income is subsequently recognized on a cash basis as long as the remaining book balance of the asset is deemed to be collectible. If collectability is questionable, then cash payments are applied to principal. A loan is placed back on accrual status when both principal and interest are current and it is probable that all amounts due will be collected (both principal and interest) according to the terms of the loan agreement.</div><div style="margin-top:5pt">Loans held for investment includes legal ownership interests in mortgage loans that the Company purchases from unaffiliated mortgage originators, either directly or through a special purpose entity ("SPE") structure, who are seeking additional liquidity to facilitate their ability to originate loans. In the case of an SPE structure, the unaffiliated mortgage originator is responsible for formation of the SPE and ongoing servicing of the underlying mortgage loans, and thus is the primary beneficiary of the SPE. The mortgage originator has no obligation to offer and the Company has no obligation to purchase these interests. The originator closes mortgage loans consistent with underwriting standards established by approved investors, and, at the time of the sale to the investor, the Company's ownership interest and that of the originator are delivered to the investor selected by the originator. The Company typically purchases up to a 99% ownership interest in each mortgage with the originator owning the remaining percentage. These mortgage ownership interests are generally held for a period of less than 30 days and more typically 10-20 days. Because of conditions in agreements with originators (or SPEs) designed to reduce transaction risks, under ASC 860,Transfers and Servicing of Financial Assets," the ownership interests do not qualify as participating interests. Under ASC 860, the ownership interests are deemed to be loans to the originators (or SPEs) and payments received from investors are deemed to be payments made by or on behalf of the originators (or SPEs) to repay the loan. Because the Company has an actual, legal ownership interest in the underlying residential mortgage loan, these interests are reported as extensions of credit to the originators (or SPEs) that are secured by the mortgage loans as collateral. Due to market conditions or events of default by the investor or the originators (or SPEs), the Company could be required to purchase the remaining interests in the mortgage loans and hold them beyond the expected 10-20 days. Mortgage loans acquired under these conditions would require mark-to-market adjustments to income and could require further allocations of the allowance for credit losses or be subject to charge-off in the event the loans become impaired.</div><div style="margin-top:5pt">Purchased loans are evaluated upon acquisition in order to determine if the loan, or pool of loans, has experienced more than insignificant deterioration in credit quality since origination or issuance ("PCD loans"). PCD loans are recorded at fair value at the acquisition date along with an allowance for credit losses determined using the same methodology as originated loans. The sum of the loan's purchase price and allowance for credit losses becomes its initial amortized cost basis. The difference between the initial amortized cost basis and the par value of the loan is a non-credit discount or premium, which is amortized into interest income over the life of the loan. Subsequent changes to the allowance for credit losses are recorded through provision for credit losses.</div><div style="margin-top:9pt">Allowance for Credit Losses</div><div style="margin-top:5pt">The Company's allowance for credit losses is determined using a current expected credit loss ("CECL") model. The measurement of expected credit losses under the CECL methodology is applicable to financial assets measured at amortized cost, including loan receivables and held-to-maturity debt securities. It also applies to off-balance sheet credit exposures not accounted for as insurance (loan commitments, standby letters of credit, financial guarantees, and other similar instruments) and net investments in leases recognized by a lessor in accordance with Accounting Standards Update 2016-02," Leases (Topic 842)</div><div style="margin-top:5pt">The following is a discussion of the allowance for credit losses on loans held for investment and off-balance sheet credit exposures. SeeInvestment Securities – Debt Securities," above for discussion of the allowance for credit losses on available-for-sale and held-to-maturity debt securities.</div><div style="margin-top:5pt">The CECL methodology recognizes lifetime expected credit losses immediately when a financial asset is originated or purchased. The allowance for credit losses on loans is a valuation account that is deducted from the amortized cost basis of loans to present the net amount expected to be collected on the loans. Loans, or portions thereof, are charged off against the allowance when they are deemed uncollectible. Expected recoveries do not exceed the aggregate of amounts previously charged off and expected to be charged off. The allowance for credit losses on off-balance sheet financial instruments is recorded in other liabilities on the consolidated balance sheets.</div><div style="margin-top:5pt">Management estimates the allowance balance using relevant available information, from internal and external sources, relating to past events, current conditions, and reasonable and supportable forecasts. Historical credit loss experience provides the basis for the estimation of expected credit losses. Adjustments to historical loss information are made for differences in current loan-specific risk characteristics such as differences in underwriting standards, portfolio mix, credit quality, or term, as well as for changes in macroeconomic conditions, such as changes in unemployment rates, gross domestic product, property values, or other relevant factors.</div><div style="margin-top:5pt">The allowance for credit losses is comprised of reserves measured on a collective (pool) basis when similar risk characteristics exist. Loans that do not share risk characteristics are assigned a reserve based on an individual evaluation and are not included in the collective (pool) evaluation. For purposes of determining the collective (pool) allowance for credit losses, the loan portfolio is segregated into pools first by portfolio segment and then by past due status or credit grade. Each pool is assigned a loss estimate, reflecting historical loss rates that incorporate probability of default and severity of losses over the estimated remaining life of the loans. These loss estimates are then modified to incorporate a reasonable and supportable forecast of future losses at the pool level, as well as any necessary qualitative adjustments using a Portfolio Level Qualitative Factor ("PLOF")</div><div style="margin-top:5pt">and/or a Portfolio Segment Level Qualitative Factor ("SLOF"). A similar process is employed to calculate a reserve assigned to off-balance financial instruments, specifically unfunded loan commitments and letters of credit. Modified loss estimates are assigned based on the balance of the commitments estimated to be outstanding at the time of default. The PLOF and SLOF are utilized to address factors that are not present in historical loss rates and are otherwise unaccounted for in the quantitative process. The PLOF is used to apply a qualitative adjustment across the entire portfolio of loans, while the SLOF is designed to apply a qualitative adjustment across a single portfolio segment. Even though portions of the allowance may be allocated to specific loans, the entire allowance is available for any credit that, in management's judgment, should be charged off.</div><div style="margin-top:5pt">The Company generally uses a two-year forecast period, based on a single forecast scenario or a blend of multiple forecast scenarios, using variables management believes are most relevant to each portfolio segment. For periods beyond which management is able to develop reasonable and supportable forecasts, the Company reverts to the average historical loss rate, reflecting historical default probabilities and loss severities, using a reversion speed that approximates 1 to 2 years. The forecast period and scenario(s) used are reviewed on a quarterly basis and may be adjusted based on management's view of the current economic conditions and level of predictability the forecast can provide.</div><div style="margin-top:5pt">Portfolio segments are used to pool loans with similar risk characteristics and align with the Company's methodology for measuring expected credit losses. A summary of the primary portfolio segments is as follows:</div><div style="margin-top:5pt">Commercial.The commercial loan portfolio is comprised of lines of credit for working capital, term loans, reserve-based loans to energy exploration and production companies, and leases to finance equipment and other business assets across a variety of industries. These loans are used for general corporate purposes including financing working capital, internal growth, and acquisitions and are generally secured by accounts receivable, inventory, oil and gas reserves, equipment and other assets of clients' businesses.</div><div style="margin-top:5pt">Mortgage Finance.Mortgage finance loans include legal ownership interests in mortgage loans that the Company purchases from unaffiliated mortgage originators, either directly or through a SPE structure, that are generally held for a period of less than 30 days and more typically 10-20 days before they are sold to an approved investor. Volumes fluctuate based on the level of market demand for the product and the number of days between purchase and sale of the loans, which can be affected by changes in overall market interest rates and housing demand and tend to peak at the end of each month. Mortgage finance loans are consistently underwritten based on standards established by the approved investors. Market conditions or events of default by an investor or originator could require that the Company repurchases the remaining interests in the mortgage loans and hold them beyond the expected 10-20 days.</div><div style="margin-top:5pt"><span style="color:#000000;font-family:'Times New Roman',sans-

serif;font-size:10pt;font-style:italic;font-weight:400;line-height:120%;>Commercial Real Estate ("CRE").</div><div style="color:#000000;font-family:Times New Roman,sans-serif;font-size:10pt;font-weight:400;line-height:120%;>The CRE portfolio is comprised of construction/development financing and limited term financing provided to professional real estate developers, owners/managers of commercial real estate projects and properties, and residential builders/developers. Collateral properties include office buildings, warehouse/distribution buildings, shopping centers, hotels/motels, senior living, apartment buildings, residential and commercial tract developments, and raw land or lots to be developed into single-family homes. The primary source of repayment on these loans is expected to come from the sale, permanent financing or lease of the real property collateral. The performance of these loans is impacted by fluctuations in collateral values, the ability of the borrower to obtain permanent financing, and, in the case of loans to residential builder/developers, volatility in consumer demand.</div><div style="margin-top:5pt">Consumer.</div><div style="margin-top:5pt">This category of loans is comprised of loans made to consumers for personal expenditures, first and second lien mortgages made for the purpose of purchasing or constructing 1-4 family residential dwellings and home equity revolving lines of credit.</div><div style="margin-top:5pt">The Company has several pass credit grades that are assigned to loans based on varying levels of risk, ranging from credits that are secured by cash or marketable securities, to watch credits which have all the characteristics of an acceptable credit risk but warrant more than the normal level of monitoring. Within the criticized/classified credit grades are special mention, substandard and doubtful. Special mention loans are those that are currently protected by the sound worth and paying capacity of the borrower, but that are potentially weak and constitute an additional credit risk. These loans have the potential to deteriorate to a substandard grade due to the existence of financial or administrative deficiencies. Substandard loans have a well-defined weakness or weaknesses that jeopardizes the liquidation of the debt. They are characterized by the distinct possibility that the Company will sustain some loss if the deficiencies are not corrected. Some substandard loans are inadequately protected by the sound worth and paying capacity of the borrower and of the collateral pledged and may be considered impaired. Substandard loans can be accruing or can be on non-accrual depending on the circumstances of the individual loans. Loans classified as doubtful have all the weaknesses inherent in substandard loans with the added characteristics that the weaknesses make collection in full highly questionable and improbable. The possibility of loss is extremely high. All doubtful loans are on non-accrual.</div><div style="margin-top:5pt">The methodology used in the estimation of the allowance, which is performed at least quarterly, is designed to be dynamic and responsive to changes in portfolio credit quality and forecasted economic conditions. Changes are reflected in the pool-basis allowance and in reserves assigned on an individual basis as the collectability of classified loans is evaluated with new</div><div style="margin-top:5pt">information. As the Company's portfolio has matured, historical loss ratios have been closely monitored. The review of the appropriateness of the allowance is performed by executive management and presented to the Audit Committee and Risk Committee of the board of directors for their review. The committees report to the board of directors as part of the board of directors' quarterly review of the Company's consolidated financial statements.</div><div style="margin-top:5pt">When management determines that foreclosure is probable, and for certain collateral-dependent loans where foreclosure is not considered probable, expected credit losses are based on the estimated fair value of the collateral adjusted for selling costs, when appropriate. A loan is considered collateral-dependent when the borrower is experiencing financial difficulty and repayment is expected to be provided substantially through the operation or sale of the collateral.</div><div style="margin-top:5pt">Expected credit losses are estimated over the contractual term of the loans, adjusted for expected prepayments when appropriate. The contractual term excludes expected extensions, renewals and modifications unless either of the following applies: management has a reasonable expectation that a loan will be restructured or the extension or renewal options are included in the borrower contract and are not unconditionally cancellable.</div><div style="margin-top:5pt">The Company does not measure an allowance for credit losses on accrued interest receivable balances because these balances are written off in a timely manner as a reduction to interest income when loans are placed on non-accrual status as discussed above.</div><div style="margin-top:9pt">Other Real Estate Owned</div><div style="margin-top:5pt">Other real estate owned ("OREO"), which is included in other assets on the consolidated balance sheet, consists of real estate that has been foreclosed. When foreclosure occurs, the acquired asset is recorded at fair value less selling costs, generally based on appraised value, which may result in partial charge-off of the loan through a charge to the allowance for credit losses, if necessary. Subsequent write-downs required for declines in value are recorded through a valuation allowance, or taken directly to the asset, and are recorded in other non-interest expense on the consolidated statements of income and other comprehensive income. Gains or losses on sale of OREO are recorded in other non-interest income on the consolidated statements of income and other comprehensive income.</div><div style="margin-top:9pt">Goodwill and Other Intangible Assets</div><div style="margin-top:5pt">Intangible assets are acquired assets that lack physical substance but can be distinguished from goodwill because of contractual or other legal rights or because the asset is capable of being sold or exchanged either on its own or in combination with a related contract, asset or liability. The Company had \$1.5 million of goodwill at both December 31, 2024 and December 31, 2023. Intangible assets with definite useful lives are amortized over their estimated life. No amortization expense related to intangible assets was recorded during the years ended December 31, 2024 or December 31, 2023, as compared to \$338,000 during the years ended December 31, 2022. Goodwill and intangible assets are tested for impairment at least annually or whenever changes in circumstances indicate the carrying amount of the assets may not be recoverable from future undiscounted cash flows. If impaired, the assets are recorded at fair value. In 2024 and 2023, the annual test of goodwill impairment was performed, and in both periods, no impairment was indicated.</div><div style="margin-top:9pt">Premises and Equipment</div><div style="margin-top:5pt">Premises and equipment are stated at cost less accumulated depreciation and amortization. Depreciation is computed using the straight-line method over the estimated useful lives of the assets. Furniture and equipment are generally depreciated over</div><div style="margin-top:5pt">three to five years, while leasehold improvements are generally depreciated over the term of their respective lease. Gains or losses on disposals of premises and equipment are included in other non-interest income on the consolidated statements of income and other comprehensive income.</div><div style="margin-top:9pt">Software</div><div style="margin-top:5pt">Costs incurred in connection with development or purchase of internal use software and cloud computing arrangements, including in-substance software licenses, are capitalized. Amortization is computed on a straight-line basis over the estimated useful life of the asset, which generally ranges from</div><div style="margin-top:9pt">Financial Instruments with Off-Balance Sheet Risk</div><div style="margin-top:5pt">The Company has undertaken certain guarantee obligations in the ordinary course of business which include liabilities with off-balance sheet risk.</div><div style="margin-top:5pt">The Company is a party to financial instruments with off-balance sheet risk in the normal course of business to meet the financing needs of its customers. These financial instruments include commitments to extend credit and standby letters of credit that involve varying degrees of credit risk in excess of the amount recognized on the consolidated balance sheets. The Company's exposure to credit loss in the event of non-performance by the other party to these financial instruments is</div><div style="margin-top:5pt">represented by the contractual amount of the instruments. The Company uses the same credit policies in making commitments and conditional obligations as it does for on-balance sheet instruments. The amount of collateral obtained, if deemed necessary, is based on management's credit evaluation of the borrower.</div><div style="margin-top:5pt">Commitments to extend credit are agreements to lend to a customer as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a fee. Since many of the commitments may expire without being drawn upon, the total commitment amounts do not necessarily represent future cash requirements. The Company evaluates each customer's creditworthiness on a case-by-case basis. Commitments to extend credit generally do not include mortgage finance loan arrangements with mortgage loan originators (or SPEs), which are established as uncommitted "guidance" purchase and sale facilities under which the mortgage originator has no obligation to offer and the Company has no obligation to purchase interests in the mortgage loans subject to the arrangements.</div><div style="margin-top:5pt">Standby letters of credit are conditional commitments issued by the Company to guarantee the performance of a customer to a third party. Those guarantees are primarily issued to support public and private borrowing arrangements. The credit risk involved in issuing letters of credit is essentially the same as that involved in extending loan facilities to customers.</div><div style="margin-top:9pt">Leases</div><div style="margin-top:5pt">Right of use ("ROU") assets represent the Company's right to use an underlying asset during the lease term and lease liabilities represent its obligation to make lease payments arising from the lease. Lease agreements may contain extension options which typically provide for an extension of a lease term at the then fair market rental rates. As these extension options are not generally considered reasonably certain of exercise, they are not included in the lease term. Operating leases relate primarily to real estate used for corporate offices and bank branches and finance leases relate primarily to equipment. The Company does not separate lease and non-lease components for real estate leases.</div><div style="margin-top:5pt">For those leases with a term greater than one year, ROU assets and lease liabilities are recognized at lease commencement based on the present value of the remaining lease payments using a discount rate that represents the incremental borrowing rate on the effective date of the lease, which is based on the Company's collateralized borrowing capabilities over a similar term as the related lease payments. ROU assets are further adjusted for lease incentives.</div><div style="margin-top:5pt">Finance leases in which the Company is the lessee are recorded as operating lease ROU assets and operating lease liabilities, and are included in other assets and other liabilities, respectively, on the consolidated balance sheets. Operating lease expense, which is comprised of amortization of the ROU asset and the implicit interest accreted on the operating lease liability, is recognized on a straight-line basis over the lease term and recorded in net occupancy expense on the consolidated statements of income and other comprehensive income.</div><div style="margin-top:5pt">Finance leases in which the Company is the lessor are recorded as finance lease ROU assets and finance lease liabilities and are included in premises and equipment, net, and other liabilities, respectively, on the consolidated balance sheets. Finance lease expense is comprised of amortization of the ROU asset, which is recognized on a straight-line basis over the lease term and recorded in net occupancy expense on the consolidated statements of income and other comprehensive income, and the implicit interest acc

18pt">*Service charges on deposit accounts - these represent general service fees for monthly account maintenance and activity- or transaction-based fees and consist of transaction-based revenue, time-based revenue (service period), item-based revenue or some other individual attribute-based revenue. Revenue is recognized when the performance obligation is completed, which is generally monthly for account maintenance services or when a transaction has been </div><div style="margin-top:5pt;padding-left:36pt">completed (such as a stop payment). Payments for these activities are generally received at the time the performance obligations are satisfied.</div><div style="margin-top:5pt;padding-left:36pt;text-indent:-18pt">*Wealth management and trust fee income - this represents monthly fees due from wealth management customers as consideration for managing the customers' assets. Wealth management and trust services include custody of assets, investment management, escrow services, fees for trust services and similar fiduciary activities. These fees are typically paid on a quarterly basis and recognized ratably throughout the quarter as the performance obligation is satisfied each month.</div><div style="margin-top:5pt;padding-left:36pt;text-indent:-18pt">*Brokered loan fees - these represent fees for the administration and funding of purchased mortgage loan interests as well as facility renewal and application fees received from mortgage originators (or SPEs) related to mortgage finance loans. Revenue is recognized when the related mortgage loan interest is disposed (i.e., through sale or payoff) or upon receipt of the facility renewal or application.</div><div style="margin-top:5pt;padding-left:36pt;text-indent:-18pt">*Investment banking and advisory fees - this includes fees for merger, acquisition, divestiture and restructuring advisory services, fees for securities underwriting activities and loan and security syndication fees. Advisory fees are generally earned as performance obligations of the advisory service are satisfied. Underwriting fees are generally recognized upon execution of the client's issuance of debt or equity instruments. Loan syndication fees are generally recognized upon closing of a loan syndication transaction.</div><div style="margin-top:5pt;padding-left:36pt;text-indent:-18pt">Trading income - this includes fees for derivative transactions which are generally recognized when the derivative transaction occurs. Also included in trading income are realized and unrealized gains and losses recognized on the Company's trading assets and liabilities. Realized gains and losses are generally recognized when a sale occurs and unrealized gains and losses are generally recognized monthly as the trading assets and liabilities are marked to fair value.</div><div style="margin-top:5pt;padding-left:36pt;text-indent:-18pt">*Other non-interest income includes items such as letter of credit fees, bank owned life insurance income, dividends on FHLB and FRB stock and other general operating income, none of which are subject to the requirements of ASC 606. Also included in other non-interest income are interchange fees earned when commercial credit card clients process transactions through card networks. The Company's performance obligations are generally complete when the transactions generating the fees are processed.</div><div style="margin-top:9pt">Stock-based Compensation</div><div style="margin-top:5pt">The Company accounts for all stock-based compensation transactions in accordance with ASC 718.</div><div style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%;text-indent:-18pt">Compensation - Stock Compensation</div><div style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%;text-indent:-18pt">("ASC 718"), which requires that stock compensation transactions be recognized as compensation expense over the requisite service period, with forfeitures recognized as they occur, on the consolidated statements of income and other comprehensive income based on their fair values on the measurement date, which is generally the date of the grant. As compensation expense is recognized, a deferred tax asset is recorded that represents an estimate of the future tax deduction from exercise or release of restrictions. At the time awards are exercised, cancelled, expire or restrictions are released, the Company recognizes an adjustment to income tax expense for the difference between the previously estimated tax deduction and the actual tax deduction realized.</div><div style="margin-top:9pt">Income Taxes</div><div style="margin-top:5pt">The Company and its subsidiary file a consolidated federal income tax return. The Company utilizes the liability method in accounting for income taxes. Under this method, deferred tax assets and liabilities are determined based upon the difference between the values of the assets and liabilities as reflected in the financial statements and their related tax basis using enacted tax rates in effect for the year in which the differences are expected to be recovered or settled. As changes in tax law or rates are enacted, deferred tax assets and liabilities are adjusted through the provision for income taxes. A valuation allowance is provided against deferred tax assets unless it is more likely than not that such deferred tax assets will be realized. Deferred tax assets, net, are included in other assets on the consolidated balance sheets.</div><div style="margin-top:5pt">The tax effect of unrealized gains and losses on available-for-sale debt securities and derivative instruments designated as hedges is recorded to other comprehensive income and is not a component of income tax expense/(benefit).</div><div style="margin-top:5pt">Unrecognized tax benefits for the uncertain portion of recorded tax benefits and related interest may result from the application of complex tax laws, rules, regulations and interpretations. Unrecognized tax benefits, as well as estimated penalties and interest, are assessed quarterly and may be adjusted through current income tax expense in future periods based on changing facts and circumstances, completion of examinations by taxing authorities or expiration of a statute of limitations.</div><div style="margin-top:9pt">Fair Values of Financial Instruments</div><div style="margin-top:5pt">ASC 820.</div><div style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%;text-indent:-18pt">Fair Value Measurements and Disclosures</div><div style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%;text-indent:-18pt">("ASC 820"), defines fair value, establishes a framework for measuring fair value under GAAP and enhances disclosures about fair value measurements. The standard describes three levels of inputs that may be used to measure fair value as provided below.</div><div style="margin-top:5pt;padding-left:108pt;text-indent:-72pt">Level 1 - Quoted prices in active markets for identical assets or liabilities.</div><div style="margin-top:5pt;padding-left:108pt;text-indent:-72pt">Level 2 - Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.</div><div style="margin-top:5pt;padding-left:108pt;text-indent:-72pt">Level 3 - Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using pricing models, discounted cash flow methodologies, or similar techniques, as well as instruments for which the determination of fair values requires significant management judgment or estimation.</div><div style="margin-top:5pt">Also required are disclosures of fair value information about financial instruments, whether or not recognized on the balance sheet, for which it is practical to estimate that value. In cases where quoted market prices are not available, fair values are based on estimates using present value or other valuation techniques. Those techniques are significantly affected by the assumptions used, including the discount rate and estimates of future cash flows. The disclosure of fair value information about financial instruments does not and is not intended to represent the fair value of the Company.</div><div style="margin-top:5pt">The following are descriptions of the methods and significant assumptions used by the Company in estimating its fair value disclosures for financial instruments:</div><div style="margin-top:5pt">Cash and Cash Equivalents, Variable Rate Loans, Variable Rate Short-term Borrowings and Variable Rate Long-term Debt</div><div style="margin-top:5pt">The fair value of these financial instruments approximates carrying value.</div><div style="margin-top:5pt">Investment Securities</div><div style="margin-top:5pt">The fair value of the Company's U.S. Treasury, U.S. government agency, residential mortgage-backed and commercial mortgage-backed securities are based on prices obtained from independent pricing services. The Company's U.S. Treasury securities are valued based on quoted market prices for identical securities in an active market and are classified as Level 1 assets in the fair value hierarchy, while the Company's U.S. government agency, residential mortgage-backed and commercial mortgage-backed securities are valued based on quoted market prices for the same or similar securities and are characterized as Level 2 assets in the fair value hierarchy. Management obtains documentation from the primary independent pricing service regarding the processes and controls applicable to pricing investment securities, and on a quarterly basis independently verify the prices that were received from the service provider using two additional independent pricing sources. CRT securities are valued using a discounted cash flow model, which utilizes Level 3 inputs, and are classified as Level 3 assets in the fair value hierarchy.</div><div style="margin-top:5pt">Within the investment securities portfolio

mortgage loans. To mitigate the Company's exposure to these forward derivative contracts, the Company will enter into offsetting forward contracts, most typically with a financial institution. Any changes in fair value to the forward contract derivative instruments are recorded in trading income on the consolidated statements of income and other comprehensive income.

The Company also offers foreign currency derivative instruments in which the Company enters into a contract with a customer to buy or sell a foreign currency at a future date for a specified price while at the same time entering into an offsetting contract with a financial institution to buy or sell the same currency at the same future date for a specified price. The transaction allows the customer to manage their exposure to foreign currency exchange rate fluctuations. Because the Company acts as an intermediary for its customers, changes in the fair value of the underlying derivative instruments substantially offset each other and do not have a material impact on the Company's results of operations.

Derivatives Designated as Hedges

The Company enters into interest rate derivative contracts that are designated as qualifying cash flow hedges to hedge the exposure to variability in expected future cash flows attributable to changes in a contractually specified interest rate. To qualify for hedge accounting, a formal assessment is prepared to determine whether the hedging relationship, both at inception and on an ongoing basis, is expected to be highly effective in achieving offsetting cash flows attributable to the hedged risk during the term of the hedge if a cash flow hedge. At inception a statistical regression analysis is prepared to determine hedge effectiveness. At each reporting period thereafter, a statistical regression or qualitative analysis is performed. If it is determined that hedge effectiveness has not been or will not continue to be highly effective, then hedge accounting ceases and any gain or loss in AOCI is recognized in earnings immediately. The cash flow hedges are recorded at fair value in other assets and other liabilities on the consolidated balance sheets with changes in fair value recorded in AOCI, net of tax. All related cash flows are reported in the operating activities section of the consolidated statement of cash flows. Amounts recorded to AOCI are reclassified into earnings in the same period in which the hedged asset or liability affects earnings and are presented in the same income statement line item as the earnings effect of the hedged asset or liability.

Segment Reporting

The Company adopted Accounting Standards Update 2023-07 "Improvement to Reportable Segment Disclosures" on January 1, 2024. The Company has determined that all of its banking divisions and subsidiaries meet the aggregation criteria of ASC 280.

Segment Reporting

As its current operating model is structured whereby banking divisions and subsidiaries serve a similar base of primarily commercial clients utilizing a company-wide offering of similar products and services managed through similar processes and platforms that are collectively reviewed by the Company's Chief Executive Officer, who has been identified as the chief operating decision maker ("CODM"), Earnings Per Share

	Year ended December 31,
Numerator:	
Net income	\$ 77,508
Denominator:	
Basic earnings per common share-weighted average common shares	48,054,935
Effect of dilutive outstanding stock-settled awards	-
Earnings Per Share	\$ 1.61

Basic earnings per common share-weighted average common shares

Effect of dilutive outstanding stock-settled awards

Earnings Per Share

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Due after five years

(1) Excludes accrued interest receivable of \$13.8 million and \$9.5 million at December 31, 2024 and December 31, 2023, respectively, related to available-for-sale debt securities and \$1.3 million and \$1.4 million at December 31, 2024 and December 31, 2023, respectively, related to held-to-maturity debt securities that is recorded in accrued interest receivable and other assets on the consolidated balance sheets.

(2) Includes available-for-sale debt securities and equity securities at estimated fair value and held-to-maturity debt securities at amortized cost.

The amortized cost and estimated fair value as of December 31, 2024, excluding accrued interest receivable, of available-for-sale and held-to-maturity debt securities are presented below by contractual maturity. Actual maturities may differ from contractual maturities of mortgage-backed securities because borrowers may have the right to call or prepay obligations with or without prepayment penalties.

Contractual Maturity	Amortized Cost	Fair Value
Due within one year	\$184,536	\$184,536
Due after one year through five years	\$95,601	\$95,601
Due after five years through ten years	\$796,168	\$796,168
Due after ten years	\$3,217,398	\$3,217,398

Due after five years through ten years

Due after ten years

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Ratios and Capital

The Company and the Bank are subject to various regulatory capital requirements administered by the federal banking agencies. Failure to meet minimum capital requirements can initiate certain mandatory (and possibly additional discretionary) actions by regulators that, if undertaken, could have a direct material adverse effect on the Company's and the Bank's financial statements. Under capital adequacy guidelines and the regulatory framework for prompt corrective action, the Company and the Bank must meet specific capital guidelines that involve quantitative measures of the Company's and the Bank's assets, liabilities, and certain off-balance sheet items as calculated under regulatory accounting practices. The Company's and the Bank's capital amounts and classification are also subject to qualitative judgments by the regulators about components, risk weightings and other factors.

(i) **CET1**. The Basel III Capital Rules adopted by U.S. federal banking agencies, among other things, (i) establish the capital measure called "Common Equity Tier 1" ("CET1"), (ii) specify that Tier 1 capital consists of CET1 and "Additional Tier 1 Capital" instruments meeting stated requirements, (iii) require that most deductions/adjustments to regulatory capital measures be made to CET1 and not to other components of capital and (iv) define the scope of the deductions/adjustments to the capital measures.

(ii) **Tier 1 Capital**. Additionally, the Basel III Capital Rules require that the Company maintain a 2.5% capital conservation buffer comprised of CET1, with respect to each of CET1, Tier 1 and total capital to risk-weighted asset ratios. A financial institution with a conservation buffer of less than the required amount is subject to limitations on capital distributions, including dividend payments and stock repurchases, and certain discretionary bonus payments to executive officers. No dividends were declared or paid on the Company's common stock during the year ended December 31, 2024 or during 2023. On January 17, 2024, the Company's board of directors authorized a share repurchase program under which the Company could repurchase up to \$150.0 million in shares of its outstanding common stock. During the year ended December 31, 2024, the Company repurchased 1,381,436 shares of its common stock for an aggregate price, including excise tax expense, of \$81.5 million, at a weighted average price of \$58.57 per share. On January 22, 2025, the Company's board of directors authorized a new share repurchase program under which the Company may repurchase up to \$200.0 million in shares of its outstanding common stock, excluding the effect of excise tax expense incurred on net stock repurchases. The share repurchase program expires on January 31, 2026, but may be suspended or discontinued at any time. Remaining repurchase authorization under the January 17, 2024 share repurchase program was terminated upon authorization of this new program.

(iii) **Capital Ratios**. In February 2019, the federal bank regulatory agencies issued a final rule (the "2019 CECL Rule") that revised certain capital regulations to account for changes to credit loss accounting under GAAP. The 2019 CECL Rule included a transition option that allows banking organizations to phase in, over a three-year period, the day-one adverse effects of adopting the new accounting standard related to the measurement of current expected credit losses on their regulatory capital ratios (three-year transition option). In March 2020, the federal bank regulatory agencies issued an interim final rule that maintains the three-year transition option of the 2019 CECL Rule and also provides banking organizations that were required under GAAP to implement CECL before the end of 2020 the option to delay for two years an estimate of the effect of CECL on regulatory capital, relative to the incurred loss methodology's effect on regulatory capital, followed by a three-year transition period (five-year transition option). The Company adopted CECL on January 1, 2020 and has elected to utilize the five-year transition option. The ratios presented below include the effects of the election to utilize the five-year CECL transition described above.

Because the Bank had less than \$15.0 billion in total consolidated assets as of December 31, 2009, it is allowed to continue to classify the trust preferred securities, all of which were issued prior to May 19, 2010, as Tier 1 capital.

At the beginning of each of the last five years of the life of the Bank-issued fixed rate subordinated notes due 2026, the amount that is eligible to be included in Tier 2 capital is reduced by 20% of the original amount of the notes (net of redemptions). In 2024, the amount of the notes that qualify as Tier 2 capital has been reduced by 80%.

	December 31, 2024	December 31, 2023
Total capital to risk-weighted assets	12.36%	12.36%
Tier 1 capital to risk-weighted assets	10.14%	10.14%
Common Equity Tier 1 capital to risk-weighted assets	8.71%	8.71%
Additional Tier 1 capital to risk-weighted assets	1.43%	1.43%
Tier 2 capital to risk-weighted assets	2.65%	2.65%
Regulatory capital to risk-weighted assets	12.79%	12.79%

The table below summarizes the Company's and the Bank's actual and required capital ratios under the Basel III Capital Rules and other standards. As shown in the table below, the Company's and Bank's capital ratios exceeded the regulatory definition of well capitalized as of December 31, 2024 and December 31, 2023.

	December 31, 2024	December 31, 2023
Well-capitalized	Yes	Yes
Adequately-capitalized	Yes	Yes
Undercapitalized	No	No
Seriously undercapitalized	No	No

The Company's and Bank's capital ratios exceeded the regulatory definition of well capitalized as of December 31, 2024 and December 31, 2023.

The Company's and Bank's capital ratios exceeded the regulatory definition of well capitalized as of December 31, 2024 and December 31, 2023.

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2024

Operating Activities

Net income

Equity in undistributed income of subsidiary

(97,493)

(43,935)

26,560

(2,095)

16,941

(3,086)

Investing Activities

Sales (purchases) of equity securities, net

(15,443)

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serif;font-size:8pt;font-weight:400;line-height:100%">245,777</td><td style="background-color:#ffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:top"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table></div>775080000107594000033029400009749500020118900033794600043800043700043800043950005080000-26560000-374460002095000263550001694100030860002897100040721000-6223000-15443000-1833700002000000-16000000050000000-17443000141663000-50000000-9065000-4215000-420900017250000172500001725000081508000105024000115302000-107823000-126489000-136761000-9629500055895000-192984000301672000245777000438761000205377000301672000245777000New Accounting Standards<div style="margin-top:5pt">Accounting Standards Update 2023-09 "Income Taxes (Topic 740) – Improvements to Income Tax Disclosures" ("ASU 2023-09") enhances the transparency and decision usefulness of income tax disclosures. ASU 2023-09 will require disaggregated information about a reporting entity's effective tax rate reconciliation as well as information on income taxes paid. Entities will also be required to disclose income/(loss) from continuing operations before income tax expense/(benefit) disaggregated between domestic and foreign, as well as income tax expense/(benefit) from continuing operations disaggregated by federal, state and foreign. ASU 2023-09 is effective January 1, 2025 and is not expected to have a significant impact on the Company's financial statement disclosures.</div><div style="margin-top:5pt"> ("ASU 2024-01") clarifies how an entity determines whether a profits interest or similar award is within the scope of Topic 718 or is not a share-based payment arrangement and therefore within the scope of other guidance. ASU 2024-01 provides an illustrative example with multiple fact patterns and also amends certain language in the "Scope" and "Scope Exceptions" sections of Topic 718 to improve its clarity and operability without changing the guidance. Entities can apply the amendments either retrospectively to all prior periods presented in the financial statements or prospectively to profits interest and similar awards granted or modified on or after the date of adoption. If prospective application is elected, an entity must disclose the nature of and reason for the change in accounting principle. ASU 2024-01 is effective January 1, 2025, including interim periods, and is not expected to have a significant impact on the Company's financial statements.</div><div style="margin-top:5pt"> ("ASU 2024-02") amends the Codification to remove references to various concepts statements and impacts a variety of topics in the Codification. The amendments apply to all reporting entities within the scope of the affected accounting guidance, but in most instances the references removed are extraneous and not required to understand or apply the guidance. Generally, the amendments in ASU 2024-02 are not intended to result in significant accounting changes for most entities. ASU 2024-02 is effective January 1, 2025 and is not expected to have a significant impact on the Company's financial statements.</div><div style="margin-top:5pt"> ("ASU 2024-03") improves financial reporting by requiring that public business entities disclose additional information about specific expense categories (certain costs and expenses) in the notes to the financial statements. ASU 2024-03 is effective January 1, 2026 and is not expected to have a significant impact on the Company's financial statements.</div><div style="margin-top:5pt"> ("ASU 2024-04") clarifies wither the settlement of convertible debt, including debt containing cash conversion features at terms that are different from the terms included in the existing debt instrument, should be accounted for as an induced conversion or a debt extinguishment. ASU 2024-04 is effective for public business entities January 1, 2025 and is not expected to have a significant impact on the Company's financial statements.</div>falsefalsefalsefalsetrue

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