

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d)
of the Securities Exchange Act of 1934
Date of Report (Date of earliest event reported): April 16, 2026

TEXAS CAPITAL BANCSHARES, INC.
(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction of
incorporation)

001-34657
(Commission
File Number)

75-2679109
(I.R.S. Employer
Identification Number)

2000 McKinney Avenue, Suite 700, Dallas, Texas, U.S.A.
(Address of principal executive offices)

75201
(Zip Code)

Registrant's telephone number, including area code: **(214) 932-6600**

N/A
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, par value \$0.01 per share	TCBI	The Nasdaq Stock Market
5.75% Non-Cumulative Perpetual Preferred Stock Series B, par value \$0.01 per share	TCBIO	The Nasdaq Stock Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 2.02. Results of Operations and Financial Condition.

On April 23, 2026, Texas Capital Bancshares, Inc. issued a press release and made available presentation slides regarding its operating and financial results for its fiscal quarter ended March 31, 2026. A copy of the press release is attached hereto as Exhibit 99.1. A copy of the presentation is attached hereto as Exhibit 99.2.

The information in Item 2.02 of this report (including Exhibits 99.1 and 99.2) shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liability of that section, nor shall such information be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act of 1934, as amended, except as expressly set forth by specific reference in such a filing.

Item 5.02. Departure of Directors or Certain Officers; Election of Directors; Appointment of Certain Officers; Compensatory Arrangements of Certain Officers.

John Cummings, Managing Director and Chief Administrative Officer of the Company, has been named as the Company's Chief Operating Officer, effective April 16, 2026. Biographical and other information regarding Mr. Cummings required by Items 401(b) and 401(e) of Regulation S-K is contained in the Company's definitive proxy statement, filed with the Securities and Exchange Commission on March 12, 2026, and such information is incorporated by reference into this Current Report on Form 8-K.

Item 5.07. Submission of Matters to a Vote of Security Holders.

On April 21, 2026, the Company held its Annual Meeting. The matters voted on at the Annual Meeting and final voting results are summarized below.

Proposal 1 - A Company proposal to elect ten (10) directors each to serve until the next annual meeting of stockholders or until their successors are elected and qualified:

Nominee	Number of Shares			Broker Non-Votes
	Voted For	Votes Withheld		
Paola M. Arbour	40,057,940	200,892		1,680,624
Jonathan E. Baliff	40,050,655	208,177		1,680,624
Ranjana B. Clark	39,444,410	814,422		1,680,624
Rob C. Holmes	39,808,060	450,772		1,680,624
David S. Huntley	40,011,092	247,740		1,680,624
Thomas E. Long	34,486,859	5,771,973		1,680,624
Mark W. Midkiff	40,126,930	131,902		1,680,624
Steven P. Rosenberg	39,239,582	1,019,250		1,680,624
Dale W. Tremblay	36,250,517	4,008,315		1,680,624
Laura L. Whitley	40,065,371	193,461		1,680,624

Each of the ten director nominees was elected to serve until the next annual meeting of stockholders or until their successors are elected and qualified.

Proposal 2 - A Company proposal to ratify the appointment of Ernst & Young LLP as the Company's independent registered public accounting firm for the year ending December 31, 2026:

Voted For	Number of Shares			Broker Non-Votes
	Voted Against	Abstentions		
41,224,919	703,647	10,890	—	

The appointment of Ernst & Young LLP as the Company's independent registered public accounting firm for the year ending December 31, 2026 was ratified.

Proposal 3 - A Company proposal to approve, on an advisory basis, the 2025 compensation of the Company's named executive officers as disclosed in the Proxy Statement:

Number of Shares			
Voted For	Voted Against	Abstentions	Broker Non-Votes
38,825,187	1,401,553	32,092	1,680,624

The 2025 compensation of the Company's named executive officers was approved by our stockholders on a non-binding advisory basis.

Proposal 4 - A Company proposal to approve the redomestication of the Company from Delaware to Texas by way of conversion:

Number of Shares			
Voted For	Voted Against	Abstentions	Broker Non-Votes
18,181,458	22,047,429	29,945	1,680,624

The redomestication of the Company from Delaware to Texas by way of conversion was not approved.

Proposal 5 - A Company proposal to approve, on an advisory basis, increasing the threshold to submit stockholder proposals:

Number of Shares			
Voted For	Voted Against	Abstentions	Broker Non-Votes
5,209,051	35,015,189	34,592	1,680,624

The proposal to increase the threshold to submit stockholder proposals was not approved.

Proposal 6 - A Company proposal to adjourn the Annual Meeting to a later date or dates, if necessary, to solicit additional proxies if there are insufficient votes to adopt any of the Proposals 2-5:

Number of Shares			
Voted For	Voted Against	Abstentions	Broker Non-Votes
13,035,806	28,845,931	57,719	—

The proposal to adjourn the Annual Meeting to a later date or dates to solicit additional proxies was not approved.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits

- 99.1 [Press Release, dated April 23, 2026 announcing Texas Capital Bancshares, Inc.'s operating and financial results for its fiscal quarter ended March 31, 2026](#)
 - 99.2 [Presentation dated April 23, 2026 discussing Texas Capital Bancshares, Inc.'s operating and financial results for its fiscal quarter ended March 31, 2026](#)
 - 104 Cover Page Interactive Data File (embedded within the Inline XBRL document)
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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: April 23, 2026

TEXAS CAPITAL BANCSHARES, INC.

By:

/s/ J. Matthew Scurlock

J. Matthew Scurlock
Chief Financial Officer

Dallas, TX - April 23, 2026

TEXAS CAPITAL BANCSHARES, INC. ANNOUNCES FIRST QUARTER 2026 RESULTS
Initiation of quarterly common stock cash dividend of \$0.20 per share
First quarter 2026 net income available to common stockholders of \$69.5 million, up 63% year-over-year
Book Value and Tangible Book Value⁽⁴⁾ per share both increased 11% year-over-year
Capital ratios continue to be strong, achieving 12.0% CET1 and 15.9% Total Capital

“Our first quarter results reflect the increasing relevance of our platform and the breadth of capabilities we can now deliver for clients across our markets,” said Rob C. Holmes, Chairman, President & CEO. “The diversification of our revenue base continues to accelerate, with fee-generating businesses contributing a meaningfully larger share of total revenue and reinforcing the durability of the operating model we have built. Supported by sustainable earnings generation, strong capital levels and proven strategic positioning, we are pleased to announce the initiation of the first quarterly common stock dividend in Texas Capital’s history at \$0.20 per share.”

<i>(dollars in thousands except per share data)</i>	1st Quarter 2026		4th Quarter 2025		1st Quarter 2025
Summary Income Statement					
Net interest income	\$	254,719	\$	267,437	\$ 236,034
Non-interest income		69,266		60,046	44,444
Total revenue		323,985		327,483	280,478
Non-interest expense		213,568		184,198	203,020
Pre-provision net revenue ⁽¹⁾		110,417		143,285	77,458
Provision for credit losses		16,000		11,000	17,000
Net income available to common stockholders		69,475		96,347	42,734
Non-interest income, adjusted ⁽²⁾	\$	69,266	\$	60,046	\$ 44,444
Total revenue, adjusted ⁽²⁾		323,985		327,483	280,478
Non-interest expense, adjusted ⁽²⁾		212,167		186,440	203,020
Pre-provision net revenue, adjusted ⁽¹⁾⁽²⁾		111,818		141,043	77,458
Net income to common stockholders, adjusted ⁽²⁾		70,537		94,631	42,734
Key Metrics					
Diluted earnings per common share	\$	1.56	\$	2.12	\$ 0.92
Diluted earnings per common shares, adjusted ⁽²⁾	\$	1.58	\$	2.08	\$ 0.92
Return on average assets		0.95 %		1.22 %	0.61 %
Return on average assets, adjusted ⁽²⁾		0.97 %		1.20 %	0.61 %
Return on average common equity		8.35 %		11.18 %	5.56 %
Return on average common equity, adjusted ⁽²⁾		8.48 %		10.98 %	5.56 %
Efficiency ratio ⁽³⁾		65.9 %		56.2 %	72.4 %
Efficiency ratio, adjusted ⁽²⁾⁽³⁾		65.5 %		56.9 %	72.4 %
Net interest margin		3.43 %		3.38 %	3.19 %
Book value per share	\$	75.71	\$	75.28	\$ 68.00
Tangible book value per share ⁽⁴⁾	\$	75.67	\$	75.25	\$ 67.97
Common Equity Tier 1 ratio		12.0 %		12.1 %	11.6 %
Balance Sheet					
Total assets	\$	33,486,484	\$	31,540,274	\$ 31,375,749
Loans held for investment		18,217,976		17,976,183	17,654,243
Loans held for investment, mortgage finance		6,961,686		6,064,019	4,725,541
Total deposits		28,516,688		26,448,767	26,053,034
Stockholders' equity		3,606,207		3,631,382	3,429,774

(1) Net interest income plus non-interest income, less non-interest expense.

(2) These adjusted measures are non-GAAP measures. Please refer to “GAAP to Non-GAAP Reconciliations” for the computations of these adjusted measures and the reconciliation of these non-GAAP measures to the most directly comparable GAAP measure.

(3) Non-interest expense divided by the sum of net interest income and non-interest income.

(4) Stockholders' equity excluding preferred stock, less goodwill and intangibles, divided by shares outstanding at period end.

FIRST QUARTER 2026 COMPARED TO FOURTH QUARTER 2025

For the first quarter of 2026, net income available to common stockholders was \$69.5 million, or \$1.56 per diluted share, compared to \$96.3 million, or \$2.12 per diluted share, for the fourth quarter of 2025.

Provision for credit losses for the first quarter of 2026 was \$16.0 million, compared to \$11.0 million for the fourth quarter of 2025. The \$16.0 million provision for credit losses recorded in the first quarter of 2026 resulted primarily from an increase in criticized loans and \$17.4 million in net charge-offs.

Net interest income was \$254.7 million for the first quarter of 2026, compared to \$267.4 million for the fourth quarter of 2025, primarily due to decreases in average earning assets and earning asset yields, partially offset by a decrease in funding costs. Net interest margin for the first quarter of 2026 was 3.43%, an increase of 5 basis points from the fourth quarter of 2025. Loans held for investment ("LHI"), excluding mortgage finance, yields decreased 6 basis points from the fourth quarter of 2025 and LHI, mortgage finance, yields decreased 14 basis points from the fourth quarter of 2025. Total cost of deposits was 2.38% for the first quarter of 2026, a 3 basis point decrease from the fourth quarter of 2025.

Non-interest income for the first quarter of 2026 increased \$9.2 million compared to the fourth quarter of 2025 primarily due to increases in investment banking and advisory fees, trading income and other non-interest income.

Non-interest expense for the first quarter of 2026 increased \$29.4 million compared to the fourth quarter of 2025, primarily due to an increase in salaries and benefits, primarily as a result of the effect of seasonal payroll expenses that peak in the first quarter.

FIRST QUARTER 2026 COMPARED TO FIRST QUARTER 2025

Net income available to common stockholders was \$69.5 million, or \$1.56 per diluted share, for the first quarter of 2026, compared to \$42.7 million, or \$0.92 per diluted share, for the first quarter of 2025.

The first quarter of 2026 included a \$16.0 million provision for credit losses, reflecting a linked quarter increase in criticized loans and \$17.4 million in net charge-offs, compared to a \$17.0 million provision for credit losses for the first quarter of 2025.

Net interest income increased to \$254.7 million for the first quarter of 2026, compared to \$236.0 million for the first quarter of 2025, primarily due to an increase in average earning assets and a decrease in funding costs. Net interest margin increased 24 basis points to 3.43% for the first quarter of 2026, as compared to the first quarter of 2025. LHI, excluding mortgage finance, yields decreased 21 basis points compared to the first quarter of 2025 and LHI, mortgage finance yields increased 6 basis points from the first quarter of 2025. Total cost of deposits decreased 38 basis points compared to the first quarter of 2025.

Non-interest income for the first quarter of 2026 increased \$24.8 million compared to the first quarter of 2025 primarily due to increases in service charges on deposit accounts, investment banking and advisory fees, trading income and other non-interest income.

Non-interest expense for the first quarter of 2026 increased \$10.5 million compared to the first quarter of 2025, primarily due to increases in salaries and benefits, occupancy expense and communications and technology expense, partially offset by a decrease in legal and professional expense.

CREDIT QUALITY

Net charge-offs of \$17.4 million were recorded during the first quarter of 2026, compared to net charge-offs of \$10.7 million and \$9.8 million during the fourth quarter of 2025 and the first quarter of 2025, respectively. Criticized loans totaled \$650.6 million at March 31, 2026, compared to \$634.9 million at December 31, 2025 and \$762.9 million at March 31, 2025. Non-accrual LHI totaled \$144.9 million at March 31, 2026, compared to \$116.9 million at December 31, 2025 and \$93.6 million at March 31, 2025. The ratio of non-accrual LHI to total LHI for the first quarter of 2026 was 0.58%, compared to 0.49% for the fourth quarter of 2025 and 0.42% for the first quarter of 2025. The ratio of total allowance for credit losses to total LHI was 1.32% at March 31, 2026, compared to 1.38% and 1.48% at December 31, 2025 and March 31, 2025, respectively.

REGULATORY RATIOS AND CAPITAL

All regulatory ratios continue to be in excess of "well capitalized" requirements as of March 31, 2026. CET1, tier 1 capital, total capital and leverage ratios were 12.0%, 13.4%, 15.9% and 12.1%, respectively, at March 31, 2026, compared to 12.1%, 13.6%, 16.1% and 11.7%, respectively, at December 31, 2025 and 11.6%, 13.1%, 15.6% and 11.8%, respectively, at March 31, 2025. At March 31, 2026, our ratio of tangible common equity to total tangible assets was 9.9%, compared to 10.6% at December 31, 2025 and 10.0% at March 31, 2025.

During the first quarter of 2026, the Company repurchased 770,423 shares of its common stock for an aggregate purchase price, including excise tax expense, of \$75.1 million, at a weighted average price of \$96.82 per share.

PREFERRED AND COMMON DIVIDEND

Texas Capital Bancshares, Inc. and its board of directors declared and announced a cash dividend of \$14.375 per share of the 5.75% Fixed Rate Non-Cumulative Perpetual Preferred Stock, Series B (the "Series B Preferred Stock"), equivalent to \$0.359375 per depository share, each representing a 1/40th interest in a share of the Series B Preferred Stock. The depository shares are traded on the NASDAQ under the symbol "TCBIO." The dividend is payable on June 15, 2026, to holders of record at the close of business on June 1, 2026.

Texas Capital Bancshares, Inc. and its board of directors declared and announced a cash dividend of \$0.20 per common share. The common shares are traded on the NASDAQ under the symbol "TCBI." The dividend is payable on June 15, 2026, to holders of record at the close of business on June 1, 2026.

About Texas Capital Bancshares, Inc.

Texas Capital Bancshares, Inc. (NASDAQ®: TCBI), a member of the Russell 2000® Index and the S&P MidCap 400®, is the parent company of Texas Capital Bank ("TCB"). Texas Capital is the collective brand name for TCB and its separate, non-bank affiliates and wholly-owned subsidiaries. Texas Capital is a full-service financial services firm that delivers customized solutions to businesses, entrepreneurs and individual customers. Founded in 1998, the institution is headquartered in Dallas with offices in Austin, Houston, San Antonio and Fort Worth, and has built a network of clients across the country. With the ability to service clients through their entire lifecycles, Texas Capital has established commercial banking, consumer banking, investment banking and wealth management capabilities. All services are subject to applicable laws, regulations, and service terms. Deposit and lending products and services are offered by TCB. For deposit products, member FDIC. For more information, please visit www.texascapital.com.

Forward Looking Statements

This communication contains "forward-looking statements" within the meaning of and pursuant to the Private Securities Litigation Reform Act of 1995 regarding, among other things, TCBI's financial condition, results of operations, business plans and future performance. These statements are not historical in nature and may often be identified by the use of words such as "believes," "projects," "expects," "may," "estimates," "should," "plans," "targets," "intends" "could," "would," "anticipates," "potential," "confident," "optimistic" or the negative thereof, or other variations thereon, or comparable terminology, or by discussions of strategy, objectives, estimates, trends, guidance, expectations and future plans.

Because forward-looking statements relate to future results and occurrences, they are subject to inherent and various uncertainties, risks, and changes in circumstances that are difficult to predict, may change over time, are based on management's expectations and assumptions at the time the statements are made and are not guarantees of future results. Numerous risks and other factors, many of which are beyond management's control, could cause actual results to differ materially from future results expressed or implied by such forward-looking statements. While there can be no assurance that any list of risks is complete, important risks and other factors that could cause actual results to differ materially from those contemplated by forward-looking statements include, but are not limited to: economic or business conditions in Texas, the United States or globally that impact TCBI or its customers; negative credit quality developments arising from the foregoing or other factors, including trade policies, geopolitical conflicts, inflation, including increased energy costs, unemployment rates and interest rates; TCBI's ability to innovate, to anticipate the needs of our current and future customers and to manage increased or expanded competition from banks and other financial service providers in TCBI's markets; TCBI's ability to effectively manage its liquidity and maintain adequate regulatory capital to support its businesses; TCBI's ability to pursue and execute upon growth plans, whether as a function of capital, liquidity or other limitations; TCBI's ability to successfully execute its business strategy, including its strategic plan and developing and executing new lines of business, products and services; risks related to potential strategic acquisitions, including the risk that TCBI may not be able to consummate acquisitions on favorable terms, if at all, and the risk that TCBI may not realize the anticipated benefits from acquisitions; the extensive regulations to which TCBI is subject and its ability to comply with applicable governmental regulations, including legislative and regulatory changes; TCBI's ability to effectively manage information technology systems, including third party vendors, cyber or data privacy incidents or other failures, outages, disruptions or security breaches; TCBI's ability to use technology to provide products and services to its customers; risks related to the development and use of artificial intelligence; changes in interest rates, including the impact of interest rates on TCBI's securities portfolio and funding costs, as well as related balance sheet implications stemming from the fair value of our assets and liabilities; the effectiveness of TCBI's risk management processes strategies and monitoring; fluctuations in commercial and residential real estate values, especially as they relate to the value of collateral supporting TCBI's loans; TCBI's ability to manage any unexpected outflows of uninsured deposits and avoid selling investment securities or other assets at an unfavorable time or at a loss; adverse developments in the banking industry and the potential impact of such developments on customer confidence, liquidity and regulatory responses to these developments, including in the context of regulatory examinations and related findings and actions; negative press and social media attention with respect to the banking industry or TCBI, in particular; claims, litigation or regulatory investigations and actions that TCBI may become subject to; the failure to identify, attract and retain key personnel and other employees and to engage in adequate succession planning; severe weather, natural disasters, climate change, acts of war, terrorism, global or other geopolitical conflicts, or other external events, as well as related legislative and regulatory initiatives; and the risks and factors more fully described in TCBI's most recent Annual Report on Form 10-K, Quarterly Reports on Form 10-Q and other documents and filings with the SEC. The information contained in this communication speaks only as of its date. Except to the extent required by applicable law or regulation, we disclaim any obligation to update such factors or to publicly announce the results of any revisions to any of the forward-looking statements included herein to reflect future events or developments.

TEXAS CAPITAL BANCSHARES, INC.
SELECTED FINANCIAL HIGHLIGHTS (UNAUDITED)
(dollars in thousands except per share data)

	1st Quarter 2026	4th Quarter 2025	3rd Quarter 2025	2nd Quarter 2025	1st Quarter 2025
CONSOLIDATED STATEMENTS OF INCOME					
Interest income	\$ 419,094	\$ 444,314	\$ 460,615	\$ 439,567	\$ 427,289
Interest expense	164,375	176,877	188,844	186,172	191,255
Net interest income	254,719	267,437	271,771	253,395	236,034
Provision for credit losses	16,000	11,000	12,000	15,000	17,000
Net interest income after provision for credit losses	238,719	256,437	259,771	238,395	219,034
Non-interest income	69,266	60,046	68,583	54,069	44,444
Non-interest expense	213,568	184,198	190,575	190,276	203,020
Income before income taxes	94,417	132,285	137,779	102,188	60,458
Income tax expense	20,629	31,626	32,569	24,860	13,411
Net income	73,788	100,659	105,210	77,328	47,047
Preferred stock dividends	4,313	4,312	4,313	4,312	4,313
Net income available to common stockholders	\$ 69,475	\$ 96,347	\$ 100,897	\$ 73,016	\$ 42,734
Diluted earnings per common share	\$ 1.56	\$ 2.12	\$ 2.18	\$ 1.58	\$ 0.92
Diluted common shares	44,601,129	45,509,370	46,233,167	46,215,394	46,616,704
CONSOLIDATED BALANCE SHEET DATA					
Total assets	\$ 33,486,484	\$ 31,540,274	\$ 32,536,980	\$ 31,943,535	\$ 31,375,749
Loans held for investment	18,217,976	17,976,183	18,134,059	18,035,945	17,654,243
Loans held for investment, mortgage finance	6,961,686	6,064,019	6,057,804	5,889,589	4,725,541
Loans held for sale	21,333	4,361	—	—	—
Interest bearing cash and cash equivalents	2,702,183	1,897,803	2,852,387	2,507,691	3,600,969
Debt and equity securities	4,673,355	4,723,099	4,601,654	4,608,628	4,531,219
Non-interest bearing deposits	7,634,618	6,959,097	7,689,598	7,718,006	7,874,780
Total deposits	28,516,688	26,448,767	27,505,398	26,064,309	26,053,034
Short-term borrowings	—	330,000	275,000	1,250,000	750,000
Long-term debt	878,293	620,575	620,416	620,256	660,521
Stockholders' equity	3,606,207	3,631,382	3,637,098	3,510,070	3,429,774
End of period shares outstanding	43,671,305	44,253,688	45,679,863	45,746,836	46,024,933
Book value per share	\$ 75.71	\$ 75.28	\$ 73.05	\$ 70.17	\$ 68.00
Tangible book value per share ⁽¹⁾	\$ 75.67	\$ 75.25	\$ 73.02	\$ 70.14	\$ 67.97
SELECTED FINANCIAL RATIOS					
Net interest margin	3.43 %	3.38 %	3.47 %	3.35 %	3.19 %
Return on average assets	0.95 %	1.22 %	1.30 %	0.99 %	0.61 %
Return on average assets, adjusted ⁽⁴⁾	0.97 %	1.20 %	1.30 %	1.02 %	0.61 %
Return on average common equity	8.35 %	11.18 %	12.04 %	9.17 %	5.56 %
Return on average common equity, adjusted ⁽⁴⁾	8.48 %	10.98 %	12.04 %	9.48 %	5.56 %
Efficiency ratio ⁽²⁾	65.9 %	56.2 %	56.0 %	61.9 %	72.4 %
Efficiency ratio, adjusted ⁽²⁾⁽⁴⁾	65.5 %	56.9 %	56.0 %	61.1 %	72.4 %
Non-interest income to average earning assets	0.93 %	0.76 %	0.88 %	0.72 %	0.60 %
Non-interest income to average earning assets, adjusted ⁽⁴⁾	0.93 %	0.76 %	0.88 %	0.74 %	0.60 %
Non-interest expense to average earning assets	2.87 %	2.33 %	2.44 %	2.52 %	2.75 %
Non-interest expense to average earning assets, adjusted ⁽⁴⁾	2.85 %	2.35 %	2.44 %	2.50 %	2.75 %
Common equity to total assets	9.9 %	10.6 %	10.3 %	10.1 %	10.0 %
Tangible common equity to total tangible assets ⁽³⁾	9.9 %	10.6 %	10.3 %	10.1 %	10.0 %
Common Equity Tier 1 ratio	12.0 %	12.1 %	12.1 %	11.4 %	11.6 %
Tier 1 capital ratio	13.4 %	13.6 %	13.6 %	12.9 %	13.1 %
Total capital ratio	15.9 %	16.1 %	16.1 %	15.3 %	15.6 %
Leverage ratio	12.1 %	11.7 %	11.9 %	11.8 %	11.8 %

(1) Stockholders' equity excluding preferred stock, less goodwill and intangibles, divided by shares outstanding at period end.

(2) Non-interest expense divided by the sum of net interest income and non-interest income.

(3) Stockholders' equity excluding preferred stock, less goodwill and intangibles, divided by total assets, less goodwill and intangibles.

(4) These adjusted measures are non-GAAP measures. Please refer to "GAAP to Non-GAAP Reconciliations" for the computations of these adjusted measures and the reconciliation of these non-GAAP measures to the most directly comparable GAAP measure.

TEXAS CAPITAL BANCSHARES, INC.
CONSOLIDATED BALANCE SHEETS (UNAUDITED)
(dollars in thousands)

	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
Assets					
Cash and due from banks	\$ 254,428	\$ 201,315	\$ 212,438	\$ 182,451	\$ 201,504
Interest bearing cash and cash equivalents	2,702,183	1,897,803	2,852,387	2,507,691	3,600,969
Available-for-sale debt securities	3,913,855	3,951,455	3,801,261	3,774,141	3,678,378
Held-to-maturity debt securities	709,594	725,722	743,120	761,907	779,354
Equity securities	42,024	41,998	55,054	68,692	71,679
Trading debt securities	7,882	3,924	2,219	3,888	1,808
Debt and equity securities	4,673,355	4,723,099	4,601,654	4,608,628	4,531,219
Loans held for sale	21,333	4,361	—	—	—
Loans held for investment, mortgage finance	6,961,686	6,064,019	6,057,804	5,889,589	4,725,541
Loans held for investment	18,217,976	17,976,183	18,134,059	18,035,945	17,654,243
Less: Allowance for credit losses on loans	270,441	270,557	274,026	277,648	278,379
Loans held for investment, net	24,909,221	23,769,645	23,917,837	23,647,886	22,101,405
Premises and equipment, net	85,698	88,003	88,348	86,831	84,575
Accrued interest receivable and other assets	838,770	854,552	862,820	908,552	854,581
Goodwill and intangibles, net	1,496	1,496	1,496	1,496	1,496
Total assets	\$ 33,486,484	\$ 31,540,274	\$ 32,536,980	\$ 31,943,535	\$ 31,375,749
Liabilities and Stockholders' Equity					
Liabilities:					
Non-interest bearing deposits	\$ 7,634,618	\$ 6,959,097	\$ 7,689,598	\$ 7,718,006	\$ 7,874,780
Interest bearing deposits	20,882,070	19,489,670	19,815,800	18,346,303	18,178,254
Total deposits	28,516,688	26,448,767	27,505,398	26,064,309	26,053,034
Accrued interest payable	9,420	6,716	9,360	14,120	25,270
Other liabilities	475,876	502,834	489,708	484,780	457,150
Short-term borrowings	—	330,000	275,000	1,250,000	750,000
Long-term debt	878,293	620,575	620,416	620,256	660,521
Total liabilities	29,880,277	27,908,892	28,899,882	28,433,465	27,945,975
Stockholders' equity:					
Preferred stock, \$.01 par value, \$1,000 liquidation value:					
Authorized shares - 10,000,000					
Issued shares ⁽¹⁾	300,000	300,000	300,000	300,000	300,000
Common stock, \$.01 par value:					
Authorized shares - 100,000,000					
Issued shares ⁽²⁾	520	518	518	517	517
Additional paid-in capital	1,077,139	1,074,496	1,069,582	1,065,083	1,060,028
Retained earnings	2,878,120	2,808,645	2,712,298	2,611,401	2,538,385
Treasury stock ⁽³⁾	(562,833)	(487,692)	(361,076)	(354,000)	(332,994)
Accumulated other comprehensive loss, net of taxes	(86,739)	(64,585)	(84,224)	(112,931)	(136,162)
Total stockholders' equity	3,606,207	3,631,382	3,637,098	3,510,070	3,429,774
Total liabilities and stockholders' equity	\$ 33,486,484	\$ 31,540,274	\$ 32,536,980	\$ 31,943,535	\$ 31,375,749
⁽¹⁾ Preferred stock - issued shares	300,000	300,000	300,000	300,000	300,000
⁽²⁾ Common stock - issued shares	51,974,496	51,786,456	51,767,419	51,747,305	51,707,542
⁽³⁾ Treasury stock - shares at cost	8,303,191	7,532,768	6,087,556	6,000,469	5,682,609

TEXAS CAPITAL BANCSHARES, INC.
CONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)
(dollars in thousands except per share data)

	1st Quarter 2026	4th Quarter 2025	3rd Quarter 2025	2nd Quarter 2025	1st Quarter 2025
Interest income					
Interest and fees on loans	\$ 348,020	\$ 367,481	\$ 379,017	\$ 364,358	\$ 334,150
Debt and equity securities	49,590	47,012	49,396	45,991	46,565
Interest bearing cash and cash equivalents	21,484	29,821	32,202	29,218	46,574
Total interest income	419,094	444,314	460,615	439,567	427,289
Interest expense					
Deposits	153,904	167,259	180,779	174,798	174,936
Short-term borrowings	2,360	2,153	534	3,444	8,246
Long-term debt	8,111	7,465	7,531	7,930	8,073
Total interest expense	164,375	176,877	188,844	186,172	191,255
Net interest income	254,719	267,437	271,771	253,395	236,034
Provision for credit losses	16,000	11,000	12,000	15,000	17,000
Net interest income after provision for credit losses	238,719	256,437	259,771	238,395	219,034
Non-interest income					
Service charges on deposit accounts	9,223	8,411	8,111	8,182	7,840
Wealth management and trust fee income	4,388	4,216	3,989	3,730	3,964
Brokered loan fees	2,006	2,467	2,419	2,398	1,949
Investment banking and advisory fees	32,016	30,015	33,985	24,109	16,478
Trading income	10,251	6,020	7,238	7,896	5,939
Available-for-sale debt securities gains/(losses), net	—	—	—	(1,886)	—
Other	11,382	8,917	12,841	9,640	8,274
Total non-interest income	69,266	60,046	68,583	54,069	44,444
Non-interest expense					
Salaries and benefits	139,347	108,851	119,856	120,154	131,641
Occupancy expense	12,405	12,803	11,828	12,144	10,844
Marketing	4,972	5,404	3,412	3,624	5,009
Legal and professional	11,980	11,580	12,474	11,069	14,989
Communications and technology	27,172	26,303	24,594	24,314	23,642
Federal Deposit Insurance Corporation insurance assessment	4,877	2,276	5,198	5,096	5,341
Other	12,815	16,981	13,213	13,875	11,554
Total non-interest expense	213,568	184,198	190,575	190,276	203,020
Income before income taxes	94,417	132,285	137,779	102,188	60,458
Income tax expense	20,629	31,626	32,569	24,860	13,411
Net income	73,788	100,659	105,210	77,328	47,047
Preferred stock dividends	4,313	4,312	4,313	4,312	4,313
Net income available to common stockholders	\$ 69,475	\$ 96,347	\$ 100,897	\$ 73,016	\$ 42,734
Basic earnings per common share	\$ 1.58	\$ 2.14	\$ 2.21	\$ 1.59	\$ 0.93
Diluted earnings per common share	\$ 1.56	\$ 2.12	\$ 2.18	\$ 1.58	\$ 0.92

TEXAS CAPITAL BANCSHARES, INC.
SUMMARY OF CREDIT LOSS EXPERIENCE
(dollars in thousands)

	1st Quarter 2026	4th Quarter 2025	3rd Quarter 2025	2nd Quarter 2025	1st Quarter 2025
Allowance for credit losses on loans:					
Beginning balance	\$ 270,557	\$ 274,026	\$ 277,648	\$ 278,379	\$ 271,709
Loans charged-off:					
Commercial	17,489	14,417	13,794	13,020	10,197
Commercial real estate	—	524	—	431	500
Total charge-offs	17,489	14,941	13,794	13,451	10,697
Recoveries:					
Commercial	131	4,202	50	486	483
Commercial real estate	—	—	—	—	413
Consumer	—	12	4	—	4
Total recoveries	131	4,214	54	486	900
Net charge-offs	17,358	10,727	13,740	12,965	9,797
Provision for credit losses on loans	17,242	7,258	10,118	12,234	16,467
Ending balance	\$ 270,441	\$ 270,557	\$ 274,026	\$ 277,648	\$ 278,379
Allowance for off-balance sheet credit losses:					
Beginning balance	\$ 62,255	\$ 58,513	\$ 56,631	\$ 53,865	\$ 53,332
Provision for off-balance sheet credit losses	(1,242)	3,742	1,882	2,766	533
Ending balance	\$ 61,013	\$ 62,255	\$ 58,513	\$ 56,631	\$ 53,865
Total allowance for credit losses	\$ 331,454	\$ 332,812	\$ 332,539	\$ 334,279	\$ 332,244
Total provision for credit losses	\$ 16,000	\$ 11,000	\$ 12,000	\$ 15,000	\$ 17,000
Allowance for credit losses on loans to total loans held for investment	1.07 %	1.13 %	1.13 %	1.16 %	1.24 %
Allowance for credit losses on loans to average total loans held for investment	1.16 %	1.12 %	1.15 %	1.19 %	1.29 %
Net charge-offs to average total loans held for investment ⁽¹⁾	0.30 %	0.18 %	0.23 %	0.22 %	0.18 %
Net charge-offs to average total loans held for investment for last 12 months ⁽¹⁾	0.23 %	0.20 %	0.21 %	0.18 %	0.18 %
Total provision for credit losses to average total loans held for investment ⁽¹⁾	0.28 %	0.18 %	0.20 %	0.26 %	0.32 %
Total allowance for credit losses to total loans held for investment	1.32 %	1.38 %	1.37 %	1.40 %	1.48 %

(1) Interim period ratios are annualized.

TEXAS CAPITAL BANCSHARES, INC.

NON-PERFORMING ASSETS, PAST DUE LOANS AND CRITICIZED LOANS

(dollars in thousands)

	1st Quarter 2026	4th Quarter 2025	3rd Quarter 2025	2nd Quarter 2025	1st Quarter 2025
NON-PERFORMING ASSETS					
Non-accrual loans held for investment	\$ 144,947	\$ 116,880	\$ 96,084	\$ 113,609	\$ 93,565
Non-accrual loans held for sale ⁽¹⁾	21,333	4,361	—	—	—
Other real estate owned	—	—	—	—	—
Total non-performing assets	\$ 166,280	\$ 121,241	\$ 96,084	\$ 113,609	\$ 93,565
Non-accrual loans held for investment to total loans held for investment	0.58 %	0.49 %	0.40 %	0.47 %	0.42 %
Total non-performing assets to total assets	0.50 %	0.38 %	0.30 %	0.36 %	0.30 %
Allowance for credit losses on loans to non-accrual loans held for investment	1.9x	2.3x	2.9x	2.4x	3.0x
Total allowance for credit losses to non-accrual loans held for investment	2.3x	2.8x	3.5x	2.9x	3.6x
LOANS PAST DUE					
Loans held for investment past due 90 days and still accruing	\$ 18,030	\$ 19,353	\$ 126	\$ 2,068	\$ 791
Loans held for investment past due 90 days to total loans held for investment	0.07 %	0.08 %	— %	0.01 %	— %
Loans held for sale past due 90 days and still accruing	\$ —	\$ —	\$ —	\$ —	\$ —
CRITICIZED LOANS					
Criticized loans	\$ 650,615	\$ 634,919	\$ 529,732	\$ 637,462	\$ 762,887
Criticized loans to total loans held for investment	2.58 %	2.64 %	2.19 %	2.66 %	3.41 %
Special mention loans	\$ 366,422	\$ 346,643	\$ 249,592	\$ 339,923	\$ 484,165
Special mention loans to total loans held for investment	1.46 %	1.44 %	1.03 %	1.42 %	2.16 %

(1) First quarter 2026 and fourth quarter 2025 includes non-accrual loans previously reported in loans held for investment that were transferred at fair value to held for sale as of March 31, 2026 and December 31, 2025, respectively.

TEXAS CAPITAL BANCSHARES, INC.
TAXABLE EQUIVALENT NET INTEREST INCOME ANALYSIS (UNAUDITED)⁽¹⁾
(dollars in thousands)

	1st Quarter 2026			4th Quarter 2025			1st Quarter 2025		
	Average Balance	Income/Expense	Yield/Rate	Average Balance	Income/Expense	Yield/Rate	Average Balance	Income/Expense	Yield/Rate
Assets									
Debt and equity securities ⁽²⁾	\$ 4,635,471	\$ 49,598	4.30 %	\$ 4,629,242	\$ 47,025	3.98 %	\$ 4,463,876	\$ 46,565	4.10 %
Interest bearing cash and cash equivalents	2,419,518	21,484	3.60 %	2,994,417	29,821	3.95 %	4,255,796	46,574	4.44 %
Loans held for sale ⁽³⁾	3,096	—	— %	47	—	— %	335	2	2.97 %
Loans held for investment, mortgage finance	5,239,103	51,573	3.99 %	5,890,991	61,319	4.13 %	3,972,106	38,527	3.93 %
Loans held for investment ⁽³⁾	18,172,432	297,352	6.64 %	18,177,312	307,053	6.70 %	17,527,070	296,091	6.85 %
Less: Allowance for credit losses on loans	268,422	—	— %	278,315	—	— %	272,758	—	— %
Loans held for investment, net	23,143,113	348,925	6.11 %	23,789,988	368,372	6.14 %	21,226,418	334,618	6.39 %
Total earning assets	30,201,198	420,007	5.63 %	31,413,694	445,218	5.61 %	29,946,425	427,759	5.76 %
Cash and other assets	1,173,895	—	— %	1,192,624	—	— %	1,157,184	—	— %
Total assets	\$ 31,375,093			\$ 32,606,318			\$ 31,103,609		
Liabilities and Stockholders' Equity									
Transaction deposits	\$ 2,605,884	\$ 14,980	2.33 %	\$ 2,470,262	\$ 13,468	2.16 %	\$ 2,163,250	\$ 13,908	2.61 %
Savings deposits	14,148,034	118,695	3.40 %	14,453,912	130,536	3.58 %	13,357,243	133,577	4.06 %
Time deposits	2,020,757	20,229	4.06 %	2,207,631	23,255	4.18 %	2,329,384	27,451	4.78 %
Total interest bearing deposits	18,774,675	153,904	3.32 %	19,131,805	167,259	3.47 %	17,849,877	174,936	3.97 %
Short-term borrowings	257,989	2,360	3.71 %	221,250	2,153	3.86 %	751,500	8,246	4.45 %
Long-term debt	675,780	8,111	4.87 %	620,505	7,465	4.77 %	660,445	8,073	4.96 %
Total interest bearing liabilities	19,708,444	164,375	3.38 %	19,973,560	176,877	3.51 %	19,261,822	191,255	4.03 %
Non-interest bearing deposits	7,489,751	—	— %	8,455,034	—	— %	7,875,244	—	— %
Other liabilities	503,038	—	— %	457,757	—	— %	552,154	—	— %
Stockholders' equity	3,673,860	—	— %	3,719,967	—	— %	3,414,389	—	— %
Total liabilities and stockholders' equity	\$ 31,375,093			\$ 32,606,318			\$ 31,103,609		
Net interest income		\$ 255,632			\$ 268,341			\$ 236,504	
Net interest margin			3.43 %			3.38 %			3.19 %

(1) Taxable equivalent rates used where applicable.
(2) Yields are calculated using available-for-sale debt securities at amortized cost.
(3) Average balances include non-accrual loans.

GAAP TO NON-GAAP RECONCILIATIONS

The following items are non-GAAP financial measures: adjusted non-interest income, adjusted total revenue, adjusted non-interest expense, adjusted income tax expense, adjusted net income, adjusted net income available to common stockholders, adjusted pre-provision net revenue ("PPNR"), adjusted diluted earnings per common share, adjusted return on average assets, adjusted return on average common equity, adjusted efficiency ratio, adjusted non-interest income to average earning assets and adjusted non-interest expense to average earning assets. These are not measures recognized under GAAP and therefore are considered non-GAAP financial measures. The table below provides a reconciliation of these non-GAAP financial measures to the most comparable GAAP measures.

These non-GAAP financial measures are adjusted for certain items, listed below, that management believes are non-operating in nature and not representative of its actual operating performance. Management believes that these non-GAAP financial measures provide meaningful additional information about Texas Capital Bancshares, Inc. to assist management and investors in evaluating operating results, financial strength, business performance and capital position. Non-GAAP financial measures have inherent limitations, are not required to be uniformly applied and are not audited. As such, these non-GAAP financial measures should not be considered in isolation or as a substitute for analyses of operating results or capital position as reported under GAAP.

Reconciliation of Non-GAAP Financial Measures

(dollars in thousands except per share data)

	1st Quarter 2026	4th Quarter 2025	3rd Quarter 2025	2nd Quarter 2025	1st Quarter 2025
Net interest income	\$ 254,719	\$ 267,437	\$ 271,771	\$ 253,395	\$ 236,034
Non-interest income	69,266	60,046	68,583	54,069	44,444
Available-for-sale debt securities losses, net	—	—	—	1,886	—
Non-interest income, adjusted	69,266	60,046	68,583	55,955	44,444
Total revenue ⁽¹⁾	323,985	327,483	340,354	307,464	280,478
Total revenue, adjusted ⁽¹⁾	323,985	327,483	340,354	309,350	280,478
Non-interest expense	213,568	184,198	190,575	190,276	203,020
FDIC special assessment	—	2,242	—	—	—
Restructuring expenses	(1,401)	—	—	(1,401)	—
Non-interest expense, adjusted	212,167	186,440	190,575	188,875	203,020
Provision for credit losses	16,000	11,000	12,000	15,000	17,000
Income tax expense	20,629	31,626	32,569	24,860	13,411
Tax effect of adjustments	339	(526)	—	774	—
Income tax expense, adjusted	20,968	31,100	32,569	25,634	13,411
Net income ⁽²⁾	\$ 73,788	\$ 100,659	\$ 105,210	\$ 77,328	\$ 47,047
Net income, adjusted ⁽²⁾	\$ 74,850	\$ 98,943	\$ 105,210	\$ 79,841	\$ 47,047
Preferred stock dividends	4,313	4,312	4,313	4,312	4,313
Net income to common stockholders ⁽³⁾	\$ 69,475	\$ 96,347	\$ 100,897	\$ 73,016	\$ 42,734
Net income to common stockholders, adjusted ⁽³⁾	\$ 70,537	\$ 94,631	\$ 100,897	\$ 75,529	\$ 42,734
PPNR ⁽⁴⁾	\$ 110,417	\$ 143,285	\$ 149,779	\$ 117,188	\$ 77,458
PPNR, adjusted ⁽⁴⁾	\$ 111,818	\$ 141,043	\$ 149,779	\$ 120,475	\$ 77,458
Weighted average common shares outstanding, diluted	44,601,129	45,509,370	46,233,167	46,215,394	46,616,704
Diluted earnings per common share	\$ 1.56	\$ 2.12	\$ 2.18	\$ 1.58	\$ 0.92
Diluted earnings per common share, adjusted	\$ 1.58	\$ 2.08	\$ 2.18	\$ 1.63	\$ 0.92
Average total assets	\$ 31,375,093	\$ 32,606,318	\$ 32,162,709	\$ 31,419,469	\$ 31,103,609
Return on average assets	0.95 %	1.22 %	1.30 %	0.99 %	0.61 %
Return on average assets, adjusted	0.97 %	1.20 %	1.30 %	1.02 %	0.61 %
Average common equity	\$ 3,373,860	\$ 3,419,967	\$ 3,324,184	\$ 3,195,041	\$ 3,114,389
Return on average common equity	8.35 %	11.18 %	12.04 %	9.17 %	5.56 %
Return on average common equity, adjusted	8.48 %	10.98 %	12.04 %	9.48 %	5.56 %
Efficiency ratio ⁽⁵⁾	65.9 %	56.2 %	56.0 %	61.9 %	72.4 %
Efficiency ratio, adjusted ⁽⁵⁾	65.5 %	56.9 %	56.0 %	61.1 %	72.4 %
Average earning assets	\$ 30,201,198	\$ 31,413,694	\$ 31,003,701	\$ 30,302,351	\$ 29,946,425
Non-interest income to average earning assets	0.93 %	0.76 %	0.88 %	0.72 %	0.60 %
Non-interest income to average earning assets, adjusted	0.93 %	0.76 %	0.88 %	0.74 %	0.60 %
Non-interest expense to average earning assets	2.87 %	2.33 %	2.44 %	2.52 %	2.75 %
Non-interest expense to average earning assets, adjusted	2.85 %	2.35 %	2.44 %	2.50 %	2.75 %

(1) Net interest income plus non-interest income. On an adjusted basis, net interest income plus non-interest income, adjusted.

(2) Net interest income plus non-interest income, less non-interest expense, provision for credit losses and income tax expense. On an adjusted basis, net interest income plus non-interest income, adjusted, less non-interest expense, adjusted, provision for credit losses and income tax expense, adjusted.

(3) Net income, less preferred stock dividends. On an adjusted basis, net income, adjusted, less preferred stock dividends.

(4) Net interest income plus non-interest income, less non-interest expense. On an adjusted basis, net interest income plus non-interest income, adjusted, less non-interest expense, adjusted.

(5) Non-interest expense divided by the sum of net interest income and non-interest income. On an adjusted basis, non-interest expense, adjusted, divided by the sum of net interest income and non-interest income, adjusted.



Q1-2026 Earnings

April 23, 2026



Forward-Looking Statements

This communication contains "forward-looking statements" within the meaning of and pursuant to the Private Securities Litigation Reform Act of 1995 regarding, among other things, TCBI's financial condition, results of operations, business plans and future performance. These statements are not historical in nature and may often be identified by the use of words such as "believes," "projects," "expects," "may," "estimates," "should," "plans," "targets," "intends" "could," "would," "anticipates," "potential," "confident," "optimistic" or the negative thereof, or other variations thereon, or comparable terminology, or by discussions of strategy, objectives, estimates, trends, guidance, expectations and future plans.

Because forward-looking statements relate to future results and occurrences, they are subject to inherent and various uncertainties, risks, and changes in circumstances that are difficult to predict, may change over time, are based on management's expectations and assumptions at the time the statements are made and are not guarantees of future results. Numerous risks and other factors, many of which are beyond management's control, could cause actual results to differ materially from future results expressed or implied by such forward-looking statements. While there can be no assurance that any list of risks is complete, important risks and other factors that could cause actual results to differ materially from those contemplated by forward-looking statements include, but are not limited to: economic or business conditions in Texas, the United States or globally that impact TCBI or its customers; negative credit quality developments arising from the foregoing or other factors, including trade policies, geopolitical conflicts, inflation, including increased energy costs, unemployment rates and interest rates; TCBI's ability to innovate, to anticipate the needs of our current and future customers and to manage increased or expanded competition from banks and other financial service providers in TCBI's markets; TCBI's ability to effectively manage its liquidity and maintain adequate regulatory capital to support its businesses; TCBI's ability to pursue and execute upon growth plans, whether as a function of capital, liquidity or other limitations; TCBI's ability to successfully execute its business strategy, including its strategic plan and developing and executing new lines of business, products and services; risks related to potential strategic acquisitions, including the risk that TCBI may not be able to consummate acquisitions on favorable terms, if at all, and the risk that TCBI may not realize the anticipated benefits from acquisitions; the extensive regulations to which TCBI is subject and its ability to comply with applicable governmental regulations, including legislative and regulatory changes; TCBI's ability to effectively manage information technology systems, including third party vendors, cyber or data privacy incidents or other failures, outages, disruptions or security breaches; TCBI's ability to use technology to provide products and services to its customers; risks related to the development and use of artificial intelligence; changes in interest rates, including the impact of interest rates on TCBI's securities portfolio and funding costs, as well as related balance sheet implications stemming from the fair value of our assets and liabilities; the effectiveness of TCBI's risk management processes strategies and monitoring; fluctuations in commercial and residential real estate values, especially as they relate to the value of collateral supporting TCBI's loans; TCBI's ability to manage any unexpected outflows of uninsured deposits and avoid selling investment securities or other assets at an unfavorable time or at a loss; adverse developments in the banking industry and the potential impact of such developments on customer confidence, liquidity and regulatory responses to these developments, including in the context of regulatory examinations and related findings and actions; negative press and social media attention with respect to the banking industry or TCBI, in particular; claims, litigation or regulatory investigations and actions that TCBI may become subject to; the failure to identify, attract and retain key personnel and other employees and to engage in adequate succession planning; severe weather, natural disasters, climate change, acts of war, terrorism, global or other geopolitical conflicts, or other external events, as well as related legislative and regulatory initiatives; and the risks and factors more fully described in TCBI's most recent Annual Report on Form 10-K, Quarterly Reports on Form 10-Q and other documents and filings with the SEC. The information contained in this communication speaks only as of its date. Except to the extent required by applicable law or regulation, we disclaim any obligation to update such factors or to publicly announce the results of any revisions to any of the forward-looking statements included herein to reflect future events or developments.

Q1 2026 Highlights (Compared to Q1 2025¹)

Record high in the history of the Firm



Net Income to Common (\$mm)

GAAP \$69.5 +\$26.7 or +63%	Adjusted ² \$70.5 +\$27.8 or +65%
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Net Interest Margin

3.43% +24bps

PPNR³ (\$mm)

GAAP \$110.4 +\$33.0 or +43%	Adjusted ² \$111.8 +\$34.4 or +44%
---	--

Fee Income From Areas of Focus (\$mm)

Investment Banking, Private Wealth, and Treasury Product Fees ³ \$58.8 +\$21.8 or +59%
--

Capital

Common Equity / Total Assets 9.87% -11bps	Tangible Common Equity / Tangible Assets ⁴ 9.87% -10bps
--	---

Book Value per Share

Book Value per Share \$75.71 +\$7.71 or 11%	Tangible Book Value per Share ⁶ \$75.67 +\$7.70 or 11%
--	--

Financial Results

- Adjusted earnings per share² grew \$0.66 or 72% YoY to \$1.58
- Q1 2026 adjusted return on average assets² of 0.97%, a 36bps improvement YoY, reflecting continued earnings momentum with adjusted pre-provision net revenue^{2, 3} up 44% to \$111.8mm
- Fee income from areas of focus increased \$21.8mm or 59% YoY to \$58.8mm, driven by record fee income across investment banking and trading, treasury product fees³, and wealth fees

Balance Sheet & Capital

- Tangible book value per share⁶ grew 11% YoY to \$75.67, an all-time high for the Firm
- Commercial loan balances increased \$1.2bn or 10% YoY, supporting total loan growth of \$2.8bn
- Repurchased \$75mm or 770 thousand shares in Q1 2026 at a weighted average price of approximately 127% of prior month tangible book value per share⁶

Credit Quality

- Total ACL as a percentage of LHI of 1.32% and 1.81% when excluding mortgage finance
- Quarterly net charge-offs totaled \$17.4mm or 30bps of average LHI
- Criticized loans as a percentage of total LHI declined 6bps QoQ to 2.58% while migration trends continue as expected

Q1 2026 Key Metrics

	GAAP	Adjusted ²
EPS	\$1.56 +\$0.64 or 70%	\$1.58 +\$0.66 or 72%
ROAA	0.95% +34bps	0.97% +36bps
ROACE	8.4% +279bps	8.5% +292bps
ROATCE ⁷	8.4% +278bps	8.5% +291bps
Efficiency Ratio ⁸	65.9% -646bps	65.5% -689bps

Financial Performance // Income Statement



Financial Highlights (\$mm)	Adjusted (Non-GAAP ²)				Adjusted (Non-GAAP ²)		Adjusted (Non-GAAP ²)	
	2025	2025	Q1 2025	Q4 2025	Q4 2025	Q1 2026	Q1 2026	Q1 2026
Net Interest Income	1,028.6	1,028.6	\$236.0	267.4	267.4	\$254.7	\$254.7	
Non-Interest Revenue	227.1	229.0	44.4	60.0	60.0	69.3	69.3	
Total Revenue	1,255.8	1,257.7	280.5	327.5	327.5	324.0	324.0	
Non-Interest Expense	768.1	768.9	203.0	184.2	186.4	213.6	212.2	
PPNR ³	487.7	488.8	77.5	143.3	141.0	110.4	111.8	
Provision for Credit Losses	55.0	55.0	17.0	11.0	11.0	16.0	16.0	
Income Tax Expense	102.5	102.7	13.4	31.6	31.1	20.6	21.0	
Net Income	330.2	331.0	47.0	100.7	98.9	73.8	74.8	
Preferred Stock Dividends	17.3	17.3	4.3	4.3	4.3	4.3	4.3	
Net Income to Common	313.0	313.8	42.7	96.3	94.6	69.5	70.5	

Performance Metrics	2025	2025	Q1 2025	Q4 2025	Q4 2025	Q1 2026	Q1 2026
Return on Average Assets	1.04%	1.04%	0.61%	1.22%	1.20%	0.95%	0.97%
PPNR ³ / Average Assets	1.53%	1.54%	1.01%	1.74%	1.72%	1.43%	1.45%
Efficiency Ratio ⁴	61.2%	61.1%	72.4%	56.2%	56.9%	65.9%	65.5%
Return on Average Common Equity	9.6%	9.6%	5.6%	11.2%	11.0%	8.4%	8.5%
Earnings Per Share	\$6.79	\$6.80	\$0.92	\$2.12	\$2.08	\$1.56	\$1.58

Non-GAAP ² Adjustments (\$mm)	2025
Non-Interest Income	227.1
Loss on AFS Debt Securities Sale	1.9
Non-Interest Income, Adj.	229.0
Non-Interest Expense	768.1
FDIC Special Assessment	2.2
Restructuring Expenses	(1.4)
Non-Interest Expense, Adj.	768.9

Non-GAAP ² Adjustments (\$mm)	Q4 2025	Q1 2026
Non-Interest Expense	184.2	213.6
FDIC Special Assessment	2.2	0.0
Restructuring Expenses	0.0	(1.4)
Non-Interest Expense, Adj.	186.4	212.2

Financial Performance // Quarterly Balance Sheet Highlights



Balance Sheet Highlights (\$mm) Ending Balances					
	Q1 2025	Q4 2025	Q1 2026	QoQ	YoY
Assets					
Cash and Equivalents	3,802	2,099	2,957	41%	(22%)
Debt & Equity Securities	4,531	4,723	4,673	(1%)	3%
Commercial Loans	11,327	12,164	12,499	3%	10%
CRE Loans	5,807	5,379	5,287	(2%)	(9%)
Consumer Loans	520	434	431	(1%)	(17%)
Mortgage Finance Loans	4,726	6,064	6,962	15%	47%
Total LHI	22,380	24,040	25,180	5%	13%
Allowance for Credit Losses on Loans	(278)	(271)	(270)	(0%)	(3%)
Total Assets	31,376	31,540	33,486	6%	7%

Performance Metrics	Q1 2025	Q4 2025	Q1 2026
Cash & Securities % of Assets	27%	22%	23%
Commercial Loans % of Total LHI	51%	51%	50%
Total Allowance for Credit Losses (\$mm)	(332)	(333)	(331)
Total ACL / Total LHI	1.48%	1.38%	1.32%

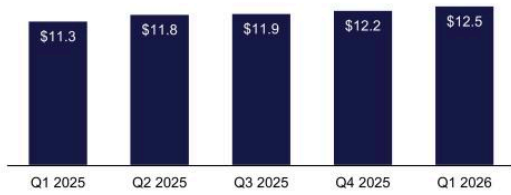
	Q1 2025	Q4 2025	Q1 2026	QoQ	YoY
Liabilities					
Non-Interest Bearing Deposits	7,875	6,959	7,635	10%	(3%)
Interest Bearing Deposits	18,178	19,490	20,882	7%	15%
Total Deposits	26,053	26,449	28,517	8%	9%
Short-Term Borrowings	750	330	0	(100%)	(100%)
Total Liabilities	27,946	27,909	29,880	7%	7%
Equity					
Common Equity, Excl. AOCI	3,266	3,396	3,393	(0%)	4%
AOCI	(136)	(65)	(87)	34%	(36%)
Total Shareholder's Equity	3,430	3,631	3,606	(1%)	5%
Common Shares Outstanding	46,024,933	44,253,688	43,671,305	(1%)	(5%)

	Q1 2025	Q4 2025	Q1 2026
Total LHI % of Deposits	86%	91%	88%
Non-Interest Bearing % of Deposits	30%	26%	27%
Book Value Per Share	\$68.00	\$75.28	\$75.71
Tangible Book Value Per Share ⁶	\$67.97	\$75.25	\$75.67



Loan Portfolio Composition

Commercial Loans (\$bn)



Commercial Real Estate Loans (\$bn)



Mortgage Finance Loans (\$bn)

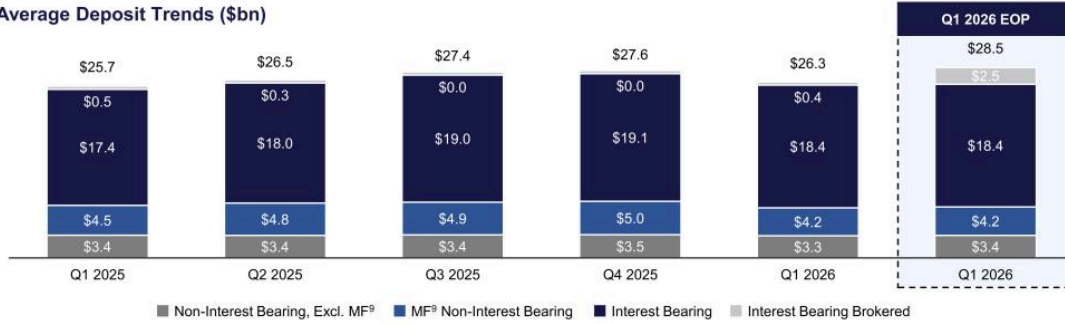


- **Total LHI** increased \$2.8bn or 13% YoY to \$25.2bn, supported by continued commercial loan growth and higher mortgage finance balances
- **Ending period commercial loans** increased \$1.2bn or 10% YoY to \$12.5bn
 - Growth driven by continued success winning new client relationships; C&I commitments up \$2.8bn or 14% YoY
- **Commercial real estate loans** declined modestly to \$5.3bn, down \$91mm or 2% QoQ
- **Average mortgage finance loans** declined 11% QoQ to \$5.2bn during the seasonally slower Q1
 - Period end balances were 33% higher than average balances in Q1 2026 as the industry enters a seasonally strong mortgage origination period
 - Enhanced credit structures represented 67% of period end balances, compared to 15% in Q1 last year, resulting in a current blended risk weighting of 53% on MF³ loans
 - Credits in the enhanced structures at quarter end carry a blended 30% risk weight



Deposit and Funding Composition

Average Deposit Trends (\$bn)



- Period end total deposit balances increased \$2.5bn or 9% YoY
- Ending non-interest bearing deposits, excl. MF⁹ deposits increased for the second straight quarter, growing \$76mm, now up \$309mm, or 10% since Q3 2025
- Average MF⁹ non-interest bearing deposits declined to \$4.2bn QoQ, coupled with the seasonal decline in average MF⁹ loans resulted in an improvement in the self-funding ratio to 80%
 - The multi-year focus on deliberately managing the self-funding ratio continued with a year over year improvement from 113% in Q1 2025
 - The majority of MF⁹ non-interest bearing deposits are compensated through relationship pricing which results in application of an interest credit to either the client's mortgage finance or commercial loan yield
 - The periodic assessment of interest credit allocation resulted in a change during Q1 of 2026; 70% of interest credits were applied to mortgage finance loans, compared to 60% in prior periods
- Average cost of interest bearing deposits declined by 15bps to 3.32%
 - Cumulative beta of 75% since the beginning of the easing cycle

Mortgage Finance Self Funding Ratio

	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	YoY Change
Average MF ⁹ Non-Interest Bearing Deposits (\$bn)	\$4.5	\$4.8	\$4.9	\$5.0	\$4.2	(\$0.3)
Average MF ⁹ Loans (\$bn)	\$4.0	\$5.3	\$5.5	\$5.9	\$5.2	\$1.3
MF⁹ Self Funding Ratio	113%	91%	90%	85%	80%	(33%)

Funding Costs





Net Interest Income Sensitivity

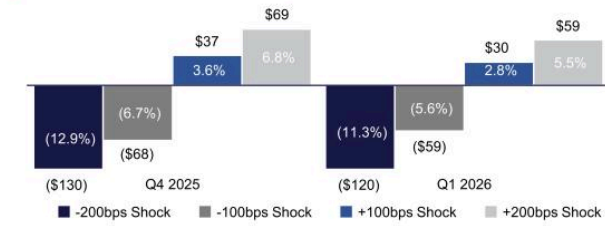
Standard Model Assumptions¹⁰ 100bp & 200bp Parallel Shocks

- **Loan Balances:** Static
- **Deposit Balances:** Static
- **Loan Spreads:** Current Levels
- **Up Scenario Int. Bearing Deposit Beta:** ~80%
- **Down Scenario Int. Bearing Deposit Beta:** ~60%
- **Investment Portfolio:** Ratio held constant

Cash Flow Hedging Profile

	Average Notional Balance (\$bn)	Receive Rate
Q1 2026	1.9	3.45%
Q2 2026	2.2	3.46%
Q3 2026	2.2	3.46%
Q4 2026	2.2	3.46%
Q1 2027	2.2	3.46%
Q2 2027	2.2	3.46%
Q3 2027	2.0	3.43%

Net Interest Income Sensitivity – Static Balance Sheet (\$mm)



Base NII ¹¹	\$1,009mm	\$1,062mm
------------------------	-----------	-----------

Earning Assets Profile (Average)

	Q4 2025		Q1 2026	
	Balance (\$mm)	Yield	Balance (\$mm)	Yield
Interest Bearing Cash and Equivalents	\$2,994	3.95%	\$2,420	3.60%
Debt & Equity Securities	4,629	3.98%	4,635	4.30%
Loans Held for Sale	0	0.00%	3	0.00%
LHI Excl. Mortgage Finance LHI	18,177	6.70%	18,172	6.64%
Mortgage Finance LHI	5,891	4.13%	5,239	3.99%
ACL on Loans	(278)	--	(268)	--
Earning Assets	\$31,414	5.61%	\$30,201	5.63%

- 94% of LHI excl. mortgage finance LHI is variable rate
 - \$1bn of loans are fixed rate with 10% maturing or repricing in the next 12 months
- Added \$500mm of 2 year receive-fixed swaps with a weighted average receive rate of 3.45% against 1-month SOFR during the quarter
 - \$100mm effective March 1st while \$400mm became effective April 1st

Impacts of Mortgage Finance

- Mortgage finance LHI represents 22% of the average total LHI portfolio with the majority tied to 1-month SOFR
 - The average SOFR rate for the quarter declined by 24bps compared to last quarter
- Given the current outlook and observed seasonality, the average mortgage finance self funding ratio is expected to be between 70-80% in the medium term
- Firm's overall net interest income sensitivity (per the chart above) is inclusive of mortgage finance NII impact on a flat balance sheet and does not account for changes in mortgage finance loan volumes in either a lower or higher rate environment



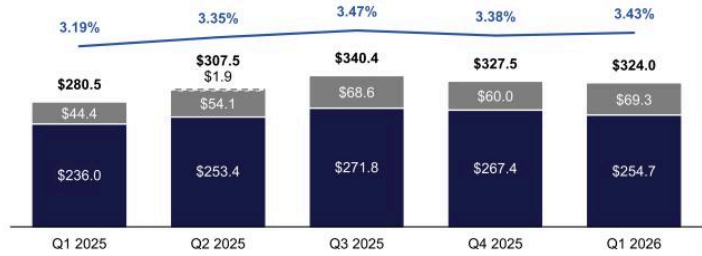
Q1-2026 Earnings Overview

Net Interest Income (\$mm)



- Net interest income declined \$12.7mm QoQ from seasonal mortgage finance factors and anticipated loan repricing which was partially offset by deposit repricing
- Non-interest income increased \$24.8mm or 56% YoY to \$69.3mm
- Quarterly adjusted non-interest expense² increased \$25.7mm QoQ to \$212.2mm, impacted by incentive accrual resets and other seasonal payroll and compensation expenses
 - Other seasonal payroll and compensation expense was approx. \$17mm in Q1 2026 compared to \$14mm in Q1 of last year

Total Revenue (\$mm)



Non-Interest Expense (\$mm)



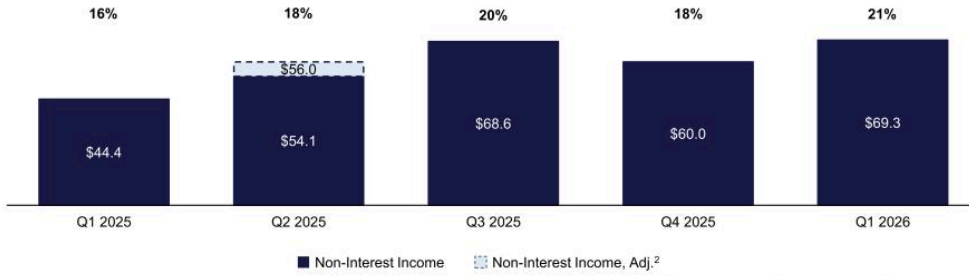
■ Net Interest Income
 ■ Non-Interest Income
 ■ Non-Recurring Items²
 — Net Interest Margin



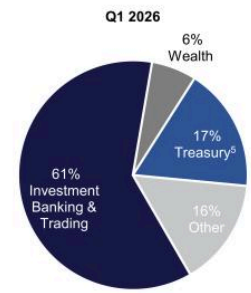
Non-Interest Income

Non-Interest Income (\$mm)

% of Total Revenue, Adj.²



Non-Interest Income Composition



	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	YoY Growth
Assets Under Management ¹² (\$bn)	\$3.8	\$4.1	\$4.2	\$4.2	\$4.4	16%
Wealth Management & Trust Fee Income (\$mm)	\$4.0	\$3.7	\$4.0	\$4.2	\$4.4	11%
Treasury Product Fees ⁵ (\$mm)	\$10.6	\$11.6	\$11.1	\$11.1	\$12.1	14%
Investment Banking & Trading Income (\$mm)	\$22.4	\$32.0	\$41.2	\$36.0	\$42.3	89%
Income from Areas of Focus (\$mm)	\$37.0	\$47.3	\$56.3	\$51.3	\$58.8	59%

- Non-interest income increased \$24.8mm or 56% YoY to \$69.3mm, representing 21% of total revenue compared to 16% in Q1 2025
- Fee income from areas of focus reached a record \$58.8mm, reflecting the deepening of client relationships across the Firm's full suite of capabilities
- Investment banking and trading income of \$42.3mm, a record high, driven by broad based contributions across our offerings
- Treasury product fees⁵ increased 14% YoY to a record high, as clients continue to ramp volumes and expand their product use
- Wealth management fees grew 11% YoY to a record \$4.4mm, supported by AUM growth of 16% YoY



Asset Quality Trends

Allowance for Credit Loss Reserve Ratios



Asset Quality Ratios



Net Charge-Offs (\$mm)	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
	\$9.8	\$13.0	\$13.7	\$10.7	\$17.4

Special Mention Composition (\$mm)



Substandard Composition (\$mm)



- Total ACL of \$331.5mm
- Total ACL, excl. MF⁹ increased \$2.3mm QoQ to \$328.9mm
 - Total ACL, excl. MF⁹ to LHI, excl. MF⁹ is in the top decile among Peers¹³ Total ACL to LHI ratio
- \$17.4mm of quarterly net charge-offs, 0.30% of average LHI, primarily related to previously identified problem credits
- Quarterly provision expense as a percentage of average LHI of 28bps
 - Quarterly provision expense as a percentage of average LHI excl. MF⁹ of 36bps
- Criticized LHI declined \$112mm or 15% YoY, with the percentage of total LHI declining 83bps to 2.58%
 - Criticized loans increased \$15.7mm or 2% linked quarter
- Non-performing assets represented 50 basis points of total assets at quarter-end, with the \$28 million QoQ increase driven by several credits across diversified industries

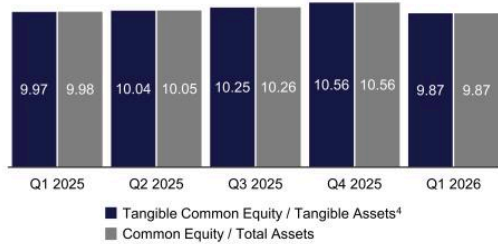


Capital Position and Trends

Regulatory Capital Levels

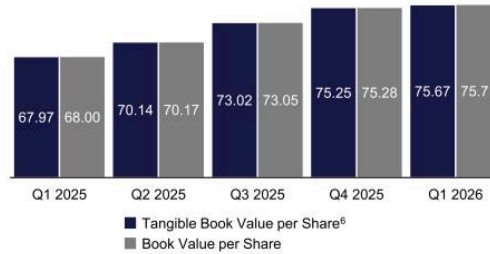


Tangible Common Equity / Tangible Assets⁴ (%)



Peer ¹³ Tangible Common Equity / Tangible Assets ⁴ (%)
8.25
8.46
8.55
8.73

Tangible Book Value per Share⁶ (\$)



Period End AOCI (\$mm)
(136)
(113)
(84)
(65)
(87)

AOCI per Share (\$)
(2.96)
(2.47)
(1.84)
(1.46)
(1.99)

- Regulatory capital ratios remain strong
- During the first quarter, the Firm issued \$400mm of fixed-to-floating rate senior notes at 5.30% due in 2032
 - Subsequently executed a \$400mm fair value hedge on the senior notes, effectively converting to a floating rate of SOFR + 197bps
 - The Firm expects to redeem \$375mm of holding company subordinated notes in the second quarter, utilizing proceeds from the senior note issuance
- Tangible common equity to tangible assets⁴ of 9.87%, an important characteristic of our financially resilient business model and a key metric as we manage the balance sheet through-cycle
- Tangible book value per share⁶ expanded \$7.70 or 11% YoY as a result of income generated and repurchase activity, offset by AOCI decline
 - TBVPS⁶ of \$75.67 is an all-time high for the Firm**
- Repurchased 770 thousand shares in Q1 2026 for a total of \$75mm at a weighted average price of approximately 127% of prior month tangible book value per share⁶
 - \$125mm remaining on the 2026 authorization at the end of Q1



	Full Year 2025 Adjusted (Non-GAAP ²)	Full Year 2026 Guidance
Total Revenue, Adjusted ²	\$1,257.7mm	Mid to high single-digit % growth
Non-Interest Expense, Adjusted ²	\$768.9mm	Mid single-digit % growth
Provision / Avg LHI, Excl. Mortgage Finance LHI	31bps	35bps - 40bps
CET1 Ratio	12.13%	>11%

Guidance Commentary

- Forward curve¹⁴ assumes 25bps cut in December with an exit rate of 3.50% at year end 2026
- Tax rate expected to be approximately 25% for the full year in 2026

Appendix // Footnotes

1. Comparisons vs. Q1 2025 GAAP and adjusted metrics unless otherwise noted
2. See slide: Non-GAAP Reconciliation // Adjusted Earnings & Ratios
3. "PPNR" used as an abbreviation for Pre-Provision Net Revenue which is the sum of net interest income and non-interest income, less non-interest expense
4. Stockholders' equity excluding preferred stock, less goodwill and intangibles, divided by total assets, less goodwill and intangibles
5. Includes service charges on deposit accounts, as well as fees related to our commercial card program, merchant transactions, and non-trading FX transactions, all of which are included in other non-interest income and totaled \$2.8mm, \$3.4mm, \$3.0mm, \$2.6mm, and \$2.9mm for Q1 2025, Q2 2025, Q3 2025, Q4 2025, and Q1 2026 respectively
6. Stockholders' equity excluding preferred stock, less goodwill and intangibles, divided by shares outstanding at period end
7. See slide: Non-GAAP Reconciliation // Return on Average Tangible Common Equity (ROATCE)
8. Non-interest expense divided by the sum of net interest income and non-interest income
9. "MF" used as abbreviation for Mortgage Finance
10. Model assumptions are only for Q1 2026; See prior TCBI Earnings Materials for prior model assumptions
11. Baseline scenarios hold constant balances, market rates, and assumptions as of period end reporting
12. Assets Under Management includes non-discretionary brokerage assets that the Firm earns wealth management and trust fee income on
13. Major exchange traded US peer banks with \$20-100bn in total assets, excluding PR headquartered banks and merger targets; Source: S&P Capital IQ Pro; peer data as of Q4 2025
14. Forward curve as of March 15, 2026



Non-GAAP Reconciliation // Return on Average Tangible Common Equity (ROATCE)



ROATCE is a non-GAAP financial measure. ROATCE represents the measure of net income available to common shareholders as a percentage of average tangible common equity. ROATCE is used by management in assessing financial performance and use of equity. A reconciliation of ROATCE to the most directly comparable U.S. GAAP measure, ROACE, for all periods is presented below.

(\$mm, unless noted otherwise)	Q1 2025		Q1 2026		YoY Change	
	As Reported	Adjusted ¹	As Reported	Adjusted ¹	As Reported	Adjusted ¹
Net Income to Common	\$42.7	\$42.7	\$69.5	\$70.5	\$26.7	\$27.8
Average Common Equity	\$3,114.4	\$3,114.4	\$3,373.9	\$3,373.9	\$259.5	\$259.5
Less: Average Goodwill & Intangibles	1.5	1.5	1.5	1.5	0.0	0.0
Average Tangible Common Equity	\$3,112.9	\$3,112.9	\$3,372.4	\$3,372.4	\$259.5	\$259.5
ROACE	5.6%	5.6%	8.4%	8.5%	2.8%	2.9%
ROATCE	5.6%	5.6%	8.4%	8.5%	2.8%	2.9%



Non-GAAP Reconciliation // Adjusted Earnings & Ratios

Adjusted line items are non-GAAP financial measures that management believes aids in the discussion of results. A reconciliation of these adjusted items to the most directly comparable U.S. GAAP measures for all periods is presented below. Periods not presented below did not have adjustments.

	(\$mm, except per share)	Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026	YoY Change	FY 2025
	Net Interest Income	\$236.0	\$253.4	\$271.8	\$267.4	\$254.7	\$18.7	\$1,028.6
	Non-Interest Revenue	44.4	54.1	68.6	60.0	69.3	24.8	227.1
	Adjustments for Non-Recurring Items:							
	Loss on AFS Debt Securities Sale	-	1.9	-	-	-	-	1.9
	Non-Interest Revenue, Adjusted	44.4	56.0	68.6	60.0	69.3	24.8	229.0
	Total Revenue ¹	280.5	307.5	340.4	327.5	324.0	43.5	1,255.8
	Total Revenue, Adjusted ¹	280.5	309.4	340.4	327.5	324.0	43.5	1,257.7
	Non-Interest Expense	203.0	190.3	190.6	184.2	213.6	10.5	768.1
	Adjustments:							
	Restructuring Expense	-	(1.4)	-	-	(1.4)	(1.4)	(1.4)
	FDIC Special Assessment	-	-	-	2.2	-	-	2.2
	Non-Interest Expense, Adjusted	203.0	188.9	190.6	186.4	212.2	9.1	768.9
	PPNR ²	77.5	117.2	149.8	143.3	110.4	33.0	487.7
	PPNR, Adjusted ²	77.5	120.5	149.8	141.0	111.8	34.4	488.8
	Provision for Credit Losses	17.0	15.0	12.0	11.0	16.0	(1.0)	55.0
	Income Tax Expenses	13.4	24.9	32.6	31.6	20.6	7.2	102.5
	Tax Impact of Adjustments Above	-	0.8	-	(0.5)	0.3	0.3	0.2
	Income Tax Expenses, Adjusted	13.4	25.6	32.6	31.1	21.0	7.6	102.7
	Net Income ³	47.0	77.3	105.2	100.7	73.8	26.7	330.2
	Net Income, Adjusted ³	47.0	79.8	105.2	98.9	74.8	27.8	331.0
	Preferred Stock Dividends	4.3	4.3	4.3	4.3	4.3	-	17.3
	Net Income to Common ⁴	42.7	73.0	100.9	96.3	69.5	26.7	313.0
	Net Income to Common, Adjusted ⁴	42.7	75.5	100.9	94.6	70.5	27.8	313.8
	Average Assets	\$31,103.6	\$31,419.5	\$32,162.7	\$32,606.3	\$31,375.1	\$271.5	\$31,828.1
	Return on Average Assets	0.61%	0.99%	1.30%	1.22%	0.95%	0.34%	1.04%
	Return on Average Assets, Adjusted	0.61%	1.02%	1.30%	1.20%	0.97%	0.36%	1.04%
	PPNR ² / Average Assets	1.01%	1.50%	1.85%	1.74%	1.43%	0.42%	1.53%
	PPNR, Adjusted ² / Average Assets	1.01%	1.54%	1.85%	1.72%	1.45%	0.44%	1.54%
	Average Common Equity	\$3,114.4	\$3,195.0	\$3,324.2	\$3,420.0	\$3,373.9	\$259.5	\$3,264.4
	Return on Average Common Equity	5.56%	9.17%	12.04%	11.18%	8.35%	2.79%	9.59%
	Return on Average Common Equity, Adjusted	5.56%	9.48%	12.04%	10.98%	8.48%	2.92%	9.61%
	Diluted Common Shares	46,616,704	46,215,394	46,233,167	45,509,370	44,601,129	(2,015,575)	46,127,375
	Earnings per Share	\$0.92	\$1.58	\$2.18	\$2.12	\$1.56	\$0.64	\$6.79
	Earnings per Share, Adjusted	\$0.92	\$1.63	\$2.18	\$2.08	\$1.58	\$0.66	\$6.80
	Efficiency Ratio ⁵	72.4%	61.9%	56.0%	56.2%	65.9%	(6.5%)	61.2%
	Efficiency Ratio, Adjusted ⁵	72.4%	61.1%	56.0%	56.9%	65.5%	(6.9%)	61.1%

