Texas Capital Bancshares, Inc.

Risk Committee Charter
Texas Capital Bancshares, Inc.
Approved October 20, 2026

Purpose

The Board of Directors (the "***Board***") of Texas Capital Bancshares, Inc. (the "***Company***") 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 function, the Board has established this Risk Committee (the "***Committee***"). The Committee also functions as the Risk Committee of the Board of Directors of the Company's subsidiary, Texas Capital Bank (the "***Texas Capital***"). References to the Company herein also include the Texas Capital and all other direct and indirect subsidiaries of the Company and references to the Board include the Board of Directors of the Bank.

The Committee oversees the Company's management of credit, liquidity, interest rate, strategic, market, operational, compliance, and financial reporting risks ("***Enterprise Risks***"). While the Committee has the responsibilities and powers set forth in this Charter, management is responsible for the effectiveness of the risk management program. The Committee is not providing any expert or special assurance as to the Company's management of risk, and it is not the duty of the Committee to plan or conduct audits or examinations of the Company's risk management framework and related activities. Nor is it the duty of the Committee to assure compliance with laws and regulations applicable to the Company. The Committee is not responsible for ensuring compliance with applicable laws, regulations, or the Code of Conduct and Ethics (***"Code"***).

Committee Membership

The Committee shall be comprised of three or more members who, in the Board's judgment, have relevant experience in risk identification, assessment, monitoring and management. In addition, at least a majority of the members of the Committee, including the Committee Chair, shall satisfy the independence requirements of applicable law and of any listing standards or other requirements pertaining to corporate governance of any registered securities exchange or other inter-dealer quotation system on which the securities of the Company are traded or listed at the request of the Company. At least one member of the Committee will serve as a member of the Audit Committee.

The Governance and Nominating Committee shall recommend directors for membership on the Committee, which shall be approved by the Board. Committee members shall continue to act until their successors are appointed by the Board.

Texas Capital Bancshares, Inc.

The Board shall appoint the Committee Chair who shall serve at the pleasure of the Board. The Chair shall preside at meetings of the Committee and shall have authority to convene meetings, set agendas of meetings, including meeting frequency and topics to be covered, and determine the Committee's information needs, except as otherwise provided by the action of the Committee. In the absence of the Chair at a duly convened meeting, the Committee shall select a temporary substitute from among its members to serve as chair of the meeting. The Board may, at any time, and in its complete discretion, replace any member of the Committee.

Meetings and Reports

The Committee shall meet at least four times per year or more frequently as circumstances require; provided, that the Committee must meet at least twice per year in executive session, and that the Committee will, as necessary, hold private meetings with management. The Committee may ask members of management or others to attend meetings and provide pertinent information as necessary. The proceedings of all meetings will be documented in minutes. Such minutes will be approved by the Committee and made available to the Board and will be reported at meetings of the Board. The Committee may act by unanimous written consent of its members in lieu of holding a meeting.

A majority of the members of the Committee shall constitute a quorum for a meeting and the affirmative vote of a majority of members shall constitute the action of the Committee.

Authority and Responsibilities

Authority

The Board authorizes the Committee within the scope of its responsibilities to:

1. Seek any information it requires from any Company employee, Company record, or any other source deemed advisable, in each case at the Company's expense. All employees and external parties are directed by the Board to cooperate with any request made by the Committee;

2. Obtain external financial, legal, accounting or other advisors, and to hire and compensate external advisors at the Company's expense; and

3. Pay, at the Company's expense, ordinary Committee administrative expenses that are necessary and appropriate in carrying out its duties.

Responsibilities of the Committee

To carry out its purposes, the Committee shall have the following duties and responsibilities:

Texas Capital Bancshares, Inc.

A. With respect to the oversight of Enterprise Risks:

1. Oversee senior management's establishment and operation of the Company's enterprise risk framework, including an annual review and recommendation of the Company's Risk Appetite Statement and Enterprise Risk Management Policy to the Board for approval. The Committee shall review and recommend that the Board approve material changes to the Risk Appetite Statement and Enterprise Risk Management Policy as may be required in response to material changes in the Company's business model, strategic and capital plans, risk profile, business activities or market conditions. Receive and review quarterly reports regarding management's compliance with the Risk Appetite Statement and applicable risk limits.

2. Review with senior management the effectiveness of the Company's policies, processes and systems for identifying, measuring, monitoring, and managing Enterprise Risks. Receive and review reports from senior management (including the Chief Risk Officer and appropriate management committees)..

3. Oversee senior management's activities with respect to capital management.

4. Oversee senior management's activities with respect to the Company's asset liability management, capital risk interest rate risk, market risk and liquidity risk.

5. Review the effectiveness of management in communicating and administering the Company's risk culture across the Company through the three lines of defense framework.

6. Consult with the Board on the appointment, evaluation, compensation and dismissal of the Company's Chief Risk Officer, meet with the Chief Risk Officer on a regular basis in executive session and confirm that the Chief Risk Officer is provided with adequate resources and authority to perform his or her responsibilities. The Chief Risk Officer has a direct reporting relationship with the Committee and reports administratively to the Chief Executive Officer.

7. Communicate with the Audit Committee, the Compensation and Human Capital Committee, and the Governance and Nominating Committee of the Board periodically in order to assure the integrated oversight of the full range of the Company's Enterprise Risks.

8. In consultation with the Audit Committee, evaluate the Company's reserve methodology and quarterly provisions for loan losses and report on such matters to the Board.

9. Monitor corrective actions taken by the Company's senior management related to deficiencies identified in the Company's risk monitoring infrastructure, including corrective actions suggested by the Committee or other committees of the Board in response to regulatory examination findings.

10. Consult with other committees of the Board on such matters as come to the Committee's attention that are material and relevant to the other committees' responsibilities. Receive and consider such matters as are referred to the Committee by other committees of the Board as being material and relevant to the Committee's responsibilities.

11. Review risks related to non-bank activities, compliance, human resources, and operations, other emerging risks and management's policies and management of such risks.

B. With respect to compliance with laws and regulations:

1. Review and discuss with the Chief Risk Officer, other members of senior management, the independent auditor and legal counsel, as appropriate, significant regulatory and other published reports regarding the Company and any threatened or pending material regulatory or legal actions against the Company. Monitor the Company's responses to such reports and actions, including the status of remediation plans implemented in response to any comments or "matters requiring attention" provided by the Company's regulators.

2. Oversee the Company's implementation of, adherence to and compliance with the Bank Secrecy Act (including designation of a BSA compliance officer responsible for coordinating and monitoring day-to-day BSA/AML compliance), relevant provisions of the USA Patriot Act of 2001, and regulations and regulatory guidance pertaining thereto.

3. Have periodic reviews with the Company's Chief Risk Officer and Chief Legal Officer regarding developments and changes in the various banking rules, regulations and other laws and the status of the Company's compliance record.

4. Annually review and approve the Corporate Compliance Policy.

C. With respect to credit risk oversight:

1. Assure itself and the Board that the Company's lending activities, including credit quality, industries and markets served, credit risk management and regulatory compliance, are proper within the context of the Company's risk framework. Offer guidance to management concerning any perceived weaknesses in these areas.

2. Review with senior management the Company's processes (including policies, metrics and management committees) for identification, management and planning for credit risks, including the delegated loan authorities approved by management.

3. Receive and review reports from the Chief Risk Officer, the Chief Credit Officer, and the Director of Credit Review regarding compliance and performance with applicable credit risk related policies and metrics.

4. Provide the Director of Credit Review adequate resources and authority to perform his or her responsibilities. The Director of Credit Review has a direct reporting relationship with the Committee and reports administratively to the Chief Risk Officer.

5. Monitor the rate of growth of the loan portfolio, by credit concentration and in the aggregate, and confirm the adequacy of the Company's systems and staffing to appropriately manage the associated risk.

6. Monitor the Company's credit exposure to concentrations specific to industry, collateral and product type, geography, individual borrowers and groups of affiliated borrowers, as well as to other concentrations that impact credit risk.

D. With respect to other Committee duties and responsibilities:

1. Annually review and assess the Committee's Charter. The review will include the Committee performing an annual self- evaluation. The evaluation must compare the performance of the Committee with the requirements of this Charter and recommend to the Board any improvements to this Charter deemed necessary or advisable by the Committee.

2. Annually review and approve management's ERC Charter. Review and monitor the activities of the ERC, obtain other information related to the Company's governance and risk management process as deemed necessary, and make reports to the Board on the effectiveness of the Company's risk management and governance processes.

3. Implement and administer the Code for all directors, officers (including the principal executive officer and the senior financial officers) and employees. The Committee may make recommendations to the Board for modifications or amendments to the Code. The Committee will perform duties designated by the Code.

4. If the Committee is selected to review and approve derivatives transactions under the Commodity Exchange Act (as amended by Dodd-Frank), the Committee will review and approve the Company's decision to enter into swaps and other derivatives transactions that are exempt from exchange-execution and clearing under "end-user exception" regulations established by the Commodity Futures Trading Commission

and review and approve the Company's policies governing the Company's use of swaps and other derivatives transactions subject to the end-user exception.

5. To ensure appropriate oversight without unnecessary duplication, coordinate with the Technology Committee of the Board on risk management associated with the technology strategic investment plan and major technology vendor relationships, including reviewing and monitoring, as appropriate, significant regulatory examination or supervisory findings with a nexus to technology and the status of the Company's efforts to remediate or remedy any such deficiencies.

6. Carry out such other duties that may be delegated to it by the Board from time to time.

Delegation of Authority

The Committee may form, and delegate authority to, subcommittees comprised of one or more members of the Committee, as appropriate. Each subcommittee shall have the full power and authority of the Committee as to matters delegated to it.

Consistency with Certificate of Incorporation and Bylaws

To the extent that any provision or section of this Charter may be inconsistent with any article, provision or section of the Certificate of Incorporation or bylaws of the Company, the Certificate of Incorporation or bylaws, as appropriate, shall fully control.

Amendment

This Charter may be amended or altered at any meeting of the Board by affirmative vote of the Board.