Texas Capital Bancshares, Inc.

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

The purpose of the Committee is to assist the Board in fulfilling its oversight responsibilities and to promote effective information technology governance related to the Company's information technology strategy including Artificial Intelligence ("AI") operations and risk management, including oversight of significant information technology investments in areas such as, cybersecurity, AI, strategy, risk management and emerging technology developments.

While the Committee has the responsibilities and powers set forth in this Charter, management is responsible for the effectiveness of the information technology risk management program. The Committee is not providing any management, expert or special assurance as to the Company's management of information technology risk, and it is not the duty of the Committee to plan or conduct audits or examinations of the Company's information technology risk management framework and/or related activities. Nor is it the duty of the Committee to assure compliance with laws and regulations applicable to the Company.

Committee Membership

The Committee shall be comprised of three or more members. 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 Risk 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.

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 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.

To ensure appropriate oversight without unnecessary duplication, the Committee may meet jointly with the other Board committees to discuss matters of common interest as determined appropriate by the respective committees.

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 information technology, legal, 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.

Notwithstanding anything in this Charter, responsibility for the oversight of risks associated with information technology, including risk assessments requiring Board approval and risk management, shall remain with the Risk Committee of the Board, in coordination with the Audit Committee of the Board, as appropriate.

Responsibilities of the Committee

To carry out its purposes and in such a manner as the Committee deems appropriate, the Committee shall have the following duties and responsibilities:

A. With Respect to Information Technology and Innovation Management:

1. Receive reports on and provide oversight of the Company's information technology, including AI strategy, operations, risk profile and significant investments, including the information technology requirements of the Company's business lines and support functions;

2. Oversee management's activities relevant to information technology innovation, including AI, technology acquisitions and developments that may affect the Company's strategic plans and risk profile;

3. Receive reports on and review the Company's information technology policies, programs, and risk management response, including, information technology, AI and operational continuity and disaster recovery programs or processes;

4. Provide oversight on the Company's major projects related to or supported by information technology, including AI; and

5. Receive reports on the Company's intellectual property, if any, including AI innovations.

B. With Respect to Information and Cyber Security Incident Reporting and Risk Management:

1. Provide oversight of the Company's Written Information and Security Program ("***WISP***"), and the development, implementation, maintenance and risk management of the WISP; and

2. Review, no less than annually, the Company's Written Information and Security Program.

C. 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. Coordinate with the Risk Committee of the Board to ensure appropriate oversight without unnecessary duplication on risk management associated with the information technology,

including AI strategic investment plans and major information technology and AI vendor relationships, including reviewing and monitoring, as appropriate, significant regulatory examination or supervisory findings with a nexus to information technology, including AI and the status of the Company's efforts to remediate or remedy any such deficiencies.

3. Provide oversight for approving third-party providers.

4. Make periodic reports to the Board summarizing the matters reviewed and the actions taken at each Committee meeting and any significant matters reported to the Committee by the Chief Information Officer.

5. Receive reports, as necessary and appropriate, from the Head of Internal Audit, Chief Information Security Officer, Head of Information Risk, or the Company's independent auditors regarding the results of assessments and reviews of information technology related risk management, governance and oversight as including internal control systems and processes.

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.