

# Texas Capital | Texas Housing Association

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# Texas Capital Contacts



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# Texas Capital Overview



# The Flagship Financial Services Firm in Texas



Founded  
**1998**

Headquarters  
**Dallas**

President & CEO  
**Rob Holmes**

S&P / Moody's  
**BBB- and Baa3**

Market Cap  
**\$2.9B**

Assets  
**\$29.2B**

Deposits  
**\$23.9B**

CET1 Ratio  
**12.36%**

TCE / TA<sup>1</sup>  
**9.83%**

## Why Texas Capital?

Texas Capital was founded to serve Texas businesses, their owners and their employees. We are a premier full-service financial services firm founded and headquartered in the State of Texas. We serve clients globally.

## We Exist to Serve You

We deliver products and services purpose-built for businesses of every size through our business banking, middle market and corporate verticals, and for individuals through our consumer and private wealth offerings.

## We Understand Grit

Our history reconfirms our status as builders and owners. We share the same passion for innovation, for defining a bold strategy and for enjoying the challenge of Texas-sized ambition.

### Industry Expertise

- Commercial Real Estate
- Diversified Industries
- Energy
- Financial Institutions and Lender Finance
- Franchise and Branded Retail
- Government and Nonprofit
- Healthcare
- Homebuilder and Community Finance
- Mortgage Finance
- Technology, Media and Telecommunications

### Bespoke Solutions

- M&A and Advisory
- Asset Management Services
- Capital Markets
- Commercial Loan Syndications
- Consumer Banking
- Credit Facilities
- Capital Solutions
- Private Wealth Management
- Sales and Trading
- Treasury Solutions

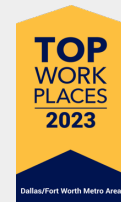
### Focused on Results

Texas Capital:

- Was rated "best in class" for *Ease of Doing Business* and *KYC (Onboarding) Process*<sup>2</sup>, with 3Q 2022 corporate DDA accounts open in median of two days
- Was rated "A", the highest grade, by Security Scorecard<sup>3</sup>, the industry leading measure of cybersecurity risk
- Traded over \$100 billion in securities from our Texas Capital Center trading floor
- Closed more than \$3.5 billion in M&A advisory transactions

### Client Obsessed

Recent awards:



Market Cap data as of 3/28/2024; Company Filings as of 1Q24; <sup>1</sup>Stockholders' equity excluding preferred stock, less goodwill and intangibles, divided by total assets, less goodwill and intangibles ; <sup>2</sup>Coalition Greenwich Survey; August 2022; <sup>3</sup><https://securityscorecard.com>



# Community Impact



# Our Investment in Texas Communities



Texas Capital's Community Impact Program seeks to address the most pressing needs in Texas communities and to help them become healthy, resilient and prosperous.

## Texas Capital's Philanthropic Pillars



### LIVE

*Basic needs to support quality of life*



### LEARN

*Educational opportunities for lifetime success*



### LIFT

*Supportive services for individuals, small businesses and veterans*

## Doing business with us enables meaningful investment<sup>1</sup> in Texas communities



**289**

Multi-family Units Created



**4**

Charter Schools' Acquisition, Renovation or Expansion



**45**

Jobs Created



**10,000+**

Employee Volunteer Hours



**42**

Nonprofit Boards Served



**\$180 million**

Community Development Lending



**\$130+ Million**

Small Business Lending



**\$13 million**

Impact Investments<sup>2</sup>

<sup>1</sup>All figures based on 2023 period. <sup>2</sup>Impact investments are equity investments into real estate development, small businesses and Community Development Financial Institutions (CDFI).

# Homebuilder and Community Finance



# Builder Program Purpose



## **FILL VOID FOR SMALL AND *DIVERSE HOMEBUILDERS***

- Ability to increase profits
- Develop and maintain steady pipeline
- Build financial strength
- Scale Operations



## **FILL VOID FOR *COMMUNITY***

- Impact low to moderate Income areas
- Provide quality construction
- Revive neighborhoods that have been historically under served



# Builder Program Parameters



## Guidelines and Requirements

- Proven track record of developing quality affordable / market rate housing
- Minimum 3-5 years of experience in constructing new homes

### Ability to provide at least 3 years of financial information

- Income Statement
- Profit & Loss Statements
- Balance Sheet
- Tax Returns

### Preferably build in LMI areas in:

- Dallas/Fort Worth
- Houston
- Austin
- San Antonio

### Ability to provide a 100% Personal Guaranty

- Personal Financial Statement

### Other Information to provide

- Current information on outstanding loans
- Contract/Settlement statement on projects to be financed
- Current lot and housing inventory
- Recent Sales and Closings Report
- Budgets on current and upcoming projects
- Business Plan or Sales Strategy

# Accomplishments



## What we've accomplished so far...

- 👍 Several loans approved and funded YTD
- 👍 Areas Impacted include:
  - “Bonton” in South Dallas
  - “Stop Six” in Ft. Worth
  - Greater 5<sup>th</sup> Ward in Houston
- 👍 Repeat borrowers as they successfully sell completed houses and find additional lots to purchase



# Accomplishments





Questions?

Thank you for your cooperation  
and business.



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