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TEXAS CAPITAL BANCSHARES INC/TX  
Form 8-K  
April 23, 2003

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 AND EXCHANGE ACT OF 1934

DATE OF REPORT (DATE OF EARLIEST EVENT REPORTED): APRIL 23, 2003  
(APRIL 23, 2003)

TEXAS CAPITAL BANCSHARES, INC.  
(Name of Registrant)

DELAWARE  
(State or other jurisdiction of  
incorporation or organization)

000-30533  
(Commission  
File Number)

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

2100 MCKINNEY AVENUE, SUITE 900, DALLAS, TEXAS, U.S.A.  
(Address of principal executive officers)

75201  
(Zip Code)

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

N/A  
(Former address of principal executive offices)

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ITEM 5. OTHER EVENTS AND REGULATION FD DISCLOSURE.

On April 23, 2003, Texas Capital Bancshares, Inc. (the "Company") transmitted a letter to each of its stockholders regarding the ongoing development of the Company's business. The text of the letter is attached hereto as Exhibit 99.1.

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS.

(c) Exhibits

99.1 Letter to stockholders of Texas Capital Bancshares, Inc. dated April 23, 2003

FORWARD-LOOKING STATEMENTS

The information in this report contains forward-looking statements within the meaning of Section 27A of the United States Securities Act of 1933 and Section 21E of the United States Securities and Exchange Act of 1934. Such statements are based upon current expectations that involve risks and uncertainties that may be outside of our control. Any statements contained herein that are not statements of historical fact may be deemed to be forward-looking statements. For example, words such as "may," "will," "should," "estimates," "predicts," "potential," "continue," "strategy," "believes," "anticipates," "plans," "expects," "intends," and similar expressions are intended to identify forward-looking statements. Our actual results and the timing of certain events may differ significantly from the results discussed in the forward-looking statement.

SIGNATURE

Pursuant to the requirements of the Securities and 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, 2003

TEXAS CAPITAL BANCSHARES, INC.

By: /s/ Gregory B. Hultgren

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Gregory B. Hultgren  
Chief Financial Officer

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EXHIBIT INDEX

EXHIBIT -----	DESCRIPTION -----
99.1	Letter to stockholders of Texas Capital Bancshares, Inc. dated April 23, 2003.