



momentum

1ST QUARTER 2024

IN THIS ISSUE

FOCUSING ON
THE FUTURE



A YEAR FILLED WITH OPPORTUNITY

The start of a new year is the perfect time to look ahead with fresh perspective while building on the experience and accomplishments of the prior year. For the Hilltop family of companies, we are excited about continuing to deliver the excellent service and innovative solutions our customers have come to expect, while also giving back to our communities and leading our respective industries. It's all about maintaining our momentum!

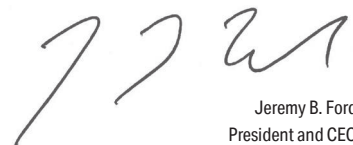
You can see many examples of our momentum in the pages of this newsletter. Each quarter, we use this space to highlight the accomplishments of Hilltop's dedicated employees and business lines. As seen at right, Hilltop Holdings recently recognized its 2023 Top of the Hill Award recipients and Volunteer of the Year. These individuals serve as outstanding examples of our company's shared ICARE values – Integrity, Collaboration, Adaptability, Respect, and Excellence. Those values are what makes Hilltop's culture so resilient and strong, and you can find many more examples in this edition of *Momentum*.

You also will notice a theme of industry excellence in these pages. Whether at the individual, team, or company-wide level, Hilltop's companies stand out in our fields. That industry recognition also is a direct result of our culture and our commitment to investing in our employees. We continue to build on that commitment by hiring seasoned leaders, mentoring new professionals, and investing in students who are preparing to begin their careers.

And just as we invest in future leaders, we also understand the importance of investing in our communities. From fighting hunger to supporting public schools, Hilltop has been busy in recent months giving back to organizations that work day-in and day-out to improve lives and help those in need. We're proud to partner with so many groups that are dedicated to helping others.

Innovation is another common theme in this edition of *Momentum*, where you can find articles highlighting our new state-of-the-art HR system, Hilltop Hub, as well as PrimeLending's recently introduced Green Home Loans, PlainsCapital Bank's tap-to-pay debit cards, and HilltopSecurities' recently launched Muni Minute video series. Hilltop is constantly striving to implement new and better ways to help our customers and add value to the products and services we provide.

As we enter the second quarter of 2024, I'm looking forward to the opportunities ahead, and I continue to take pride in the accomplishments of our employees. And, as always, I'm grateful for the continued trust that our customers place in us to help them achieve their goals. We have an exciting year ahead, and you'll be able to read more about it in this and upcoming editions of *Momentum*.



Jeremy B. Ford
President and CEO

EMBRACING EXCELLENCE

HILLTOP HOLDINGS ANNOUNCES TOP OF THE HILL AND VOLUNTEER OF THE YEAR AWARD RECIPIENTS

Hilltop employees follow a set of shared principles in their day-to-day efforts and interactions with coworkers. One of those principles is excellence, where employees demonstrate expertise and persistence to deliver on the organization's promises to clients and customers. Hilltop created the annual Top of the Hill award program in 2019 to recognize this, and in 2023, eight employees were selected for their exceptional performance: Kevin Bost, Jacob Combo, Payton Cooper, Debbie Copeland, Leslie Kines, Kaitlyn Ledford, Brenda Reed, and Cherie Woods.



Scott Jordan

Sr. Marketing Specialist
Marketing & Communications

In addition, the Volunteer of the Year award recognizes a Hilltop Holdings employee who displayed outstanding volunteer service in the community over the past year. This year's recipient, Scott Jordan, volunteered to support his community in several ways, including singing in the Arts District Chorale, a group that performs several family-friendly, affordable, classical music concerts each year at venues around Dallas. He also sings in his church's choir and serves in multiple roles for Toastmasters International. In addition, Scott volunteers as an usher at the Dallas opera, Broadway Dallas, and the Dallas Theater Center, and assists his neighborhood board with the planning and execution of events like the Halloween parade and Easter egg hunt.

Through Hilltop, Scott served with Dallas ISD's Hilltop Entrepreneurship Competition the past two years. As a mentor, he listened to the high school students' pitches for new products and companies and gave them real world feedback to help them improve and prepare for the competition. During the competition, he served as a judge while the student teams pitched their creative ideas.

Hilltop is contributing \$5,000 to a nonprofit entity of Scott's choice as part of the Volunteer of the Year program, and he selected the Arts District Chorale. The group also has an apprentice program that serves economically disadvantaged children who otherwise might not receive comparable arts training and education.

"I am extremely proud of these nine employees who consistently performed above and beyond in their work activities and volunteering efforts," said Hilltop President and CEO Jeremy Ford. "Our organizational success is directly impacted by employees who strive to display our core principles every day."

Hilltop Holdings' 2023 Top of the Hill Award Recipients



Kevin Bost

Director, IT Operations
Information Technology



Jacob Combo

Audit Director
Internal Audit



Payton Cooper

Facilities Engineer
Real Estate & Facilities



Debbie Copeland

Executive Assistant
Legal



Leslie Kines

HR Systems Analyst
Human Resources



Kaitlyn Ledford

Director, Community Relations
& Corporate Events
Marketing & Communications



Brenda Reed

Sr. Manager, General
Accounting
Corporate Accounting



Cherie Woods

Sr. Business Analyst
Enterprise Project
Management Office

THE PRIVATE BANK AT PLAINSCAPITAL NAMES NEW CHIEF INVESTMENT OFFICER

Earlier this year, PlainsCapital Bank announced the appointment of Andrew Cunningham as Chief Investment Officer of The Private Bank at PlainsCapital.

In his new role, Cunningham will oversee the investment department for The Private Bank. Additionally, he will chair the Investment Policy Committee for The Private Bank and manage portfolios for the Bank's top-tier investment management clients.

"Andrew has proven himself as a leader throughout his time at PlainsCapital," said Tom Neville, Head of Private Banking and Wealth Management at PlainsCapital Bank. "In addition to being an experienced and innovative portfolio manager, Andrew authors regular investment updates for our clients and has demonstrated exceptional dedication to our



Andrew Cunningham

organization. We are fortunate to have him take on the role of CIO of The Private Bank."

With over 18 years of experience in financial services, including eight with PlainsCapital, Cunningham brings extensive knowledge in portfolio management, macroeconomic research, and investment strategy. Based in Austin, Texas, he served as a Senior Portfolio Manager for The Private Bank at PlainsCapital from 2015 to 2023. Before joining PlainsCapital, Cunningham was a Portfolio Manager at McDonald Capital Management. He holds a bachelor's degree from Baylor University and an MBA from Texas Tech University.

"I am grateful to the Bank's leadership team for their support and confidence in me," said Cunningham. "I am eager to embrace this new role and contribute to the continued success of PlainsCapital, and The Private Bank."

FIVE HILLTOPSECURITIES MUNICIPAL FINANCE PROFESSIONALS ELECTED TO ALL-STAR TEAM

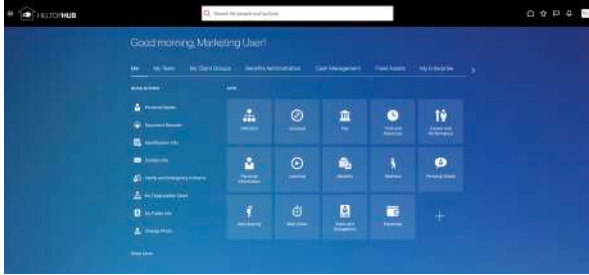


Five HilltopSecurities Municipal Finance professionals—Ted Chapman, Doug Nelson, Yaffa Rattner, Phil Villaluz, and Tom Kozlik—were recently elected to Smith's Research and Gratings' (Smith's) 2023 Municipal Analysts All-Star Team. This also marks the third consecutive year that HilltopSecurities ranked among the top 10 in Smith's All-Star Team rankings, placing No. 8.

Ted Chapman, Investment Banker, was named to the first team in the water and sewer revenue bond category. **Doug Nelson**, Municipal Credit Analyst, was elected to the second team in the airport revenue bond category, while **Yaffa Rattner**, Head of Municipal Credit, was named to the second team in the senior living category. **Phil Villaluz**, Municipal Credit Analyst, was elected to the second team in the transportation-surface category. **Tom Kozlik**, Head of Public Policy and Municipal Strategy, was elected to the first team in the generalist category and the third team in the sell-side director of research category.

Established in 1992, the Smith's All-Star Team recognizes the nation's brightest municipal bond analysts. This year's Smith's All-Star ballot included over 390 municipal analysts from more than 85 firms and was voted on by more than 1,000 institutional investors.

STREAMLINING THE EMPLOYEE EXPERIENCE WITH HILLTOPHUB



The way an organization functions, from the inside, can make or break some important day-to-day tasks for employees. That's why, for the past year, Hilltop's Human Resources team has been on a mission to implement a new HR system that will improve the user experience from day one at the Company.

"Big picture, we wanted to streamline our roadmap of all the systems we had, gain efficiencies in our processes, and have a system that is scalable as we grow and mature," said Tracy Kee, Director of Compensation and HR Systems at Hilltop.

For the past several years, the Company has used three different systems: one for recruiting and onboarding, another for learning and talent management, and a third one for time management, payroll, and benefits. This past December, HilltopHub was launched, creating a one-stop-shop platform for employees to navigate all these same functions, and more.

The new system is Oracle Human Capital Management (HCM), which has been branded HilltopHub. The Company already uses Oracle ERP for finance and budgeting purposes, and HilltopHub is a significant addition to this existing platform. Kee said it was a logical choice given Hilltop's current experience with the system, its reputation, and Hilltop's evolving needs. She admits the team is still working through refinements and training as the new system gets off the ground, but it's an exciting step in the right direction.

"It's a more sophisticated system and highly configurable for our needs—both now and into the future," Kee said. "Being able to provide our employees one place to do what they need to do enhances the overall experience."

The project involved collaboration between several departments at Hilltop, including Human Resources, Project Management Office, Information Technology, and others. It was a team effort to make the implementation a success.

PRIMELENDING INTRODUCES GREEN HOME LOANS

Having an energy efficient home is a priority for many homeowners and home buyers today. Energy efficient upgrades not only reduce a home's carbon footprint, they also can increase property values and save money over time. Energy efficiency is a growing concern for American homeowners according to a 2023 study by Thumbtack* that found 71% of homeowners said sustainability is absolutely a priority for this year's home projects, yet nearly one-third (32%) still consider sustainable, energy efficient home upgrades too expensive.

To help customers finance their energy saving upgrades, PrimeLending has introduced Green Home Loans. This initiative is aimed to help homebuyers who are purchasing older homes, as well as homeowners who want to make some eco-friendly changes to their current home.

Things like poor insulation or high utility bills are common concerns among home buyers and owners alike. By focusing on the green side of its products, Green Home Loans can help PrimeLending customers make green renovations to their homes including:

- Energy efficient windows and doors
- Solar panels
- Roof, floor, or wall insulation
- Energy-saving HVAC systems and appliances

Several of PrimeLending's loan programs can be used to finance energy-efficient upgrades and can fit nearly any situation. PrimeLending's most popular mortgages used for green initiatives are:

- FHA loans and FHA 203K Full/Standard
- USDA loans
- Conventional loans
- Jumbo loans

PrimeLending also offers a host of renovation loans that can be used to make eco-friendly home improvements as well, including the Fannie Mae HomeStyle and Freddie Mac CHOICERenovation loans.

Green Home Loans are just another example of how PrimeLending is meeting the evolving needs of today's customers.

Equal Housing Lender. All loans subject to credit approval. Rates and fees subject to change.

**<https://www.thumbtack.com/guide/content/sustainable-home-improvements-483288674323783683>*

HILLTOP SUPPORTS NORTH TEXAS FOOD BANK DURING HOLIDAY SEASON

Employees from across the Hilltop family of companies in Dallas-Fort Worth joined together this holiday season to make a difference by helping the North Texas Food Bank (NTFB) provide meals for hungry children, families, and seniors in our communities.

Through 272 total in-person volunteer hours, their efforts helped provide 52 pallets containing 2,496 individual bags of produce. That's nearly 34,500 pounds of food that provided over 31,000 meals! In addition to those who volunteered in person, employees donated \$3,400 through the virtual food drive, and Hilltop donated \$55,000 to support NTFB.

"Our team's willingness to step up and help those in need in our community demonstrates the strength of Hilltop's culture," said Hilltop

President and CEO Jeremy Ford. "I'm proud of everyone's effort to support this food drive!"



HILLTOPSECURITIES WELCOMES NEW PUBLIC FINANCE PROFESSIONALS

HilltopSecurities recently announced that Michele Vobach has joined the firm's Public Finance division as Senior Managing Director, Head of Healthcare, in its Dallas headquarters, along with a team of five experienced investment bankers in Chicago and New York City.

"HilltopSecurities remains focused on hiring the industry's most talented public finance professionals, and we are excited to welcome these newest members of our team," said Brad Winges, President and CEO of HilltopSecurities. "We are committed to seeking opportunities to expand our business and build upon the substantial suite of services we currently provide to clients throughout the U.S."



Michele Vobach

Vobach will oversee HilltopSecurities' nationwide public finance investment banking business within the healthcare sector. She brings more than 30 years of experience to her role, most recently as Head of the Higher Education, Healthcare, and Not-for-profits Group at UBS. Her expertise includes credit analysis,

capital formation strategies, taxable and tax-exempt structuring, new variable rate products, private placements, strategic advisory, ESG bonds and swap restructuring.

"We are proud to welcome such experienced and proven professionals to HilltopSecurities, and we look forward to Michele's leadership in supporting our healthcare clients," said Mike Bartolotta, Co-Head of Public Finance.

Vobach received a bachelor's degree from Rice University where she continues to serve in alumni leadership roles and has served as a guest lecturer at the university's Jones Graduate School of Business. She also has completed an executive leadership program at the Wharton School.

"HilltopSecurities is a recognized leader in public finance, and I'm excited to join a firm with the deep resources and strong reputation they've built over more than 75 years in the industry," Vobach said.

PLAINSCAPITAL BANK INTRODUCES NEW DEBIT CARD WITH TAP TO PAY

Last fall, PlainsCapital Bank debuted a new debit card for all banking customers. The new debit card has been updated with a sleek design and Tap to Pay technology. Contactless payment significantly reduces the risk of debit card fraud that comes with paying at a retail store or using an ATM. Customers can take advantage of Tap to Pay when using PlainsCapital ATMs and Personal Teller Machines (PTMs) which now have tap functionality for more secure and convenient transactions.

PlainsCapital Debit Card features include:

- Contactless Payments with Tap to Pay
- Pay with mobile device using Mobile Wallet
- Secure your card with Card Controls
- Worldwide network of 55,000+ PlainsCapital and Allpoint ATMs
- Mastercard Click to Pay at participating retailers



Coming Soon

PlainsCapital Bank customers can look forward to easier monitoring of their account with SMS and email receipts for ATM and PTM transactions.

ACCELHERATING FORWARD

Hilltop always has prided itself on its strength and momentum, both symbolized by the company's iconic buffalo mascot "Mo". But more recently, Hilltop's female leaders have shown what it means to accel(her)ate, both in and out of the workplace.

In 2022, the Accel(her)ate Program was created to support mid-career women by expanding their knowledge, influence, and business acumen to achieve continued success at Hilltop. The program brings together high-performing professionals for group discussions, engagement with senior leadership, and personal development planning.

In 2023, Accel(her)ate participants were selected based on their application submissions, and women representing each of Hilltop's four companies were chosen for the program. The six-month cohort program allowed the women to identify their personal strengths and areas for development and set goals to support their continued professional growth.

Many of the women said the most impactful moments in the program were the opportunities to network with colleagues and executives from the family of companies. The sessions were centered around building a support system, 360 feedback, effective influence, diversity, equity, and inclusion.

"At the beginning of the program, these were women from all four companies who didn't know each other," said Kelli Vincent, Learning and Development Manager at Hilltop. "By the end, they were colleagues. They created this network that brought them out of their shells, allowed them to be more comfortable asking questions, and taught them to lean on each other to navigate through shared experiences."

Vincent looks forward to another successful Accel(her)ate class for 2024.



PRIMELENDING WINS FOUR BEST-IN-CLASS LENDER AWARDS

PrimeLending has earned four elite MortgageCX Best-in-Class Lender Awards in the Large Independent Lender segment for 2023, showcasing excellence in Online Tools, Mobile Tools, Pre-Closing (Preparedness), and Closing Timeframe.¹

MortgageCX, a data-driven recognition program, is acknowledged as the industry benchmark for mortgage borrower satisfaction. The MortgageCX Best-in-Class Lender Awards honor lenders with the highest customer satisfaction scores and the most positive outcomes from the prior year. These prestigious awards are bestowed upon the highest-performing lenders in each segment, serving as a testament to their excellence and quality.

"Our top priority always has been to make financing a home a positive and rewarding experience," said Steve Thompson, President and CEO of PrimeLending. "Receiving these prestigious awards tells us we are on the right track. We firmly believe that our customer-centric approach, blending modern convenience with unmatched mortgage expertise, empowers our borrowers to confidently navigate a complex process and realize their goals."

PrimeLending's digital borrower experience continues to lead the industry, securing the Online Tools category for the fifth consecutive year and adding a new Mobile Tools category in 2023. Strategic investments in cutting-edge technology and productivity tools, such as Blue Sage and Mortgage Coach, undeniably contribute to this success. Winning the inaugural awards for both Pre-Closing (Preparedness) and Closing Timeframe reflects that systematic enhancements to streamline and improve operational processes are not only valued by customers but also are driving tangible results.

MortgageCX data also confirms that PrimeLending earned a stellar 96% customer satisfaction rating for 2023², maintaining this high standard for the fifth consecutive year. Thompson added, "The way each of our talented and dedicated employees takes pride in doing their best, welcomes new challenges, and cares about our customers and each other truly sets us apart."

1.The MortgageCX Best-in-Class Lender Recognition Awards for 2023

2.Survey administered and managed by an independent third party following loan closing. 96% satisfaction rating refers to the average overall satisfaction rating our customers gave during the period 01/01/23-12/31/23.

HILLTOPSECURITIES DONATES \$50,000 TO TEXAS SCHOOLS



HilltopSecurities recently concluded its third annual Hilltop Hunt by donating \$50,000 to support Texas schools.

Held in the fall of 2023, the contest invited Texas K-12 educators to participate for a chance to win a share of \$50,000 in prizes for their school districts. The contest took place entirely online at HilltopHunt.com and featured daily Texas-based riddles. By answering the riddles correctly, participants were entered into a drawing to win a share of the prizes. The fewer guesses it took to answer the riddle correctly, the more entries the teachers earned.

After the contest concluded, five Gold Prize winners and 10 Silver Prize winners were selected through a drawing. Each Gold Prize recipient received a \$10,000 donation to their ISD Foundation or a teacher support organization of their choice, along with a celebratory pizza party for their homeroom class. Each Silver Prize winner was rewarded with a pizza party for their homeroom class.

In January, executives from HilltopSecurities traveled through Texas visiting the schools of each Gold Prize winner, which included Eastern Hills Elementary in Fort Worth, Lehman High School in Kyle, Shallowater Elementary in Shallowater, Allen ISD Learner Services in Allen, and Linda Tutt High School in Sanger. During these visits, HilltopSecurities presented each educator with their prize and thanked them for the important role they play as educators in their communities.



PLAINSCAPITAL'S STEPHANIE STARRETT NAMED CHAIR OF BEST SOUTHWEST PARTNERSHIP

In January, Stephanie Starrett, Executive Vice President of Lending at PlainsCapital Bank, was elected as the new Chairman of the Board for The Best Southwest Partnership (Best Southwest).

Started in 1986, Best Southwest is a coalition of cities, businesses, and nonprofits in South

Dallas County and North Ellis County. Together, they focus on promoting economic development, legislative well-being, and educational advancement for the region. The coalition includes representatives from 11 cities—Balch Springs, Cedar Hill, DeSoto, Duncanville, Ferris, Glenn Heights, Hutchins, Lancaster, Ovilla, Red Oak, and Wilmer—and 19 other organizations, including hospitals, colleges and universities, banks, and utilities.

Starrett has worked with Best Southwest since 2004 and previously served on its board of directors as treasurer and chair elect. In addition to her work with Best Southwest, she has served with several other community organizations, including the Duncanville Chamber of Commerce, the Cedar Hill Chamber of Commerce, Ellis County Children's Advocacy Center, Leadership Southwest, and the Cedar Hill ISD CTE Advisory Committee. She also served as Mayor of Pecan Hill, Texas, from 2010 to 2019.

Expressing her enthusiasm on becoming the new Chair, Starrett said, "It's an honor to serve as Chair. Best Southwest has given me valuable opportunities to learn from others and advocate for initiatives that will benefit the people and places of southern Dallas."



Stephanie Starrett

HILLTOP'S DEVELOPMENT PROGRAMS HELP YOUNG PROFESSIONALS LAUNCH THEIR CAREERS

For someone just beginning their career, there is no substitute for hands-on experience. And when that experience is augmented by a tailored training and development program, the benefits are amplified, both for the new professional and for the organization they've joined.

That's why Hilltop and its family of companies—PlainsCapital Bank, HilltopSecurities, and PrimeLending—have created professional development programs for employees beginning their careers in finance, banking, financial services, and mortgage origination.

Hilltop's **Finance Leadership Development Program** is a two-year early career development program focused on finance, accounting, treasury, and internal audit. It is designed for recent college graduates with degrees in finance, accounting, or economics. The program combines job training, mentorship, career development, and community service opportunities.

PlainsCapital Bank provides a comprehensive **Banker Development Program** for qualified candidates seeking to pursue a career as a commercial banker. Participants attend formal classroom training, in addition to meeting with a variety of PlainsCapital departments and getting to know key executives.

HilltopSecurities has created **HilltopSecurities University** to provide in-depth training for young professionals pursuing careers in fixed income capital markets, public finance, and wealth management. Each program provides training, regulatory exam preparation, mentoring, and access to executives.

PrimeLending has several leadership and professional development programs designed to help employees succeed and advance their careers. The company's **Leading, Energizing, and Accelerating Performance (LEAP)** program allows participants to engage in individualized learning plans and work with senior leadership coaches to learn actionable skills over a period of seven months. PrimeLending also offers all employees access to its Rise program, which allows them to identify leadership, personal, and professional skills they want to improve. They are then offered a curated custom list of on-demand, 20-minute courses that align with those skills.

Through each of these programs, Hilltop and its family of companies are investing in the careers of young professionals who have the opportunity to become leaders within the organization, as well as in the broader industries each company serves.

HILLTOPSECURITIES LAUNCHES "THE MUNI MINUTE"



HilltopSecurities' Tom Kozlik serves as Head of Public Policy and Municipal Strategy. And if you're a frequent viewer of CNBC, Bloomberg TV, or more recently, Asset TV, you've likely seen him lending his expertise on air.

This fall, Kozlik took his broadcast experience to the small screen—online—to start a video web series, The Muni Minute, co-hosted by HilltopSecurities Head of Wealth Management John Muschalek.

"I was looking for a way to share our firm's municipal expertise in a more timely and efficient manner with both our financial professionals and their clients," Muschalek said. "I ran into Tom in the kitchen at Hilltop Tower and pitched the idea for the Muni Minute, which he thought was a great idea."

"There has been a barrier to investing since the beginning of 2022 because of the interest rate and macro-economic landscape," Kozlik said. "Many investors have been parking money on the sideline. We think we can positively influence investors' attitudes and psychology by updating them regularly about what is happening. We want them to feel confident about making investing decisions in the face of more interest rate and macro uncertainty."

The videos are published monthly on HilltopSecurities' LinkedIn, website, and YouTube channel in which the pair chat, interview style, focusing each episode on timely topics impacting the U.S. municipal bond market.

"The videos have been a huge hit, often getting thousands of impressions each time we release a new one," Muschalek said.

Recently, they've discussed the "generationally attractive" yields in the fixed income market, the 2024 credit landscape, and a revised issuance forecast for 2024.

"There is a lot I like about the U.S. municipal bond market for individual investors right now," Kozlik said. "My hope is that during these videos, John and I will be able to share our enthusiasm for why that is the case."

PRIMELENDING'S PEOPLE-FIRST CULTURE SHINES BRIGHT

Since its establishment in 1986, PrimeLending has forged a legacy built on teamwork, commitment, and an unwavering dedication to fostering a positive and empowering workplace. At the heart of the company's success lies a steadfast commitment to creating an environment where each team member feels valued, respected, and empowered to thrive. Every individual contributes to delivering an exceptional customer experience, resulting in a workplace where voices matter, authenticity is celebrated, and thriving is the norm.

The tangible proof of PrimeLending's exceptional workplace is reflected in the company's array of workplace accolades and recognitions. According to the Great Place to Work® survey, an impressive 95% of PrimeLending employees believe the company is an exceptional place to work, a stark contrast to the 57% typical of U.S. companies.¹

The company firmly believes that high employee engagement directly translates into an outstanding customer experience, exemplified by the maintenance of an impressive 96% Customer Satisfaction rating.²

PrimeLending President and CEO Steve Thompson said, "I'm more confident than ever that by sticking together and practicing One Team, One Purpose, we'll continue to win accolades and deliver the premier mortgage experience in the industry."

Top Workplaces Editors Pick 2024 (Scotsman Guide)³

#7 Top Workplaces USA 2023 (Energage)⁴

**#24 Best Workplaces for Women™ 2023
(Fortune & Great Place To Work®)¹**

**#36 Best Workplaces for Millennials™
(2023 Fortune & Great Place To Work®)¹**

**#23 Best Workplaces in Financial Services™
(2023 Fortune & Great Place To Work®)¹**

**#11 Best Workplaces in Texas™
(2023 Fortune & Great Place To Work®)¹**

**#7 Top Workplaces (Large Company) in Dallas 2023
(Dallas Morning News)⁵**

**#1 Best Place To Work (Small Company) in Houston 2023
(Houston Business Journal)⁶**

Seven Culture Excellence Awards 2023 (Energage)⁴

1. Resulting from PrimeLending's participation in the annual Great Place to Work Trust Index® Employee Survey 2023.

2. Survey administered and managed by an independent third party following loan closing. 96% satisfaction rating refers to the average overall satisfaction rating our customers gave during the period 01/01/23- 12/31/23.

3. As determined by The Scotsman Guide 2024.

4. Resulting from PrimeLending's participation in the 2023 Energage employee engagement survey.

5. As determined by the Dallas Morning News 2023.

6. As determined by The Houston Business Journal 2023.

BUFFALO SCHOLARS: WHERE ARE THEY NOW?

Five years ago, Hilltop established the Buffalo Scholars Program to assist children of employees who plan to continue their education in college. Since its foundation, the program has awarded over 30 high school students scholarships to be applied toward the college of their choice. Hilltop recently reconnected with several Buffalo Scholar winners from past years to learn where their academic journey has taken them.



Hannah Navarro
2020 Buffalo Scholar
University of Texas
Rio Grande Valley, Biology

Hannah Navarro graduated from the University of Texas Rio Grande Valley with a Bachelor of Science degree in Biology in 2021 and is currently pursuing her doctorate in Pharmacy at the University of Texas at Austin. Hannah holds positions in

multiple organizations, serving as President for the San Antonio Student Pharmacists Association, Secretary for the Rho Chi Pharmacy Honor Society, Prospective Student Interviews Chair, and NCODA Clinical Committee Chair. After graduation, Hannah plans to pursue a pharmacy residency, and she wants to specialize in oncology.



Robert Martin
2021 Buffalo Scholar
Virginia Tech, Civil Engineering

Robert Martin is pursuing a Bachelor of Science degree in Civil Engineering, as well as a Minor in Business. For the past few summers, Robert has worked, first as an intern, then a full-time employee, at an excavation company in southern Maryland. In this position, Robert has gained experience in every area

of the business and has found opportunities to apply his engineering background. Robert also spends summers co-running his family's soccer tournament in Bermuda, acting as coach, recruiter, and head of field operations. Robert plays intramural basketball, and he recently launched an auto detailing business with a friend.



Audrie Cavazos
2022 Buffalo Scholar
University of Texas
Rio Grande Valley, Biology

Audrie Cavazos is currently in the nursing program at the University of Texas Health Science Center at San Antonio. Audrie is a member of both the Student Nursing Association and the Hispanic Nursing Student Association. She organizes intramural sports at the university as

a sports attendant and also supports new students with their transition into the nursing program as a peer mentor. Audrie proudly received her white coat at the Gold Foundation White Coat Ceremony, which to her symbolizes years of hard work and her ongoing commitment to her future career as a healthcare provider.



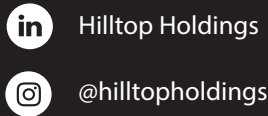
Mike Milligan
2022 Buffalo Scholar
University of Oklahoma,
Finance

Mike Milligan is pursuing a Bachelor of Science degree in Finance, as well as a Minor in Management Information Systems (MIS), from the University of Oklahoma. In the summer of 2023, he interned at HilltopSecurities in the

Operations department. Mike will be returning for another internship at HilltopSecurities in the summer of 2024, this time in the Public Finance department. Mike has served as the Recording Secretary on the cabinet of his fraternity, Phi Gamma Delta, for two terms. Mike knows the sky is the limit, so he is currently taking flying lessons in hopes to earn a private pilot license.

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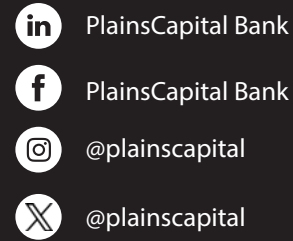
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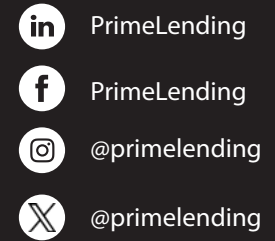
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PlainsCapital Bank



PrimeLending



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