

HOLDINGS AS BIG AS
TEXAS WITH
A NATIONAL
PRESENCE





Hilltop Holdings

Hilltop Holdings

Hilltop Holdings is committed to remaining strong and stable, building enduring relationships, and helping our customers, employees, and communities flourish by providing the highest quality financial services and products through our family of companies.



PlainsCapital Bank

PlainsCapital Bank

THE HILLTOP HOLDINGS STORY



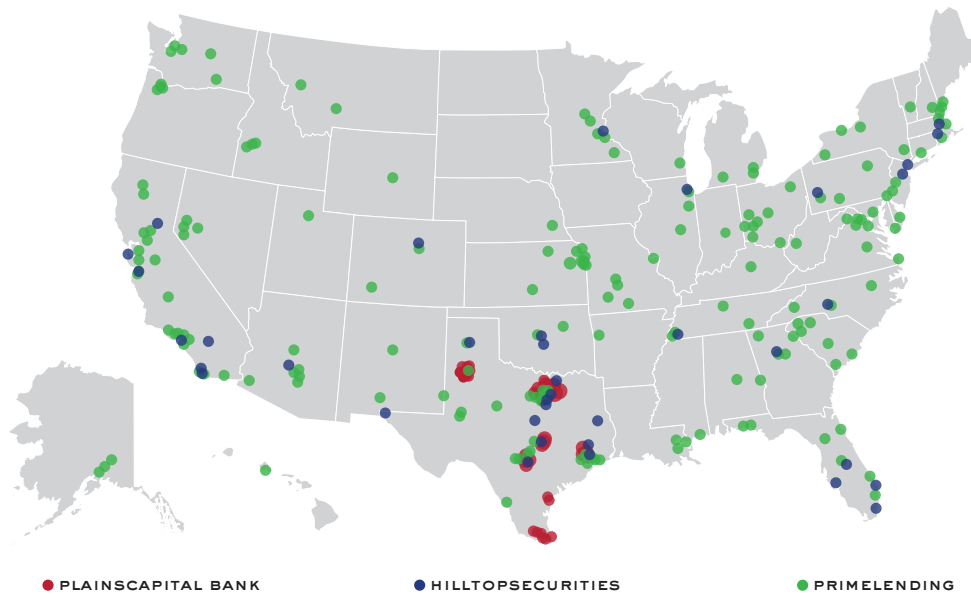
Jeremy B. Ford, Chairman, President & CEO

STRENGTH AND MOMENTUM

With \$15.8 billion in assets and \$2.2 billion in total equity capital¹, Hilltop Holdings Inc. (NYSE: HTH) has the strength and stability investors want in a financial partner. Based in Dallas with a national footprint, Hilltop was ranked among the Top 50 Public Banks for 2025 by S&P Global Market Intelligence and is rated “Investment Grade” by three national credit rating agencies. Our approximately 30% insider ownership aligns the interests of our management, directors, and stockholders, while driving the company’s

long-term decision making and appropriate risk management strategies. Hilltop’s family of companies—PlainsCapital Bank, PrimeLending, and HilltopSecurities—has been built on the idea that long-term, trusted relationships are key to helping clients achieve life’s goals. Under the leadership of Chairman Gerald J. Ford and President and Chief Executive Officer Jeremy B. Ford, Hilltop has grown to include approximately 3,570 employees across the country with plans to continue that momentum through organic growth and strategic acquisitions.

¹ As of Dec. 31, 2025



*Hilltop Holdings' growth and success is a direct result of its commitment to the core tenets of leadership, disciplined acquisition, diversification, financial strength and stability, Texas focus, and nationwide presence. At the center of this growth strategy is PlainsCapital Bank, the seventh-largest Texas-based bank by deposits in Texas.**

TEXAS-BASED

Texas is a business-friendly state with a strong, diversified economy. Hilltop's companies operate more than 100 locations across Texas, giving us a substantial platform for expansion in our home state where each of the Hilltop companies is headquartered.

NATIONWIDE PRESENCE

Through our established national presence, Hilltop also is well-positioned to pursue growth outside of Texas. The Hilltop Holdings family of companies employs approximately 3,570 people in 47 states and operates approximately 306 locations.

*Based on Texas deposit market share of Texas-based banks ranked as of June 30, 2025.

CALIBER OF LEADERSHIP At the helm of Hilltop Holdings Inc. resides Jeremy B. Ford as Chairman of the Board, President, and Chief Executive Officer. Mr. Ford oversees all holding company functional areas including finance, legal, risk, compliance, internal audit, marketing, information technology, information security, human resources, and corporate development. He also serves as chairman of Hilltop's Executive Committee, overseeing operations at all of Hilltop Holdings' wholly owned subsidiaries: PlainsCapital Bank, PrimeLending, and HilltopSecurities. He also serves as Chairman and CEO of PlainsCapital Bank.



JEREMY B. FORD

Chairman, President & Chief Executive Officer
Hilltop Holdings
Chairman & Chief Executive Officer
PlainsCapital Bank
Company Tenure: 16 years
Financial Services Experience: 29 years



COREY G. PRESTIDGE

General Counsel & Secretary
Hilltop Holdings
Company Tenure: 18 years
Financial Services Experience: 21 years



DARREN E. PARMENTER

Chief Administrative Officer
Hilltop Holdings
Company Tenure: 26 years
Financial Services Experience: 26 years



WILLIAM B. FURR

Chief Financial Officer
Hilltop Holdings
Company Tenure: 10 years
Financial Services Experience: 25 years

2004

Operated as Affordable Residential Communities (“ARC”) and completed IPO on NYSE

2005

Gerald J. Ford invested in ARC and joined the Board of Directors

2006

Announced the acquisition of National Lloyds Corporation (completed in 2007)

2007

Company sold all assets of manufactured home communities business for \$1.8 billion, resulting in net cash balance of \$550 million

2007

Changed name to Hilltop Holdings and began pursuit of bank acquisitions, including five FDIC failures

2011

Made a \$50 million loan, with warrants, to SWS Group, Inc.

2012

Acquired PlainsCapital Corporation for approximately \$700 million

2013

Completed purchase and assumption transaction of First National Bank, Edinburg, Texas from FDIC, as receiver

2015

Acquired SWS Group, Inc. for approximately \$350 million

2018

Acquired The Bank of River Oaks for \$85 million

2020

Generated record net income of \$448 million and completed sale of insurance subsidiary National Lloyds Corporation

2020-2022

Consolidated ownership and returned meaningful capital to stockholders through two innovative modified “Dutch auction” tender offers, where Hilltop repurchased approximately 25% of its total shares for a total of \$636 million

ACQUISITION TIMELINE

Hilltop Holdings was founded in 1998 as Affordable Residential Communities Inc., a real estate investment trust, before going public in 2004. The company changed its name and business model in 2007 to begin focusing on bank acquisitions and the creation of a diversified financial services holding company positioned for long-term growth.

HilltopHoldings 

DIVERSIFIED, YET SYNERGISTIC BUSINESSES

Hilltop's primary business lines include commercial banking (PlainsCapital Bank), mortgage origination (PrimeLending), and municipal investment banking (HilltopSecurities). This diverse, yet complementary, mix of businesses allows Hilltop to generate capital and support our customers in all market environments.

PlainsCapitalBank 

PlainsCapital Bank was founded in 1988 by a group of young bankers who dreamed of bringing relationship banking to their hometown of Lubbock, Texas. With the acquisition of Plains National Bank, a Lubbock financial institution with one branch and approximately \$198.8 million in assets, they began growing the bank one relationship at a time. Over 35 years later, PlainsCapital Bank is the seventh-largest bank in Texas based on deposit market share and has a statewide presence with 55 locations in markets such as Austin, Corpus Christi, Dallas, Fort Worth, Houston, Lubbock, San Antonio, and the Rio Grande Valley.

HilltopSecurities 

HilltopSecurities was created through the merger of Southwest Securities and FirstSouthwest, two Dallas-based broker-dealers with national footprints and more than a century of combined history. HilltopSecurities is one of the leading municipal investment banks and one of the largest clearing services firms in the United States. The firm's other areas of focus include fixed income capital markets, structured finance/debt capital markets, and wealth management.

PrimeLending 

Since 1986, PrimeLending has grown from a single-location, 20-person mortgage shop to a prominent national lender with branches in 46 states. Focused exclusively on home purchase, refinancing, and renovation financing, the company has a 97% customer satisfaction rating.* Recognized for its award-winning culture, PrimeLending was an Editors Pick in the 2026 Scotsman Guide Top Workplaces feature.

*Survey administered and managed by STRATMOR MortgageCX following loan closing. PrimeLending received an overall 97% Customer Satisfaction Rating for the period Jan. 1, 2025–Dec. 31, 2025.



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