

THE HILLTOP HOLDINGS STORY



DIVERSIFIED, YET SYNERGISTIC BUSINESSES

Hilltop Holdings Inc. (NYSE: HTH) is a Dallas, Texas-based financial services holding company with approximately \$15.8 billion in assets and 3,570 employees across the nation as of December 31, 2025. 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.



COMMERCIAL-FOCUSED COMMUNITY BANK

The cornerstone of Hilltop is PlainsCapital Bank, the seventh-largest Texas-based bank.¹ PlainsCapital is headquartered in Dallas and has the strength and stability of approximately \$12.7 billion in assets as of December 31, 2025. Operating 55 branches across all major Texas markets, PlainsCapital has approximately 1,030 employees who deliver banking services to their clients in a highly personalized way. The bank offers commercial banking, treasury management, private banking & wealth management, and personal banking services.

LEADING RESIDENTIAL MORTGAGE ORIGINATOR

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.² Recognized for its award-winning

culture, PrimeLending was a 2026 Editors Pick in the Scotsman Guide Top Workplaces feature.

MUNICIPAL INVESTMENT BANK

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. One of the leading municipal investment banks in the nation, HilltopSecurities ranks No. 2 among municipal advisors by number of issues and No. 3 by aggregate par amount.³ The firm’s areas of focus include public finance, wealth management, fixed income capital markets, and structured finance/debt capital markets.

OFFERING OF SOPHISTICATED FINANCIAL SERVICES

- Commercial and Personal Banking
- Private Banking and Wealth Management
- Treasury Management
- Mortgage Origination
- Public Finance Services
- Underwriting of Securities
- Capital Markets
- Retail Brokerage
- Institutional Brokerage

1. Based on Texas deposit market share of Texas-based banks ranked as of June 30, 2025. 2. 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. 3. As of Dec. 31, 2025, per LSEG Data & Analytics.

CALIBER OF LEADERSHIP

HILLTOP HOLDINGS



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



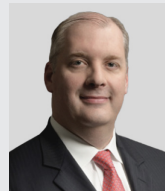
COREY G. PRESTIDGE

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

SUBSIDIARY COMPANIES



BRIAN L. HEFLIN

President
PlainsCapital Bank
Company Tenure: 39 years
Financial Services Experience: 39 years



M. BRADLEY WINGES

President & Chief Executive Officer
HilltopSecurities
Company Tenure: 7 years
Financial Services Experience: 38 years



STEVE THOMPSON

President & Chief Executive Officer
PrimeLending
Company Tenure: 15 years
Financial Services Experience: 39 years

