

HOLDINGS AS BIG AS  
TEXAS WITH  
A NATIONAL  
PRESENCE.



# THE HILLTOP HOLDINGS STORY

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Jeremy B. Ford, Chairman, President, & CEO

## STRENGTH & MOMENTUM

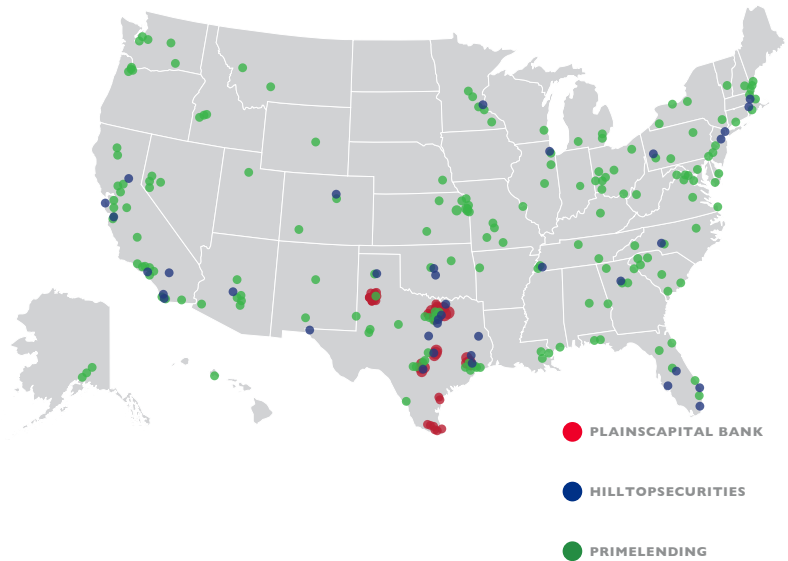
*Based in Dallas with a national footprint, Hilltop Holdings has the strength and stability investors want in a financial partner. We were ranked among the Top 50 Public Banks for 2025 by S&P Global Market Intelligence and are rated “Investment Grade” by three national credit rating agencies. Our approximately 30% insider ownership aligns the interests of our management, directors, and stockholders.*

## 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 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.





## DIVERSIFIED, YET SYNERGISTIC BUSINESSES

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



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 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.



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.

**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

