

A Firm Foundation

Hilltop Holdings seeks to generate shareholder value by building a premier Texas-based diversified financial services holding company through strategic acquisitions and organic growth, with PlainsCapital Bank as its platform.

Caliber of Leadership

Hilltop Holdings is led by West Texas native and highly regarded banker, Gerald J. Ford. Mr. Ford is the chairman of the board of Hilltop Holdings, Inc., a position he has held since 2007, as well as its largest shareholder. The PlainsCapital Corporation acquisition added PlainsCapital's founder and chairman, Mr. Alan B. White to the Hilltop leadership team as vice chairman of the board and Co-CEO. Both Mr. Ford and Mr. White have worked in the banking industry since the 1970s. Jeremy B. Ford, president and Co-CEO of Hilltop along with White, has extensive experience with investments and acquisitions of banks, insurance and finance companies.

Acquisition Track Record

Gerald J. Ford is a banking and financial institutions entrepreneur who has been involved in numerous mergers and acquisitions of private and public sector financial institutions, primarily in the Southwestern U.S., over the past 40 years. Mr. Ford acquired and consolidated more than 19 banks from 1975 to 1993, forming First United Bank Group, Inc., a multi-bank holding company for which he functioned as chairman of the board and chief executive officer until its sale in 1994. During this period, he also led investment consortiums that acquired numerous financial institutions, forming in succession, First Gibraltar Bank, Federal Savings Bank, First Nationwide Bank and Golden State Bancorp. Mr. Ford served as chairman and CEO of First Gibraltar, First Nationwide Bank and Golden State Bancorp, as well as chairman of Pacific Capital Bancorp.

Diversified Business Model

Hilltop Holdings has four primary business units: PlainsCapital Bank (banking), PrimeLending (mortgage), HilltopSecurities (financial advisory), and National Lloyds Corporation (insurance). These translate into Hilltop's four reportable business segments: commercial banking, mortgage origination, insurance and financial advisory.

Financial Strength and Stability

As of March 31, 2018, on a consolidated basis, Hilltop had total assets of \$13.8 billion, total deposits of \$8.3 billion, gross loans HFI of \$6.9 billion, and common equity of \$1.9 billion.

Texas Focus

Texas is a business-friendly state with a resilient economy and a historically competitive banking industry. Hilltop companies operate approximately 120 locations in Texas giving it a substantial platform for growth in its home state where each of the Hilltop companies are headquartered.

Nationwide Presence

Hilltop's established national presence sets the stage for acquisitions and organic growth outside of Texas as well. The Hilltop Holdings family of companies employs approximately 5,300 people in approximately 450 locations in 44 states and the District of Columbia.

Demo Version - Wininnoative Software Components

| NYSE | AS OF | CHANGE (\$) | CHANGE (%) | VOLUME |
|------|---|-------------|------------|--------|
| HTH |  0.00 | 0.00 | 0.00 | 0 |
| | (MINIMALLY 20 MIN DELAY) | | | |

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