

HILLTOP HOLDINGS INC. Q4 2025 EARNINGS PRESENTATION

JANUARY 2026

PREFACE

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FORWARD-LOOKING STATEMENTS AND OTHER MATTERS

This presentation and statements made by representatives of Hilltop Holdings Inc. (“Hilltop” or the “Company”) during the course of this presentation include “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the Company’s actual results, performance or achievements to be materially different from any future results, performance or achievements anticipated or implied in such statements. Such forward-looking statements include, but are not limited to, statements concerning such things as the Company’s outlook, business strategy, financial condition, efforts to make strategic acquisitions, liquidity and sources of funding, market trends, operations and business, the impact of natural disasters or public health emergencies, information technology expenses, capital levels, mortgage servicing rights (“MSR”) assets, stock repurchases, dividend payments, expectations concerning mortgage loan origination volume, servicer advances and interest rate compression, expected levels of refinancing as a percentage of total loan origination volume, projected losses on mortgage loans originated, total expenses, anticipated changes in our revenue, earnings, or taxes, the effects of government regulation applicable to our operations, the appropriateness of, and changes in, our allowance for credit losses and provision for (reversal of) credit losses, future benchmark rates and economic growth, anticipated investment yields, the collectability of loans, cybersecurity incidents, the outcome of litigation, and the Company’s other plans, objectives, strategies, expectations and intentions and other statements that are not statements of historical fact, and may be identified by words such as “anticipates,” “believes,” “building,” “continue,” “could,” “estimates,” “expects,” “forecasts,” “goal,” “guidance,” “intends,” “may,” “might,” “outlook,” “plan,” “probable,” “projects,” “seeks,” “should,” “target,” “view” or “would” or the negative of these words and phrases or similar words or phrases. The following factors, among others, could cause actual results to differ from those set forth in the forward-looking statements: (i) the credit risks of lending activities, including the Company’s ability to estimate credit losses and increases to the allowance for credit losses, as well as the effects of changes in the level of, and trends in, loan delinquencies and write-offs; (ii) effectiveness of the Company’s data security controls in the face of cyberattacks and any legal, reputational and financial risks following a cybersecurity incident; (iii) changes in general economic, market and business conditions in areas or markets where the Company competes, including changes in the price of crude oil; (iv) changes in the interest rate environment; (v) risks associated with concentration in real estate related loans; (vi) the effects of the Company’s indebtedness on its ability to manage its business successfully, including the restrictions imposed by the indenture governing such indebtedness; (vii) disruptions to the economy and financial services industry, risks associated with uninsured deposits and responsive measures by federal or state governments or banking regulators, including increases in the cost of the Company’s deposit insurance assessments; (viii) cost and availability of capital; (ix) changes in state and federal laws, regulations or policies affecting one or more of the Company’s business segments, including changes in regulatory fees, capital requirements and the Dodd-Frank Wall Street Reform and Consumer Protection Act; (x) changes in key management; (xi) competition in the Company’s banking, broker-dealer and mortgage origination segments from other banks and financial institutions, as well as investment banking and financial advisory firms, mortgage bankers, asset-based non-bank lenders and government agencies; (xii) legal and regulatory proceedings; and (xiii) the Company’s ability to use excess capital in an effective manner. For further discussion of such factors, see the risk factors described in our most recent Annual Report on Form 10-K, subsequent Quarterly Reports on Form 10-Q and other reports that we have filed with the Securities and Exchange Commission. All forward-looking statements are qualified in their entirety by this cautionary statement.

Certain information contained herein is preliminary and based on Company data available at the time of the earnings presentation. It speaks only as of the particular date or dates included in the accompanying slides. Except as required by law, Hilltop does not undertake an obligation to, and disclaims any duty to, update any of the information herein.

Included in this presentation are certain non-GAAP financial measures, such as Tangible Common Equity and Tangible Book Value per Share, which are designed to complement the financial information presented in accordance with U.S. GAAP as management believes such measures are useful to investors. These non-GAAP financial measures should be considered only as supplemental to, and not superior to, financial measures provided in accordance with GAAP. Please refer to the “Non-GAAP to GAAP Reconciliation and Management’s Explanation of Non-GAAP Financial Measures” section of the appendix of this presentation for additional detail including reconciliations of non-GAAP financial measures included in this presentation to the most directly comparable financial measures prepared in accordance with GAAP.

INVESTOR HIGHLIGHTS – Q4 2025

Net Income
\$41.6 MM

EPS - Diluted
\$0.69

ROAA
1.09%

ROAE
7.60%



- PlainsCapital Bank generated \$43.5 million in pre-tax income during Q4 2025
- Bank net interest margin rose from 3.23% in Q3 2025 to 3.29% in Q4 2025. Loan yields decreased 13 basis points to 5.72% and deposit costs decreased 24 basis points during the same period
- Average Bank loans HFI¹ increased from Q3 2025 by \$110 million. Average Bank deposits increased from Q3 2025 by \$208 million, or 2.0%
- PlainsCapital Bank recorded a provision for credit losses of \$7.9 million during the fourth quarter



- PrimeLending incurred a \$5.2 million pre-tax loss during Q4 2025
- Non-interest expenses declined by \$0.7 million, or 0.9%, from Q4 2024 to Q4 2025, reflecting management's ongoing efforts to resize the business to align with the current environment
- Gain-on-sale of loans sold to third parties, including broker fees, of 250 basis points increased 11 basis point from Q3 2025 levels
- Origination volume of \$2.4 billion increased \$134 million, or 5.8%, from Q3 2025, and increased \$177 million, or 7.9%, from Q4 2024



- HilltopSecurities generated pre-tax income of \$25.5 million during Q4 2025
- Pre-tax margin of 18.4% on total net revenue of \$138.4 million
- Net revenue increased by \$12.0 million from Q4 2024 to Q4 2025 primarily driven by higher revenue in Public Finance and Wealth Management

Notes:

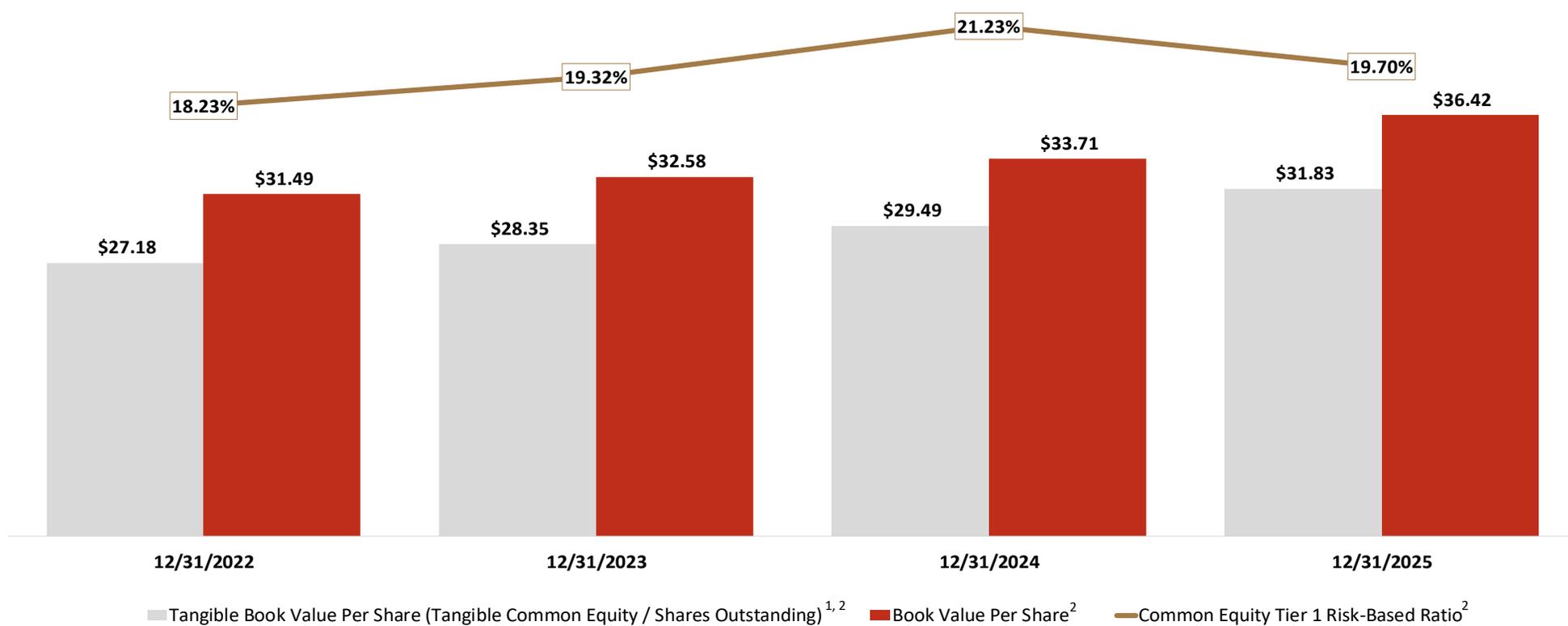
(1) Average Bank Loans HFI reflect consolidated loans held for investment excluding margin loans from the Broker-Dealer business.

CAPITAL HIGHLIGHTS – Q4 2025

During Q4 2025, Hilltop returned \$71.8 million to stockholders through dividends and share repurchases

- \$11.0 million in dividends
- \$60.8 million in share repurchases

Capital Management and Tangible Book Value Growth



Notes:

(1) Tangible common equity and tangible book value per common share (TBVPS) are non-GAAP financial measures. For a reconciliation of tangible common equity and tangible book value per share to the nearest GAAP measure, see the appendix.

(2) At period end.

HILLTOP HOLDINGS – Q4 FINANCIAL SUMMARY

\$ in millions, except EPS					
Income Statement and Key Metrics	Q4 2025	Q3 2025	QoQ%	Q4 2024	YoY%
Net Interest Income	\$112.5	\$112.4	0%	\$105.5	7%
Noninterest Income	217.4	217.8	(0%)	195.6	11%
Total Revenue	329.9	330.2	(0%)	301.1	10%
Noninterest Expenses	268.9	271.9	(1%)	262.8	2%
Pre-provision Net Revenue ¹	61.0	58.3	5%	38.3	59%
Net Charge-offs (Recoveries)	\$11.5	\$0.3	NR	\$3.9	194%
Net ACL Build (Release)	(3.7)	(2.8)	34%	(9.8)	(62%)
Provision for (reversal of) Credit Losses	7.8	(2.5)	NR	(5.9)	NR
Income Before Income Taxes	53.1	60.8	(13%)	44.2	20%
Net Income	42.9	46.7	(8%)	37.9	13%
Minority Interest	1.3	0.9	57%	2.4	(43%)
Income Attributable to Hilltop	\$41.6	\$45.8	(9%)	\$35.5	17%
EPS - Diluted	\$0.69	\$0.74	(7%)	\$0.55	25%
Return on Average Assets	1.09%	1.20%	(9%)	0.92%	18%
Return on Average Equity	7.60%	8.35%	(9%)	6.50%	17%
Efficiency Ratio	81.5%	82.3%	(1%)	87.3%	(7%)
EOP Assets	\$15,845	\$15,605	2%	\$16,268	(3%)
EOP Loans HFI, net	8,220	8,132	1%	7,849	5%
EOP Deposits	10,878	10,675	2%	11,065	(2%)
EOP Shares Outstanding (in thousands)	59,540	61,326	(3%)	64,968	(8%)

Notes:

(1) Pre-Provision Net Revenue is calculated as the sum of net interest income and noninterest income less noninterest expense (except provision for loan losses)

HILLTOP HOLDINGS – FULL YEAR FINANCIAL SUMMARY

\$ in Millions, except EPS	2025	2024	
Income Statement and Key Metrics	Actuals	Actuals	YoY%
Net interest Income	\$440.7	\$417.8	5%
Noninterest Income	841.1	771.0	9%
Total Revenue	1,281.8	1,188.8	8%
Noninterest Expenses	1,053.5	1,033.6	2%
Pre-provision Net Revenue ¹	228.4	155.2	47%
Net Charge-offs (Recoveries)	\$16.9	\$11.2	50%
Net ACL Build / (Release)	(9.6)	(10.3)	(7%)
Provision for (Reversal of) Credit Losses	\$7.3	0.9	712%
Income Before Income Taxes	221.1	154.3	43%
Net Income	172.0	123.2	40%
Minority Interest	6.4	10.0	(36%)
Income Attributable to Hilltop	\$165.6	\$113.2	46%
EPS - Diluted	2.64	1.74	52%
Return on Average Assets	1.10%	0.78%	41%
Return on Average Equity	7.60%	5.29%	44%
Efficiency Ratio	82.18%	86.94%	(5%)
EOP Assets	\$15,845	\$16,268	(3%)
EOP Loans HFI, net	8,220	7,849	5%
EOP Deposits	10,878	11,065	(2%)
EOP Shares Outstanding (in thousands)	59,540	64,968	(8%)

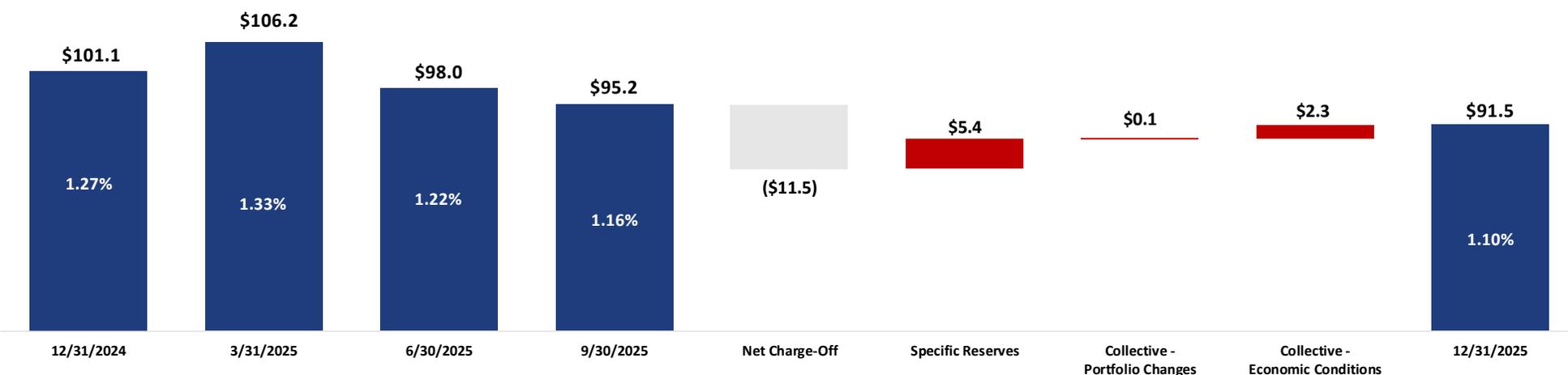
Notes:

(1) Pre-Provision Net Revenue is calculated as the sum of net interest income and noninterest income less noninterest expense (except provision for loan losses)

HILLTOP HOLDINGS – ALLOWANCE FOR CREDIT LOSSES

Allowance for Credit Losses at Period End

(\$ in millions)



Commentary

- Applied Moody's Analytics December 2025 baseline scenario for economic forecast
- ACL % of Loans HFI excluding broker-dealer margin loans and mortgage warehouse loans equated to 1.19% as of December 31, 2025

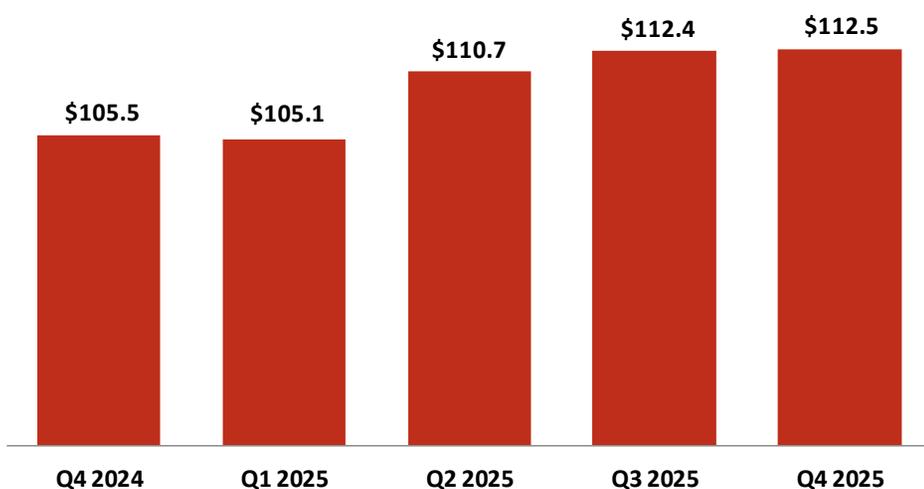
12/31/2025 Reserve Composition

(\$ in millions)	ACL	ACL/Loans HFI
Commercial Real Estate		
Non-owner Occupied	24.3	1.14%
Owner Occupied	34.0	2.22%
Commercial and Industrial	21.2	1.67%
Construction and Land Development	7.4	0.83%
1-4 Family Residential	4.1	0.22%
Consumer	0.4	1.28%
Broker-Dealer	0.0	0.01%
Mortgage Warehouse Lending	0.1	0.05%
Total	\$ 91.5	1.10%

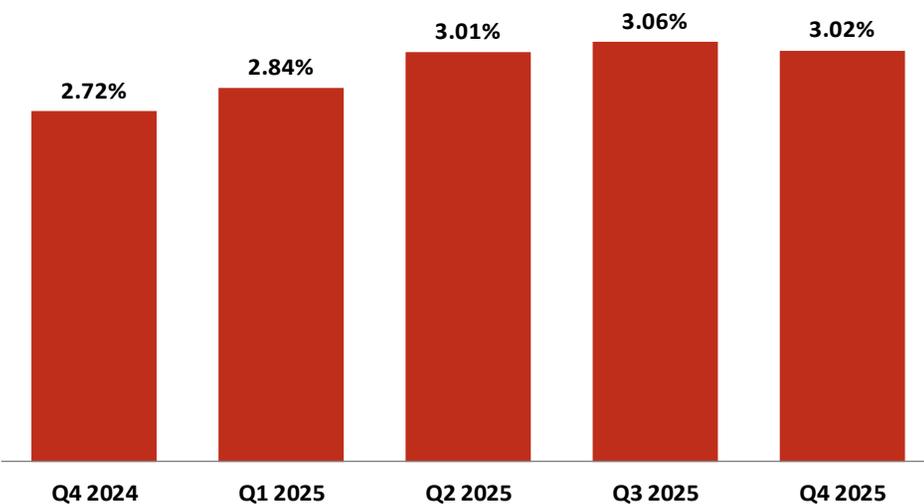
HILLTOP HOLDINGS – NET INTEREST INCOME & MARGIN

Net Interest Income

(\$ in millions)



Net Interest Margin



Quarter-over-Quarter Net Interest Margin

Q3 2025	3.06%
Loans Held For Investment	(0.08%)
Loans Held for Sale	(0.08%)
Core Deposits	0.09%
Other	0.03%
Q4 2025	3.02%

Key Drivers & Statistics

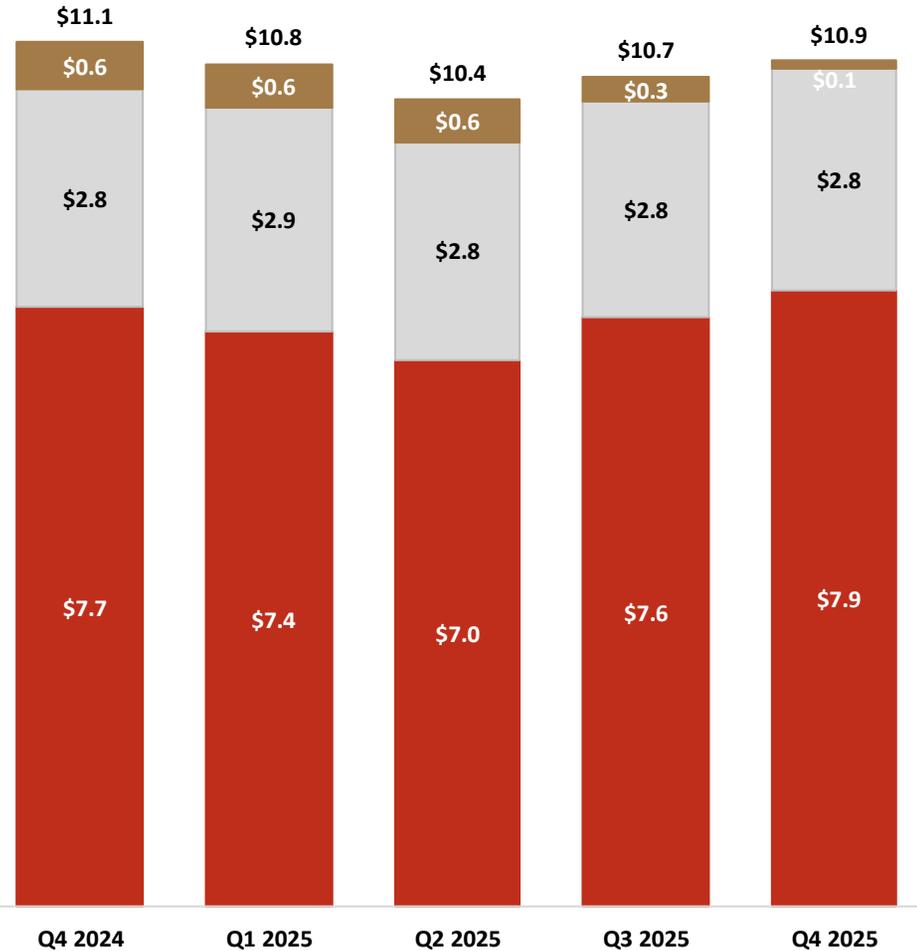
(\$ in millions, except as noted)

(\$ in millions, except as noted)	Q4'24	Q3'25	Q4'25
HTH Consolidated			
Average Earning Assets (\$B)	\$15.4	\$14.6	\$14.8
Banking			
Accretion Income	\$1.1	\$0.6	\$1.0
Loans HFI (Average Balance)	\$7,594	\$7,774	\$7,883
Deposit (Average Balance)	\$11,251	\$10,683	\$10,892
Cash and Due (Average Balance)	\$1,991	\$1,094	\$1,139
Mortgage			
Loans Held for Sale (Period End)	\$859	\$849	\$950

HILLTOP HOLDINGS – DEPOSITS

Deposit Mix at Period End

(\$ in billions)



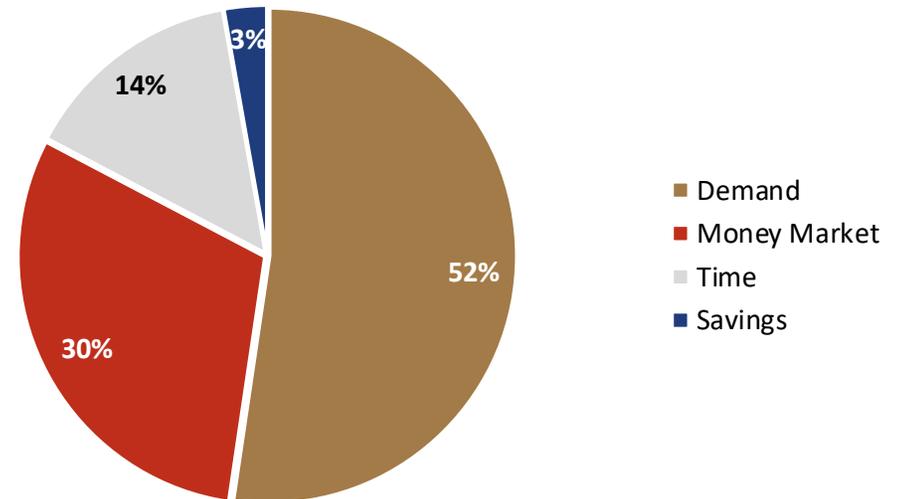
- Interest-Bearing Deposits
- Noninterest-Bearing Deposits
- Broker-Dealer Sweep Deposits

Notes:
The sum of the period amounts may not equal the total amounts due to rounding.
(1) Annualized.

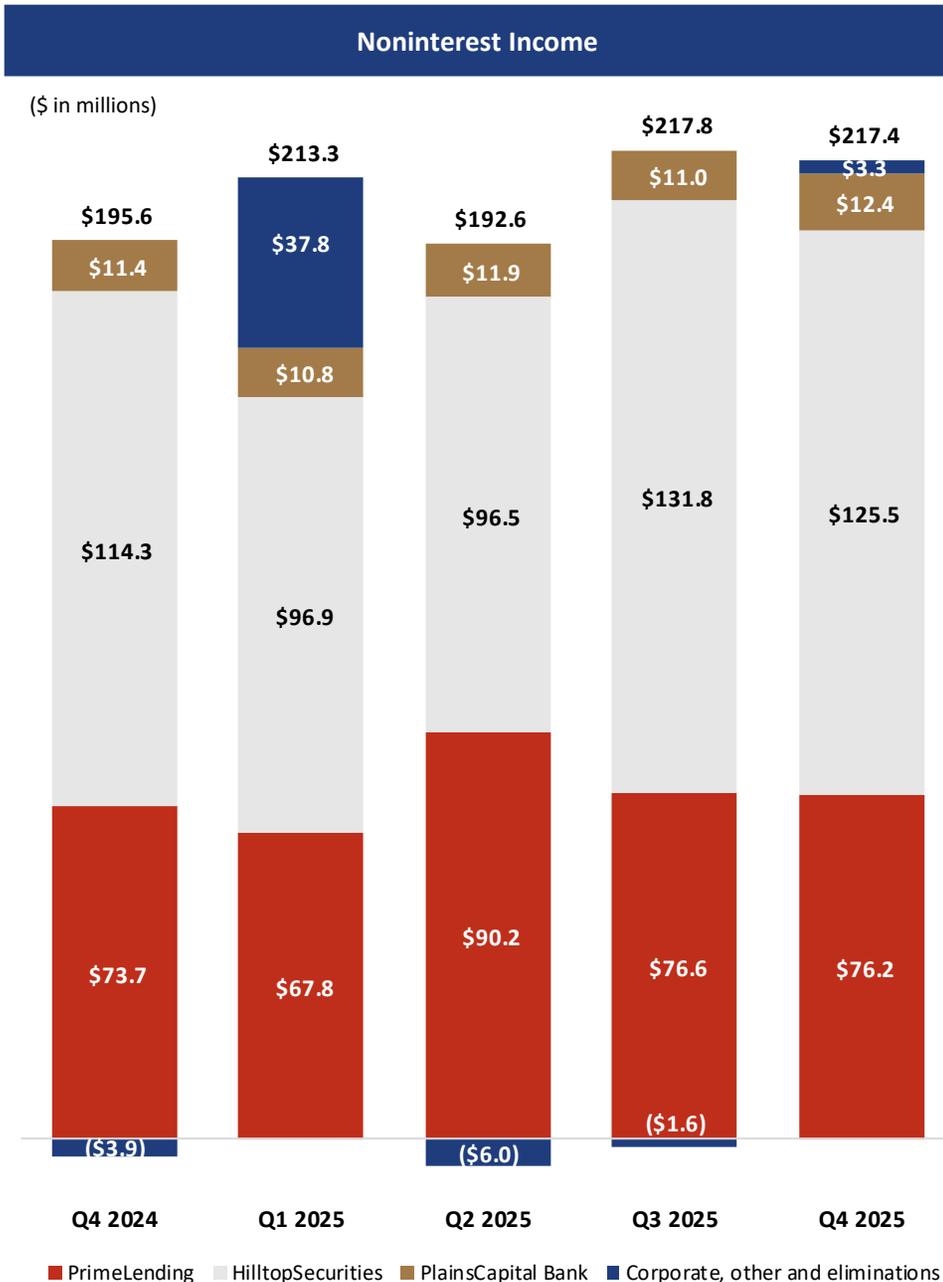
Key Drivers & Statistics

	Q4'24	Q3'25	Q4'25
Average Deposits (\$B)	\$11.0	\$10.5	\$10.7
Average Broker-Dealer Sweep Deposits (\$B)	\$0.6	\$0.5	\$0.2
Cost of Interest-Bearing Deposits ¹	3.27%	2.90%	2.69%
Cost of Total Deposits ¹	2.44%	2.15%	2.00%

Interest-Bearing Deposits by Type at 12/31/2025



HILLTOP HOLDINGS – NONINTEREST INCOME



Year-over-Year Noninterest Income (\$ in millions)

Q4 2024	\$195.6
Mortgage Production Income & Fees	2.5
Broker Dealer Fee Income	14.7
Other Income	4.6
Q4 2025	\$217.4

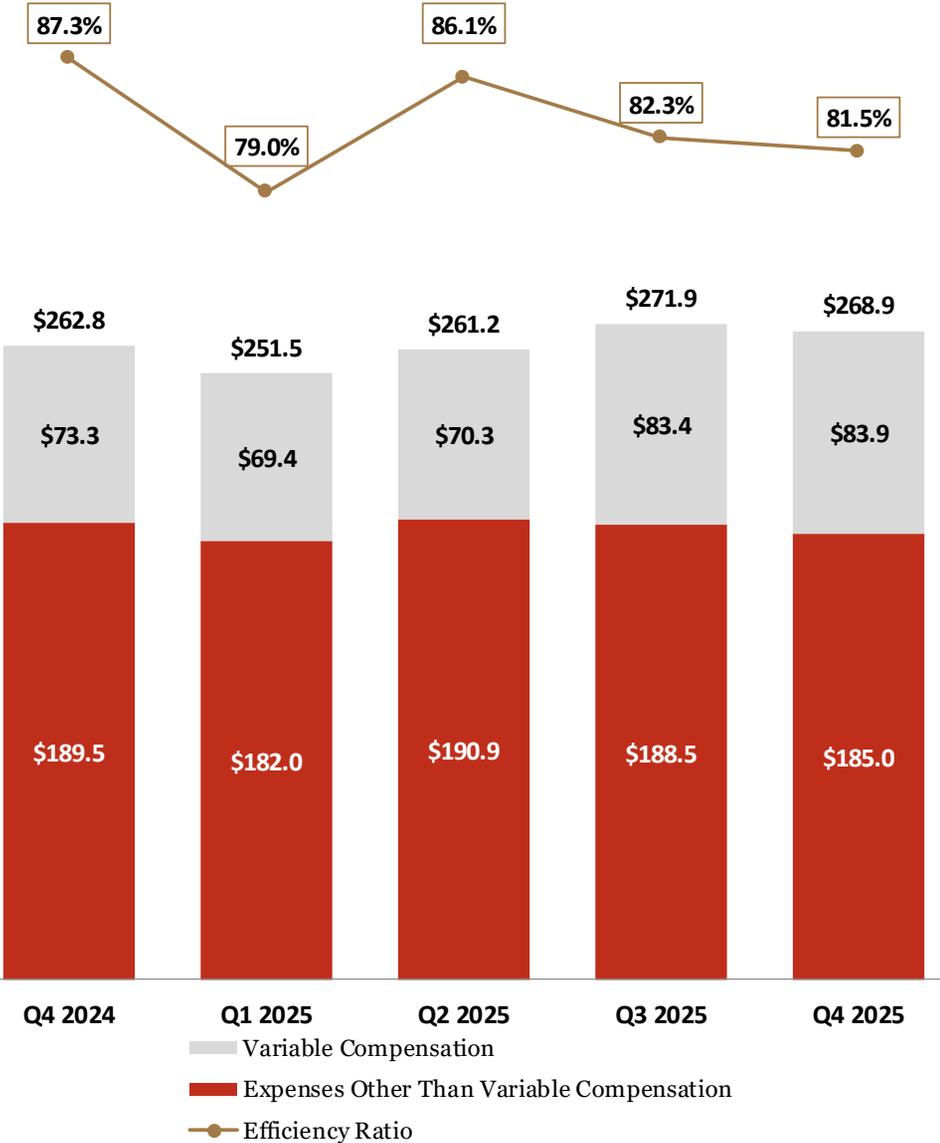
Key Drivers & Statistics

	Q4'24	Q3'25	Q4'25
Broker-Dealer			
TBA Lock Volume (\$MM)	\$667	\$1,241	\$1,242
Mortgage			
Origination Volume (\$B)	\$2.3	\$2.3	\$2.4
Net Gains From Mortgage Loan Sales (bps):			
Loans Sold to Third Parties	217	226	236
Broker Fee Income	9	13	14
Impact of Loans Retained by the Bank	(5)	(5)	(4)
As Reported	221	234	246

HILLTOP HOLDINGS – NONINTEREST EXPENSE

Noninterest Expenses

(\$ in millions)



Year-over-Year Noninterest Expense (\$ in millions)

Q4 2024	\$262.8
Compensation and Benefits	14.6
Occupancy and Equipment	(4.9)
Professional Services	(0.4)
Other Expenses	(3.2)
Q4 2025	\$268.9

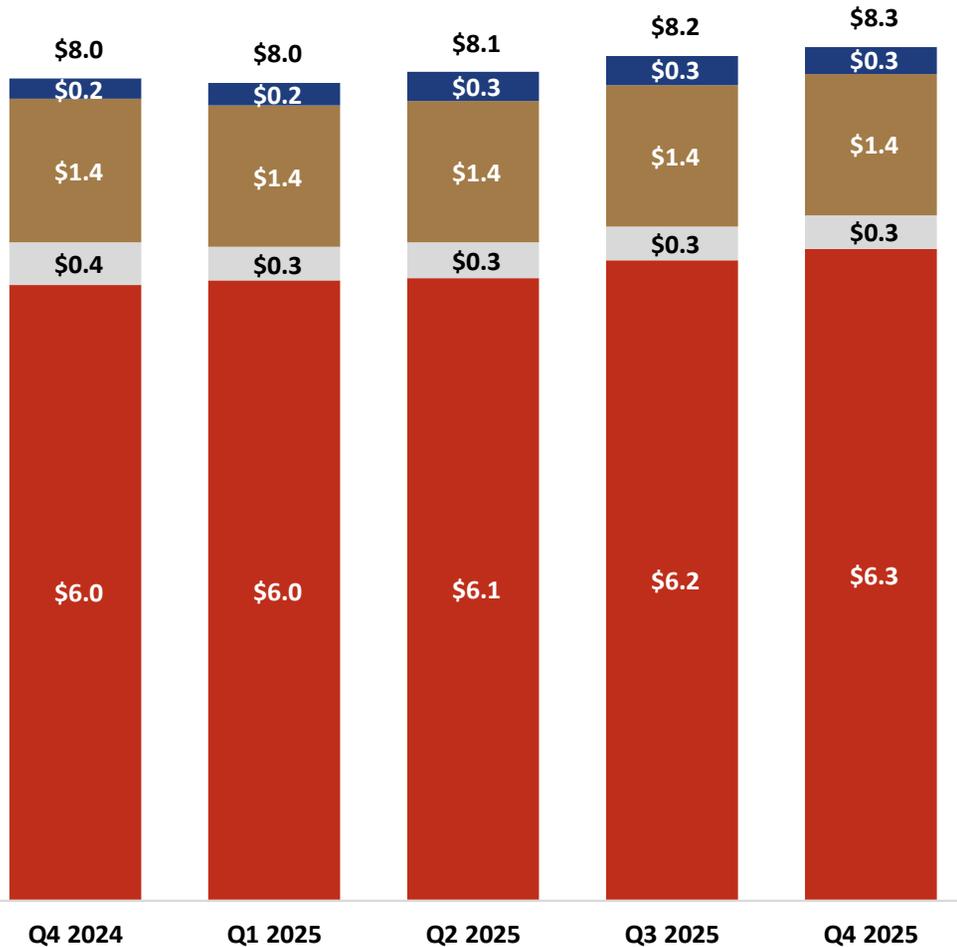
Key Drivers & Statistics

	Q4'24	Q3'25	Q4'25
Banking			
Full-Service Branches	55	55	55
Efficiency Ratio (Bank Only)	57.8%	51.7%	54.1%
Mortgage			
Fixed Expenses (\$MM)	\$41.4	\$39.8	\$35.7
Variable Compensation (\$MM)	\$30.8	\$32.7	\$34.3
Variable Comp / Originated Volume	1.4%	1.4%	1.4%
Broker-Dealer			
Variable Compensation (\$MM)	\$42.5	\$50.8	\$49.6
Compensation / Net Revenue	59.5%	60.2%	60.2%

HILLTOP HOLDINGS – LOANS

Loan Mix at Period End

(\$ in billions)

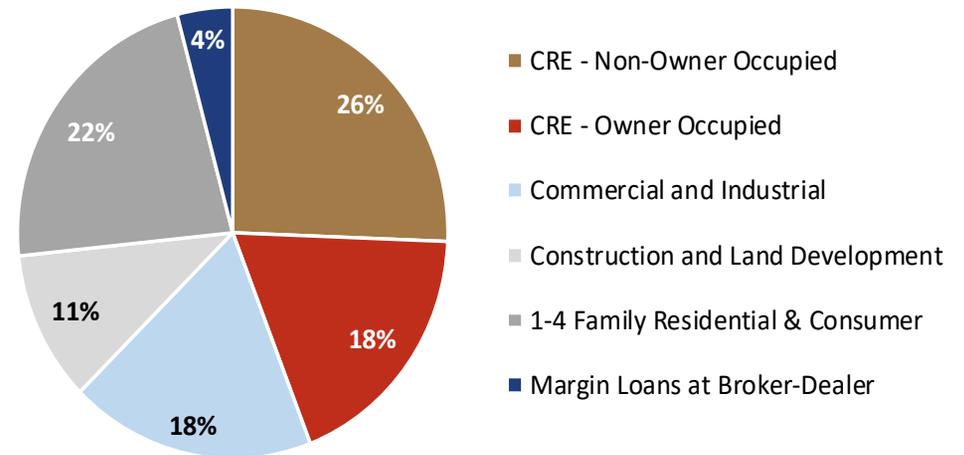


- Mortgage Warehouse Lending
- 1 - 4 Family PrimeLending Retained Mortgages ¹
- Broker-Dealer Loans
- All Other Loans

Key Drivers & Statistics

	Q4'24	Q3'25	Q4'25
Average Loans HFI Balance (\$B)	\$7.9	\$8.1	\$8.2
Annualized HTH Loan HFI Yield %	5.93%	5.95%	5.79%
Annualized Bank Loan HFI Yield %	5.84%	5.85%	5.72%

Gross Loans HFI by Type at 12/31/2025

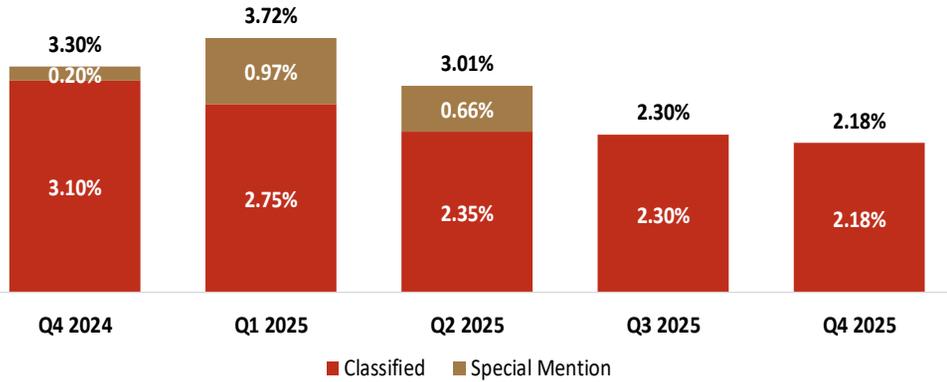


Notes:

(1) 1-4 Family PrimeLending Retained Mortgages are loans purchased at par by PlainsCapital Bank from PrimeLending. These are exclusive of the 1-4 family residential mortgages originated through PlainsCapital Bank. The sum of the period amounts may not equal the total amounts due to rounding.

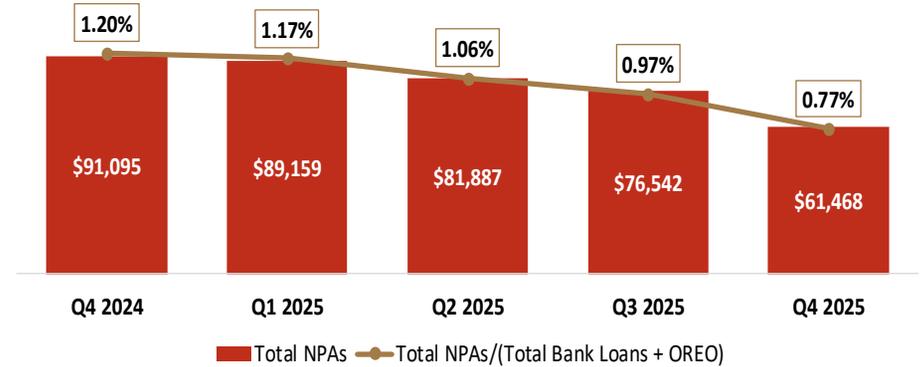
HILLTOP HOLDINGS – ASSET QUALITY

Criticized Loans as a % of Bank Loans



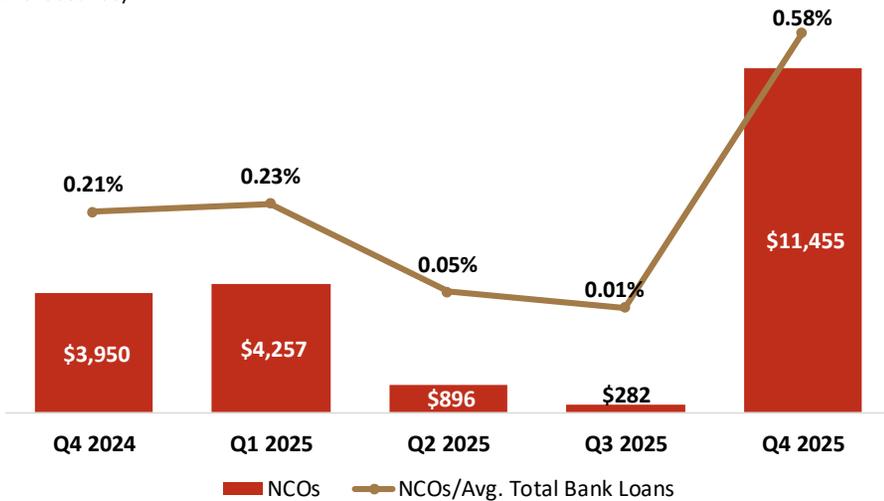
Non-Performing Assets

(\$ in thousands)

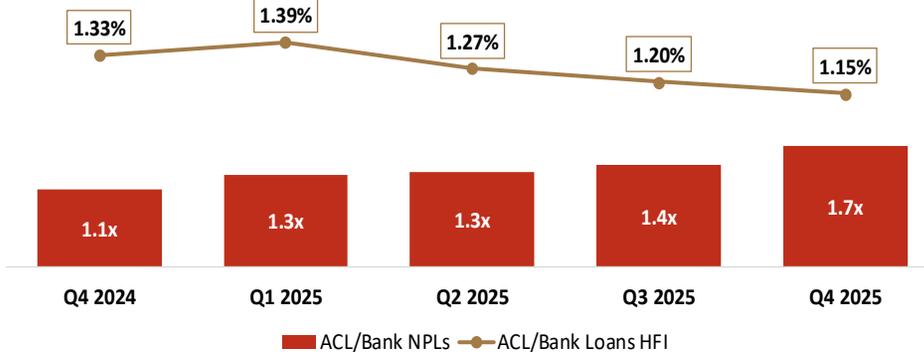


Net Charge-Offs (Recoveries)

(\$ in thousands)



Allowance for Credit Losses (Bank Only)



Notes:
The sum of the period amounts may not equal the total amounts due to rounding. Figures represent Bank asset quality metrics only (excludes Loans HFS and Broker Dealer Margin Loans).
(1) Total NPAs included non-accrual loans, OREO and other repossessed assets.

HILLTOP HOLDINGS – 2026 OUTLOOK

	Outlook
Loan Growth (Full Year Average HFI Loan Growth)	<ul style="list-style-type: none"> • Full year average Bank loans (excluding retained mortgages and mortgage warehouse lending) expected to increase 4% – 6% • Expect to retain \$10 – \$30 million per month of originated mortgages
Deposit Growth (Full Year Average Deposit Growth)	<ul style="list-style-type: none"> • Full year average Bank deposits expected to increase 2% – 4%
Net Interest Income	<ul style="list-style-type: none"> • NII expected to be relatively stable with 2025 levels (3%) – 1% • Outlook assumes three Fed Funds rate cuts during 2026
Noninterest Income	<ul style="list-style-type: none"> • Mortgage origination volume \$9 – \$10 billion, market dependent • Broker Dealer fees expected to be relatively stable with 2025 levels (3%) – 1%
Noninterest Expense	<ul style="list-style-type: none"> • Non-variable expenses expected to increase 0% – 2% • Variable expenses expected to follow revenue contribution from fee businesses
Provision Expense / (Reversal)	<ul style="list-style-type: none"> • Full year provision / average loans HFI: 15 – 30 basis points, market dependent
Effective Tax Rate (GAAP)	<ul style="list-style-type: none"> • 22% – 24% full year basis

Appendix

NON-GAAP TO GAAP RECONCILIATION AND MANAGEMENT'S EXPLANATION OF NON-GAAP FINANCIAL MEASURES

Tangible Common Equity is a non-GAAP financial measure. Tangible common equity is defined as our total stockholders' equity, excluding preferred stock, reduced by goodwill and other intangible assets. This is a measure used by management, investors and analysts to assess use of equity.

Tangible book value per share, or TBVPS, is a non-GAAP financial measure. TBVPS represents Hilltop's tangible common equity at period-end divided by common shares outstanding at period-end. This is a measure used by management, investors and analysts to assess use of equity.

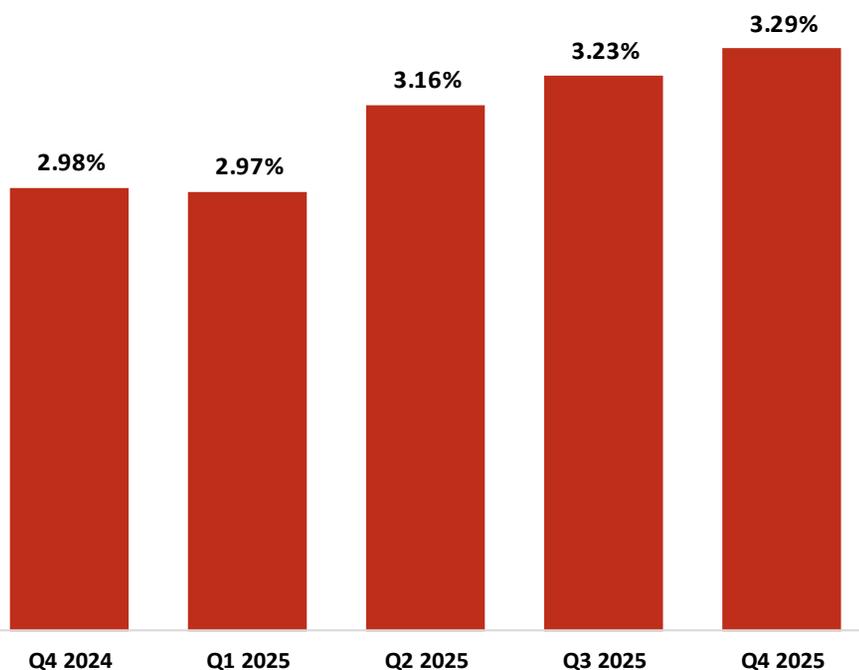
Hilltop Consolidated				
Reconciliation of Tangible Common Equity and Tangible Book Value Per Share				
<i>(\$ in thousands, except per share amounts)</i>				
	12/31/2022	12/31/2023	12/31/2024	12/31/2025
Total Hilltop Stockholders' Equity	\$2,036,924	\$2,122,967	\$2,189,965	\$2,168,401
Less:				
Goodwill	267,447	267,447	267,447	267,447
Other intangible assets, net	11,317	8,457	6,633	5,605
Tangible Common Equity	\$1,758,160	\$1,847,063	\$1,915,885	\$1,895,349
Shares outstanding as of period end	64,685	65,153	64,968	59,540
Book Value Per Share (Common Stockholder's Equity / Shares Outstanding)	\$31.49	\$32.58	\$33.71	\$36.42
Tangible Book Value Per Share (Tangible Common Equity / Shares Outstanding)	\$27.18	\$28.35	\$29.49	\$31.83

PLAINSCAPITAL BANK – Q4 2025 HIGHLIGHTS

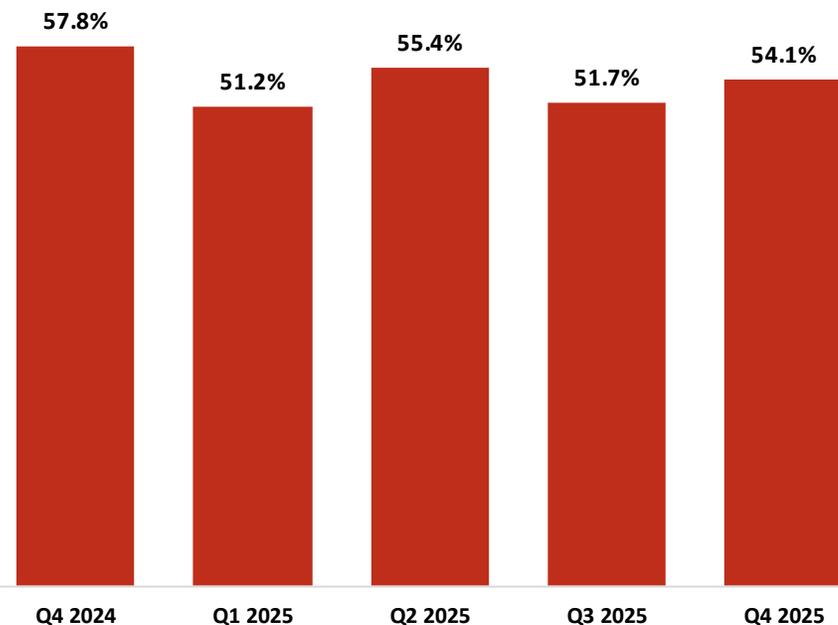
Summary Results (\$ in millions)	Q4 2024	Q4 2025	FY 2024	FY 2025
Net Interest Income	\$94.9	\$99.7	\$372.6	\$382.1
Provision for (Reversal of) Credit Losses	(5.7)	7.9	1.0	7.3
Noninterest Income	11.4	12.4	43.3	46.1
Noninterest Expense	61.4	60.7	233.0	227.6
Income Before Taxes	\$50.6	\$43.5	\$181.9	\$193.2

Key Highlights	Q4 2024	Q4 2025	FY 2024	FY 2025
ROAA	1.24%	1.05%	1.10%	1.17%
Full Service Branches (period end)	55	55	55	55
Net Interest Margin	2.98%	3.29%	3.04%	3.16%
Assets (\$B) (period end)	\$13.4	\$12.7	\$13.4	\$12.7

Net Interest Margin



Efficiency Ratio ¹



Notes:

(1) Efficiency Ratio is calculated as noninterest expense divided by the sum of net interest income and noninterest income.

PRIMELENDING – Q4 2025 HIGHLIGHTS

Summary Results

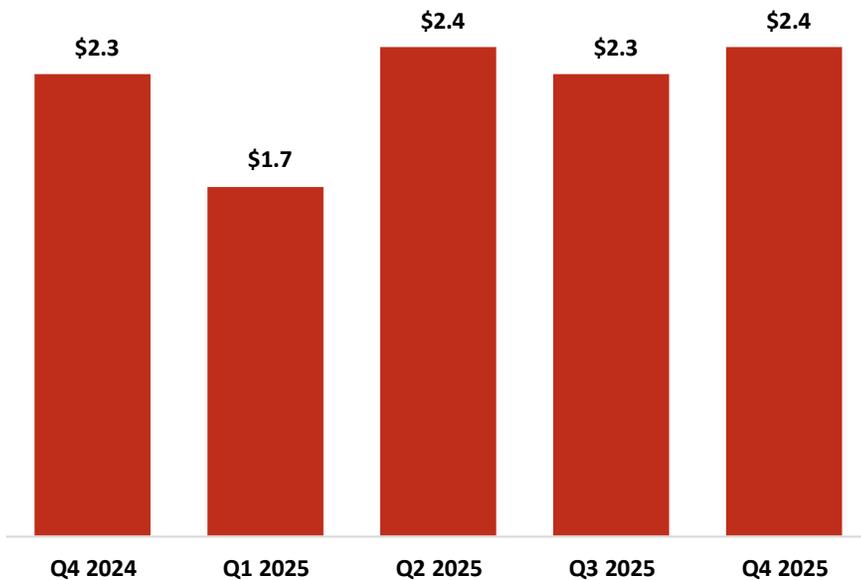
(\$ in millions)	Q4 2024	Q4 2025	FY 2024	FY 2025
Net Interest Income (Expense)	(\$3.6)	(\$2.2)	(\$16.9)	(\$7.9)
Noninterest Income	73.7	76.2	313.2	310.9
Noninterest Expense	80.0	79.3	330.1	320.5
Income (Loss) Before Taxes	(\$9.9)	(\$5.2)	(\$33.7)	(\$17.5)

Key Highlights

(\$ in millions)	Q4 2024	Q4 2025	FY 2024	FY 2025
Origination Volume	\$2,253	\$2,430	\$8,616	\$8,902
% Purchase	85%	79%	90%	86%
Sales Volume	\$2,065	\$2,180	\$8,224	\$8,280
MSR Asset (period end)	\$6	\$17	\$6	\$17

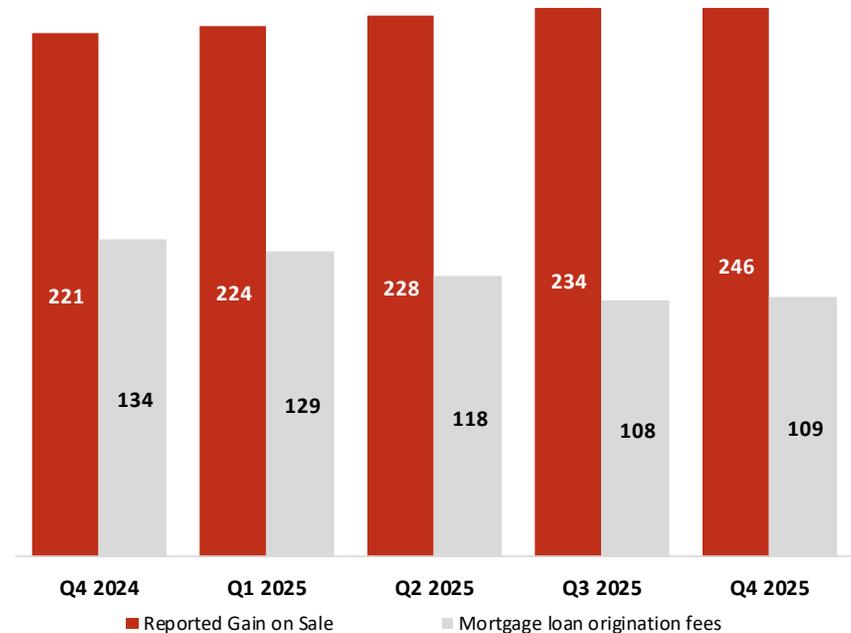
Mortgage Origination Volume

(\$ in billions)



Gain on Sale¹ and Origination Fee Trends

(In basis points)



Notes:

(1) Gain on Sale calculated as net gains from sale of loans divided by sales volume. Reported Gain on Sale reflects impact of loans retained by PlainsCapital Bank.

HILLTOPSECURITIES – Q4 2025 HIGHLIGHTS

Summary Results (\$ in millions)	Q4 2024	Q4 2025	FY 2024	FY 2025
Net Interest Income	\$12.0	\$12.9	\$48.9	\$50.3
Provision for (Reversal of) Credit Losses	(0.2)	(0.1)	(0.1)	(0.0)
Noninterest Income	114.3	125.5	422.8	450.8
Noninterest Expense	106.2	113.0	408.3	433.5
Income Before Taxes	\$20.4	\$25.5	\$63.5	\$67.6

Key Highlights (\$ in millions)	Q4 2024	Q4 2025	FY 2024	FY 2025
Compensation/Net Revenue (%)	59.5%	60.2%	60.8%	62.3%
Pre-tax Margin (%)	16.1%	18.4%	13.5%	13.5%
FDIC Insured Balances at PCB (Period End)	\$572	\$100	\$572	\$100
Other FDIC Insured Balances (Period End)	\$1,350	\$1,748	\$1,350	\$1,748
Public Finance Offerings	\$10,830	\$18,426	\$63,343	\$84,121
TBA Lock Volume	\$667	\$1,242	\$4,628	\$4,448

Net Revenues by Business Line

Net Revenues By Business Lines (\$ in millions)	Q4 2024	Q4 2025	FY 2024	FY 2025
Public Finance Services	\$27.6	\$33.0	\$98.6	\$126.7
Fixed Income Services	14.9	15.1	60.5	56.7
Wealth Management				
Retail	32.1	38.9	125.0	140.9
Clearing Services	12.4	12.3	48.4	48.0
Securities Lending	1.1	1.7	5.1	7.4
Structured Finance	30.2	32.6	102.6	99.9
Other	8.1	4.6	31.5	21.5
Net Revenues	\$126.4	\$138.4	\$471.7	\$501.0

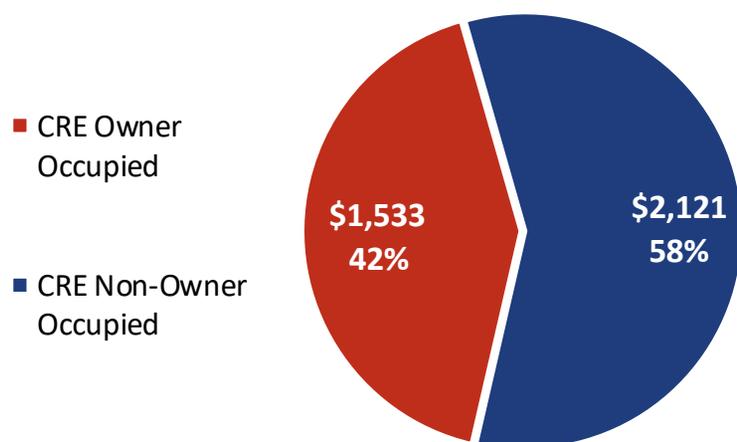
Notes:

The sum of the period amounts may not equal the total amounts due to rounding. Presented net revenue by business line may differ slightly from 10-K due to grouping of certain business lines into 'Other'.

HILLTOP HOLDINGS – COMMERCIAL REAL ESTATE PORTFOLIO

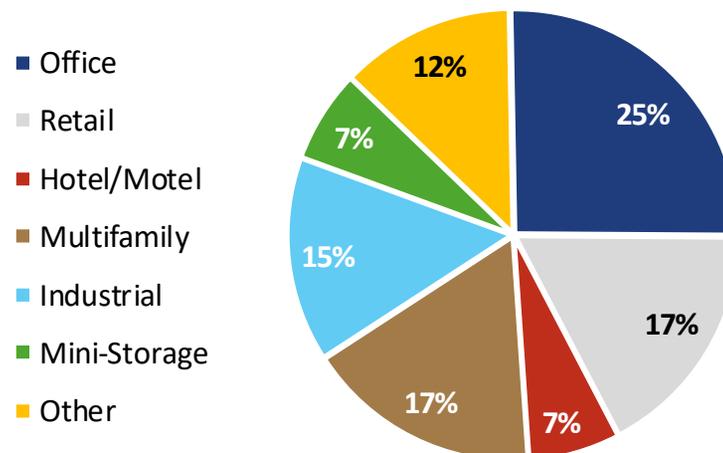
Commercial Real Estate Portfolio

(Ending Balance, \$ in millions, on December 31, 2025)



Commercial Real Estate – Non-Owner Occupied

(Ending Balance on December 31, 2025)



CRE Allowance for Credit Losses (ACL)

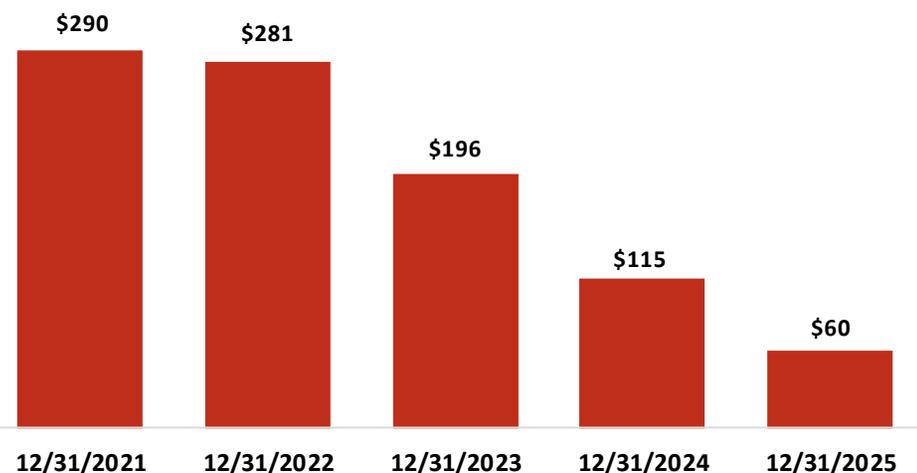
(Ending Balance on December 31, 2025)

\$ in millions	Ending Balance	Allowance for Credit Losses	ACL % Loans	
			12/31/2025	9/30/2025
CRE Non-Owner Occupied Office	\$538.4	\$10.2	1.9%	2.3%
CRE Non-Owner Occupied Retail	\$365.4	\$2.8	0.8%	0.7%
CRE Non-Owner Occupied Office and Retail	\$903.8	\$13.0	1.4%	1.6%
All other CRE Non-Owner Occupied	\$1,217.3	\$11.3	0.9%	1.2%
Total CRE Non-Owner Occupied	\$2,121.1	\$24.3	1.1%	1.4%

HILLTOP HOLDINGS – AUTO LENDING PORTFOLIO

Auto Note Financing Commitments ¹

(\$ in millions)



Commentary

- Auto Note Finance committed portfolio balance has been in decline since 2021
 - The impacts of higher interest rates and declining values of used vehicles continue to put downward pressure on the portfolio
- Current portfolio comprises 0.72% of Total Bank Loans HFI
- Charge-offs equated to \$9.5 million during the fourth quarter and \$11.5 million during the year

Allowance for Credit Losses (ACL)

(Ending Balance on December 31, 2025)

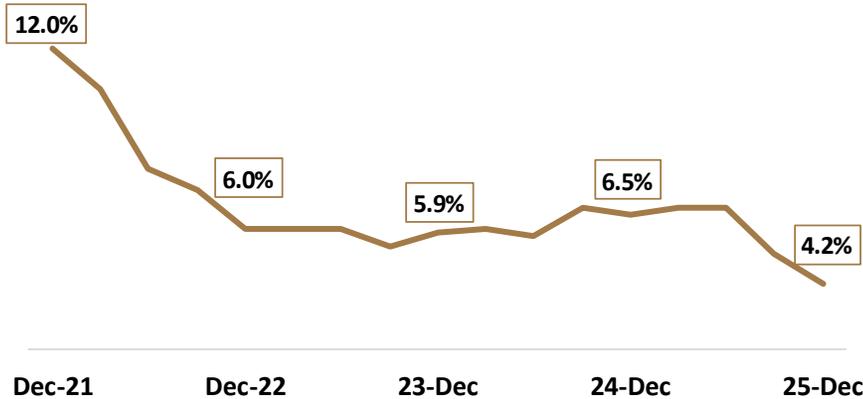
\$ in millions	Ending Balance	Allowance for Credit Losses	ACL % Loans	
			12/31/2025	9/30/2025
Auto Floor Plan Financing	\$3.4	\$0.0	0.2%	0.1%
Auto Note Financing	\$54.0	\$1.5	2.7%	8.5%
Total Auto Lending	\$57.4	\$1.5	2.6%	8.1%

Notes:

1) Total exposure net of any SBA guarantee

HILLTOP HOLDINGS – NET INTEREST INCOME RATE IMPACTS

Asset Sensitivity Trending ¹

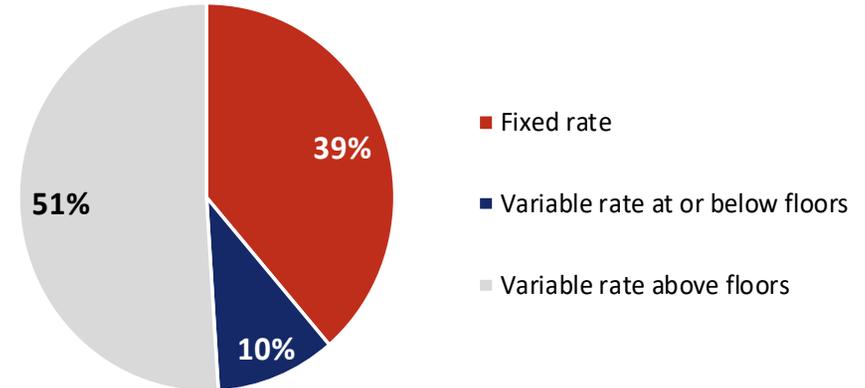


- Represents impact on HTH NII to an instantaneous and parallel +100 bps shock

Commentary

- Targeting 3 - 5% Asset Sensitive position over time
 - Reinvest in securities portfolio – targeting prepayment protected collateral
 - Continue the retention of 3/5/7-year hybrid fixed rate mortgages
 - Decrease the level of Broker-Dealer Sweep Deposits at PCB over time

Bank Loans HFI – Fixed vs. Variable Rate at 12/31/2025



- Chart does not include Loan Balances for the PrimeLending Warehouse Line and National Warehouse Lending segments

Notes:

(1) Impact assumes instantaneous change to interest rates. Assumes interest rate floor at 1 basis point