

Hilltop Holdings Inc. Names David E. Geschke to Leadership Positions at SWS Financial Services and Southwest Securities

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DALLAS--(BUSINESS WIRE)-- Hilltop Holdings Inc. (NYSE: HTH) today named David E. Geschke as CEO of SWS Financial Services and Director of Retail for Southwest Securities. The two companies became part of Hilltop Holdings earlier this year with its acquisition of SWS Group, Inc., a provider of a broad range of investment and financial services. Geschke will report directly to Southwest Securities CEO Robert W. Peterson.

Geschke began his career as a financial advisor and has more than 28 years of experience in the investment and financial services industry, including senior field and back office roles at H&R Block Financial Advisors and Ameriprise Financial.

As director of Southwest Securities' retail brokerage operations, Geschke will play a key role in the company's growth plans. The firm is currently in the process of integrating with First Southwest, a diversified broker-dealer in Hilltop Holdings' family of companies. SWS Financial Services will be an integral part of the future combined organization.

"Dave Geschke has a proven track record as an innovative, strategic manager and is well-regarded for his strong, hands-on leadership," Peterson said. "We are committed to growing Southwest Securities' retail business, and following our integration with First Southwest we will be positioned to be the premier broker-dealer headquartered in the Southwest."

"I am excited about the opportunity to lead Southwest Securities' retail group," Geschke said. "The folks I have met are energized and excited about the opportunity to build a first class regional presence in the Southwest. As part of

Hilltop Holdings Inc., I am confident we can drive this group to new levels of productivity and growth to further serve our client base.”

FORWARD-LOOKING STATEMENTS

This press release contains 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 Hilltop's actual results, performance or achievements to be materially different from any expected future results, performance or achievements. Forward-looking statements speak only as of the date they are made and, except as required by law, Hilltop does not assume any duty to update forward-looking statements. Such forward-looking statements include, but are not limited to, statements about the future financial and operating results, Hilltop's plans, objectives, expectations and intentions and other statements that are not historical facts. The following factors, among others, could cause actual results to differ from those set forth in the forward-looking statements: (i) risks associated with merger and acquisition integration; (ii) our ability to estimate loan losses; (iii) changes in the default rate of our loans; (iv) risks associated with concentration in real estate related loans; (v) our ability to obtain reimbursements for losses on acquired loans under loss-share agreements with the Federal Deposit Insurance Corporation; (vi) changes in general economic, market and business conditions in areas or markets where we compete; (vii) severe catastrophic events in our geographic area; (viii) changes in the interest rate environment; (ix) cost and availability of capital; (x) changes in state and federal laws, regulations or policies affecting one or more of our business segments, including changes in regulatory fees, deposit insurance premiums, capital requirements and the Dodd-Frank Wall Street Reform and Consumer Protection Act; (xi) our ability to use net operating loss carry forwards to reduce future tax payments; (xii) approval of new, or changes in, accounting policies and practices; (xiii) changes in key management; (xiv) competition in our banking, mortgage origination, broker-dealer and insurance segments from other banks and financial institutions, as well as insurance companies, mortgage bankers, investment banking and financial advisory firms, asset-based non-bank lenders and government agencies; (xv) failure of our insurance segment reinsurers to pay obligations under reinsurance contracts; and (xvi) our ability to use excess cash in an effective manner, including the execution of successful acquisitions. For more information, see the risk factors described in the Annual Report on Form 10-K for the year ended December 31, 2014 and other reports filed with the Securities and Exchange Commission.

About Hilltop

Hilltop Holdings is a Dallas-based financial holding company. Through its wholly owned subsidiary, PlainsCapital Corporation, a regional commercial banking franchise, it has two operating subsidiaries: PlainsCapital Bank and PrimeLending. Under Hilltop Securities Holdings LLC, First Southwest, Southwest Securities and SWS Financial Services provide a full complement of securities brokerage, institutional and investment banking services in

addition to clearing services and retail financial advisory. Through Hilltop Holdings' other wholly owned subsidiary, National Lloyds Corporation, it provides property and casualty insurance through two insurance companies, National Lloyds Insurance Company and American Summit Insurance Company. As of January 1, 2015, Hilltop employed approximately 5,300 people and operated approximately 450 locations in 44 states. Hilltop's common stock is listed on the New York Stock Exchange under the symbol HTH. Find more information at hilltop-holdings.com, plainscapital.com, firstsw.com, swst.com, primelending.com and natlloyds.com.

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