

Bank Director Magazine Ranks Hilltop Holdings No. 2 Nationally Among Midsize Banks

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DALLAS--(BUSINESS WIRE)-- Bank Director magazine's recently published 2016 Bank Performance Scorecard ranked Dallas-based Hilltop Holdings Inc. (NYSE: HTH) as the second highest performing bank nationally among midsize banks between \$5 billion and \$50 billion in assets. Hilltop Holdings earned the No. 1 spot for best performing midsize banks in the state of Texas. The Bank Performance Scorecard is an annual ranking of the 300 largest publicly traded banks and thrifts in the country.

The 2016 Scorecard was compiled from 2015 company financials provided by S&P Global Market Intelligence (formerly SNL Financial LLC), a financial research firm based in Charlottesville, Virginia. Rankings were based on five key metrics measuring profitability, capitalization and asset quality. Banks received a numerical score from highest to lowest in each of the five metrics – return on average assets (ROAA), return on average equity (ROAE), tangible common equity (TCE) ratio, nonperforming assets (NPA) ratio and net charge offs (NCO) ratio. Banks with the lowest total scores were ranked as highest performing.

According to Bank Director Editor-in-Chief Jack Milligan, banks that rank high on the Bank Performance Scorecard typically do well in all of the metrics rather than dominate just one or two categories.

"2015 was another exceptional year for Hilltop Holdings, and we are pleased that it was recognized by a respected industry publication," said Jeremy Ford, president and CEO of Hilltop Holdings. "We are proud of the fact we generated over \$200 million in net income and an ROAE of 12.3%. Results were particularly strong at PlainsCapital Bank, which produced healthy loan growth and a solid NIM while continuing to maintain its credit standards. And, because of the sound results of Hilltop in 2015, we are well-situated to pursue strategic M&A and organic growth opportunities. We take pride in our recent accomplishments and look forward to continued success for many years

to come.”

About Hilltop Holdings

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. Through its wholly owned subsidiaries, Hilltop Securities Inc. and Hilltop Securities Independent Network Inc., it provides 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. At June 30, 2016, Hilltop employed approximately 5,400 people and operated approximately 450 locations in 44 states. Hilltop Holdings' common stock is listed on the New York Stock Exchange under the symbol "HTH." Find more information at Hilltop-Holdings.com, PlainsCapital.com, PrimeLending.com, Nationallloydsinsurance.com and HilltopSecurities.com.

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