

# Hilltop Holdings Named One of Fortune's 100 Fastest-Growing Companies for 2016

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DALLAS--(BUSINESS WIRE)-- Hilltop Holdings Inc. (NYSE:HTH), a Texas-based diversified financial services holding company, has been named to Fortune magazine's 2016 list of 100 Fastest-Growing Companies. Hilltop Holdings ranked 31<sup>st</sup> on the list.

Now in its 30<sup>th</sup> year, Fortune's annual ranking of the 100 Fastest-Growing Companies identifies top public companies based on revenue growth, EPS growth and three-year annualized total return.

"We're honored to be named to Fortune's list of the 100 Fastest-Growing Companies," said Jeremy Ford, Hilltop Holdings co-CEO and president. "The ranking is a testament to Hilltop's financial strength and stability, as well as our operational performance; particularly significant given the extensive acquisitions and integrations we've undertaken over the last 36 months. We are delivering on our strategic vision to build a full-service financial services brand, and we are very proud to be recognized among some of the most prominent companies in the world."

This is Hilltop Holdings' inaugural year on Fortune's 100 Fastest-Growing Companies list. To qualify, a company – domestic or foreign – must be trading on a major U.S. stock exchange; report data in U.S. dollars; file quarterly reports with the SEC; have a minimum market capitalization of \$250 million and a stock price of at least \$5 on June 30, 2016; and have been trading continuously since June 30, 2013. Companies must have revenue and net income for the four quarters ended on or before April 30, 2016, of at least \$50 million and \$10 million, respectively; and have posted an annualized growth in revenue and earnings per share of at least 15% annually over the three years ended on or before April 30, 2016.

Hilltop Holdings' three-year annual growth rate for both EPS and revenue was 51%, and its total three-year return rate was 9%.

"At the heart of our success are our employees," said Alan B. White, Hilltop Holdings' co-CEO and vice chairman. "Their talent and hard work create the culture of service excellence that exists across our family of companies – PlainsCapital Bank, HilltopSecurities, PrimeLending and National Lloyds – enabling us to best serve the financial needs of our customers and bring sustained value to our shareholders. I'm very proud of our Hilltop Holdings team for helping us succeed each and every day."

Earlier this year, Hilltop Holdings was recognized on the **Forbes Top 100** where it was ranked No. 5 nationally on the magazine's best banks listing of the Top 100 largest publicly traded banks and thrifts for 2016. Additionally, Hilltop Holdings was recognized by Bank Director magazine as the second highest-performing bank nationally among midsized banks between \$5 billion and \$50 billion in assets on the magazine's **2016 Bank Performance Scorecard**, an annual ranking of the 300 largest publicly traded banks and thrifts in the country.

For more information on Hilltop Holdings' Fortune ranking [click here](#).

For more information on the complete Fortune list [click here](#).

## About Hilltop Holdings

Hilltop Holdings is a Dallas-based financial holding company. Its primary line of business is to provide business and consumer banking services from offices located throughout Texas through PlainsCapital Bank. PlainsCapital Bank's wholly owned subsidiary, PrimeLending, provides residential mortgage lending throughout the United States. Hilltop Holdings' broker-dealer subsidiaries, Hilltop Securities Inc. and Hilltop Securities Independent Network Inc., 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. At September 30, 2016, Hilltop employed approximately 5,500 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](#), [HilltopSecurities.com](#) and [NationalLloydsInsurance.com](#).

## 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 our actual results, performance or achievements to be materially different from any future results, performance or achievements anticipated in such statements. Forward-looking statements speak only as of the date they are made and, except as required by law, we do not assume any duty to update forward-looking statements. Such forward-looking statements include, but are not limited to, statements concerning such things as our business strategy, our financial condition, our efforts to make strategic acquisitions, the integration of the operations acquired, our revenue, our liquidity and sources of funding, market trends, operations and business, our 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,” “could,” “estimates,” “expects,” “forecasts,” “goal,” “intends,” “may,” “might,” “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) our ability to estimate loan losses; (ii) changes in the default rate of our loans; (iii) changes in general economic, market and business conditions in areas or markets where we compete, including changes in the price of crude oil; (iv) risks associated with concentration in real estate related loans; (v) risks associated with merger and acquisition integration, including our ability to promptly and effectively integrate our businesses with those acquired in the SWS Merger and achieve the anticipated synergies and cost savings in connection therewith, as well as the diversion of management time on acquisition- and integration-related issues; (vi) severe catastrophic events in Texas and other areas of the southern United States; (vii) changes in the interest rate environment; (viii) cost and availability of capital; (ix) effectiveness of our data security controls in the face of cyber attacks; (x) changes in state and federal laws, regulations or policies affecting one or more of the 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) approval of new, or changes in, accounting policies and practices; (xii) changes in key management; (xiii) competition in our banking, broker-dealer, mortgage origination and insurance segments from other banks and financial institutions, as well as investment banking and financial advisory firms, mortgage bankers, asset-based non-bank lenders, government agencies and insurance companies; (xiv) our ability to obtain reimbursements for losses on acquired loans under loss-share agreements with the FDIC to the extent the FDIC determines that we did not adequately manage the covered loan portfolio; (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 further discussion of such factors, see the risk factors described in the Hilltop Annual Report on Form 10-K for the year ended December 31, 2015 and other reports filed with the Securities and Exchange Commission. All forward-looking statements are qualified in their entirety by this cautionary statement.

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