



NEWS RELEASE

Hilltop Holdings Ranks No. 35 on Forbes' 2020 List of America's Best Banks

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DALLAS--(BUSINESS WIRE)-- Hilltop Holdings Inc. (NYSE: HTH) was ranked No. 35 in Forbes' 11th annual America's Best Banks list. Hilltop improved upon its ranking in the prior year, when it was ranked No. 53.

Forbes ranked the 100 largest publicly traded banks and thrifts using 10 metrics that measure growth, credit quality, and profitability. Rankings are based on data provided by S&P Global Market intelligence for the 12-month period ending with the September 30, 2019, regulatory filing period.

The metrics include return on average tangible common equity, return on average assets, net interest margin, efficiency ratio, net charge-offs as a percentage of total loans, nonperforming assets as a percentage of assets, CET1 ratio, risk-based capital ratio, reserves as a percentage of nonperforming assets, and operating revenue growth.

Forbes is a leading business magazine covering topics related to finance, investing, marketing and specific market sectors, as well as technology, communications, science, and law. The company's web site, Forbes.com, reaches an average of more than 74 million unique visitors in the United States each month.

About Hilltop Holdings Inc.

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 December 31, 2019, Hilltop employed approximately 4,950 people and operated approximately 440 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.

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 past results or future results, performance or achievements anticipated in, or derived from, 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 our plans, objectives, strategies, expectations, intentions and other statements that are not statements of historical fact, and may be identified by words such as "anticipates," "believes," "building," "could," "estimates," "expects," "forecasts," "goal," "guidance," "intends," "may," "might," "outlook," "plan," "probable," "projects," "seeks," "should," "target," "view," "will" or "would" or the negative of these words and phrases or similar words or phrases. For a discussion of factors that could cause actual results to differ materially, see the risk factors described in our most recent Annual Report on Form 10-K, and subsequent Quarterly Reports on Form 10-Q and other reports that are filed with the Securities and Exchange Commission. All forward-looking statements are qualified in their entirety by this cautionary statement.

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