



PlainsCapital Bank Announces Retirement of Chief Credit Officer Darrell Adams, Names Brent Raindl as Successor and Promotes Thomas Ricks to Dallas Region Chairman

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DALLAS--(BUSINESS WIRE)-- PlainsCapital Bank today announced that Chief Credit Officer Darrell Adams will retire on Nov. 10, 2025, after 37 years of dedicated service. Brent Raindl, currently Dallas Region Chairman, will succeed Adams as Chief Credit Officer, and Thomas Ricks, President of PlainsCapital's North Dallas branch, is being promoted to Dallas Region Chairman.

“Darrell has been a cornerstone of PlainsCapital Bank since 1988, and his leadership has played a pivotal role in shaping the Bank’s credit culture and long-term success,” said PlainsCapital Bank President Brian Heflin. “We are incredibly grateful for his decades of service and wish him the very best in retirement.”

Adams began his career at PlainsCapital in loan review and credit administration and was named Executive Vice President in 2001. He has served as Chief Credit Officer for the past 20 years.

Brent Raindl will assume the role of Chief Credit Officer, overseeing the Bank’s credit approval process, loan administration, special assets, and portfolio management functions. Raindl joined PlainsCapital in 1998 and opened the Bank’s Preston Center location in 2006. Since then, he has led operations across all Dallas locations, with a focus on middle-market commercial businesses, commercial real estate, and private banking.

“Brent brings a sharp credit mind and a deep understanding of and experience with PlainsCapital’s credit policies and culture, shaped over his 27-year career with the Bank,” Heflin said. “His partnership and history with our bankers, customers, and credit partners is unmatched, and we’re proud to see homegrown talent step into key leadership opportunities with the Bank. We’re excited to further strengthen this critical area of our Bank under his leadership and this reinforces the stability of our franchise in an ever-changing Texas bank landscape.”

Raindl holds a B.B.A. in Finance from Texas Tech University and an M.S. in Management with a Finance concentration from the University of Texas at Dallas. He serves on the NAIOP board of directors, the Texas Tech Rawls College of Business Advisory Council, and the Dallas Scholarship Committee.

Thomas Ricks will succeed Raindl as Dallas Region Chairman. Ricks joined PlainsCapital in 2003 as a loan review analyst

and has more than 20 years of commercial banking experience in the Dallas market. He most recently served as President of the Bank's North Dallas branch.

"Thomas has been instrumental in expanding our commercial lending portfolio and strengthening relationships with business and civic leaders in the Dallas area," Heflin said. "His promotion reflects our confidence in his leadership and vision for the region."

Ricks holds dual B.B.A. degrees in Accounting and General Business from Texas Tech University and earned his Executive M.B.A. from the University of Texas at Dallas. He is also a graduate of the Southwestern Graduate School of Banking at Southern Methodist University.

About PlainsCapital Bank

PlainsCapital Bank, the seventh-largest Texas-headquartered bank by deposit market share, operates 55 Texas branches and has approximately 1,040 employees providing highly personalized relationship banking through a single point of contact. Offering commercial lending, treasury management, small business banking, private banking, and trust and wealth management services, PlainsCapital Bank empowers responsive, local decision making in each of its major markets: Austin, Corpus Christi, Dallas, Fort Worth, Houston, Lubbock, the Rio Grande Valley, and San Antonio. PlainsCapital Bank is a wholly owned subsidiary of Hilltop Holdings (NYSE: HTH). Member FDIC. Find more information at PlainsCapital.com.

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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 plans, objectives, strategies, expectations, intentions and other statements that are not statements of historical fact, and may be identified by words such as "believe," "continue," "expects," "may," "plan," "seeks," "will" or "would" or the negative of these words and phrases or similar words or phrases. See the risk factors described in Hilltop Holdings Inc.'s 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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