

PlainsCapital Bank

PlainsCapital Bank currently operates more than 60 branches in Texas and employs more than 1,200 people. Serving middle market businesses, the Bank provides highly personalized service through a single point of contact.

LEADERSHIP

Jerry L. Schaffner, President and CEO

BUSINESS MODEL

PlainsCapital Bank operates under a “super community” banking model that emphasizes local market knowledge, enduring client relationships, branch-level accountability and a long-term perspective.

CLIENTS

- Middle market companies
- Professionals and their firms
- Entrepreneurs and their businesses
- Consumers



PlainsCapital Bank headquarters, Dallas

HISTORY

PlainsCapital Corporation was founded in 1987 in Lubbock, Texas, by current Chairman and CEO Alan B. White and a group of investors. The following year in 1988, PlainsCapital acquired its first bank, Plains National Bank, a Lubbock financial institution with \$198.8 million in assets. Over the next 11 years, PlainsCapital Bank focused on growing its deposits and loan portfolio in the Lubbock market. White recognized the need to expand beyond West Texas, and in 1999, PlainsCapital Bank opened a Dallas branch – its first location outside of Lubbock. As PlainsCapital grew its presence throughout the Dallas/Fort Worth metroplex, the Bank focused on expanding into other Texas markets. PlainsCapital entered the Austin metropolitan area in 2001 and San Antonio in 2004.

By 2012 PlainsCapital had grown to \$6 billion in assets and 34 branches. Chairman and CEO White was eager to raise capital for future growth. In November 2012, PlainsCapital was acquired by Dallas-based Hilltop Holdings. The transaction was a win-win situation for both companies, providing PlainsCapital Bank with substantial financial backing while fulfilling Hilltop’s objective of buying a strong and stable Texas bank to use as a platform for building a diversified financial services company.

In September 2013, PlainsCapital Bank acquired the deposits and assets of Edinburg-based First National Bank. The acquisition singlehandedly expanded PlainsCapital’s reach across the state, enabling immediate access to key growth markets in South Texas and the Coastal Bend region including Houston, Corpus Christi, El Paso, Laredo and the Rio Grande Valley. In 2015, Hilltop Holdings acquired Dallas-based SWS Group, the parent company of Southwest Securities, a broker-dealer firm. Southwest Securities, FSB – the community banking arm of SWS Group – was folded into PlainsCapital Bank, providing additional North Texas branches in Dallas, Arlington and Granbury. Today, PlainsCapital Bank is the sixth largest Texas-headquartered bank by deposit market share.

COMPETITIVE ADVANTAGES

- The Bank ranks among the top Texas-based banks measured by asset size and deposits
- The Bank ranks as the sixth largest Texas-headquartered bank by deposit market share
- The Bank remains Texas-based with loan decisions made at the local level
- Bankers have enduring relationships with their clients and are known for their responsiveness
- The PlainsCapital Bank brand is well-known and trusted throughout the state of Texas

PLAINSCAPITAL BANK HEADQUARTERS

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