



FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)).

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue, N.W., Washington D.C. 20551-0001, not later than February 28, 2020.

A. Federal Reserve Bank of Dallas (Robert L. Triplett III, Senior Vice President)

2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Dry Lake Financial, LLC, Spur, Texas*; to become a bank holding company by acquiring up to 51 percent of the voting shares of Espuela Bankshares, Inc., and thereby indirectly acquire Spur Security Bank, both of Spur, Texas.

2. *Independent Bank Group, Inc., McKinney, Texas*; to merge with Texas Capital Bancshares, Inc., and thereby indirectly acquire Texas Capital Bank, National Association, both of Dallas, Texas.

Board of Governors of the Federal Reserve System, January 24, 2020.

Ann E. Misback,

Secretary of the Board.

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