



DIVISION OF  
CORPORATION FINANCE

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

January 12, 2024

William B. Furr  
Chief Financial Officer  
Hilltop Holdings Inc.  
6565 Hillcrest Avenue  
Dallas, TX 75205

**Re: Hilltop Holdings Inc.**  
**Form 10-K for the Fiscal Year Ended December 31, 2022**  
**File No. 001-31987**

Dear William B. Furr:

We have completed our review of your filings. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Sincerely,

Division of Corporation Finance  
Office of Finance