



**BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM**

WASHINGTON, D.C. 20551

DIVISION OF SUPERVISION AND
REGULATION

August 27, 2026

VIA FEDEZFILE TRANSMISSION ONLY

Michael Lewis
Partner
Sidley Austin LLP
1501 K St NW
Washington, DC 20005

RE: Applications by OppFi, Inc., Chicago, Illinois, to become a bank holding company and a financial holding company by acquiring BNCCORP, Inc. Bismarck, North Dakota, and thereby indirectly acquiring BNC National Bank, Glendale, Arizona, under the Bank Holding Company Act of 1956

Dear Mr. Lewis,

This letter refers to the above-referenced application filed by OppFi, Inc., Chicago, Illinois ("OppFi"), for prior approval of the Board of Governors of the Federal Reserve System (the "Board"), pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, and section 225.15 of Regulation Y, to become a bank holding company by acquiring 100 percent of BNCCORP, Inc., Bismarck, North Dakota, and thereby indirectly acquiring BNC National Bank, Glendale, Arizona. Section 225.15(d)(2) of Regulation Y provides that a filer will be notified when its filing cannot be acted upon within 60 calendar days of the acceptance date. The 60th day for this filing is August 28, 2026.

The processing period for the application has been extended to facilitate further review of the statutory factors. The time extension will not exceed the period provided in section 225.16(f) of Regulation Y.

Sincerely,

E-SIGNED by Patrick Grant
on 2026-08-27 11:29:23 EDT

Patrick Grant
MANAGER]