FEDERAL RESERVE BANK of CHICAGO

230 SOUTH LASALLE STREET
CHICAGO, ILLINOIS 60604-1413
chicagofed.org

November 5, 2026

VIA FED EZFILE TRANSMISSION ONLY

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

Dear Michael,

On November 2, 2026, the Federal Reserve Bank of Chicago ("Reserve Bank") received the request to withdraw the following applications submitted by OppFi Inc., Chicago, Illinois ("OppFi"):

- OppFi to become a bank holding company by acquiring BNCCORP, Inc., Bismarck, North Dakota, and thereby indirectly acquiring BNC National Bank, Glendale, Arizona, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956 ("BHC Act"), 12 U.S.C. § 1842(a)(1);

- OppFi to elect to be treated as a financial holding company pursuant to section 4 of the BHC Act, 12 U.S.C. § 1843; and

- OppFi to request an exemption from the requirements of section 23A of the Federal Reserve Act for the resulting institution OppFi Bank, National Association, Salt Lake City, Utah, to acquire by merger, Opportunity Financial, LLC, which was filed with the Office of the Comptroller of the Currency and requires the consent of the Board of Governors of the Federal Reserve System.

Based on your request, the Reserve Bank acknowledges the withdrawal and has discontinued processing the filings effective November 2, 2026.

Please note that the Board of Governors of the Federal Reserve System (the "Board") is required to retain an official record copy of the filings for a minimum period of time under

application document retention requirements. Accordingly, the official record copies may become the subject of a request under the Freedom of Information Act. The Board's procedures for addressing such requests are set forth in the "Rules Regarding Availability of Information," 12 CFR Part 261.

If you have any questions regarding this matter, please contact Lead Examiner Megan Holoubek at (312) 718-9767 or Megan.Holoubek@chi.frb.org, Supervision Manager Chameen Letourneau at (312) 322-8320 or Chameen.D.Letourneau@chi.frb.org, or the undersigned at (312) 718-0256 or Kristin.Duba@chi.frb.org.

Sincerely,

E-SIGNED by Kristin Duba
on 2026-11-05 19:25:12 GMT

Kristin Duba
Assistant Vice President
Mergers, Acquisitions, and Enforcement