



October 28, 2020

**Conditional Approval #1253
November 2020**

Ms. Gabina Marina Rodriguez Balza
c/o Daniel P. Stipano, Esq.
dstipano@buckleyfirm.com
Buckley LLP
2001 M Street NW, Suite 500
Washington, DC 20036

Subject: OCC Licensing Decision Regarding Board Membership

Dear Ms. Rodriguez:

The Office of the Comptroller of the Currency (“OCC”) received your letter dated October 28, 2020 (“Request Letter”), requesting that the OCC rescind the OCC’s licensing decision relating to your membership on the Board of Directors of Eastern National Bank, Miami, Florida (“Bank”) (the “Licensing Decision”).

The OCC hereby grants your request and will rescind the Licensing Decision, subject to the following conditions:

1. You shall comply with the commitments made in the Request Letter.
2. No later than five (5) business days from the date of this letter, you shall enter into a written Operating Agreement with the OCC on terms and conditions acceptable to the OCC. You shall immediately implement and adhere to the terms of the written Operating Agreement, which shall be construed to be a “written agreement” within the meaning of 12 U.S.C. § 1818 and 12 U.S.C. § 1831aa.

These conditions are conditions “imposed in writing by a Federal banking agency in connection with any action on any application, notice or other request” within the meaning of 12 U.S.C. § 1818. As such, these conditions are enforceable under 12 U.S.C. § 1818.

This rescission and the activities and communications by OCC employees in connection with this grant do not constitute a contract, express or implied, or any other obligation binding upon the OCC, the United States, any agency or entity of the United States, or any officer or employee of the United States, and do not affect the ability of the OCC to exercise its supervisory, regulatory, and examination authorities under applicable law and regulations. This rescission is based on your representations and submissions, as well as other information available to the

OCC as of this date. The foregoing may not be waived or modified by any employee or agent of the OCC or the United States.

If you have any questions regarding this matter, please contact Karen Marcotte, Director for Licensing Activities at (202) 649-6260 or Karen.Marcotte@occ.treas.gov.

Sincerely,

/s/

Stephen A. Lybarger
Deputy Comptroller for Licensing

cc: Louis M. Ferreira, President
Eastern National Bank
9700 South Dixie Highway
Miami, Florida 33156