

**OFFICIAL ORDER OF
THE BANKING COMMISSIONER
ORDER NO. 2018-011**

IN THE MATTER OF:

CHARTER APPLICATION FOR	§	BEFORE THE BANKING
	§	
JUSTIN STATE INTERIM BANK	§	COMMISSIONER OF TEXAS
	§	
JUSTIN, TEXAS	§	AUSTIN, TEXAS

ORDER APPROVING CHARTER

By application accepted for filing on March 26, 2018, the organizers of Justin State Interim Bank, Justin, Texas (the “Bank”), requested approval of a Texas state charter for the Bank. Based upon the sworn statements and other evidence provided by the organizers and such investigation as deemed necessary in the circumstances, I find that:

1. The Bank has properly published notice of the charter application as required by Section 32.004 of the Texas Finance Code (the “Code”) and 7 TAC § 15.5. No comments or protests were received in response to the publication;
2. The convenience and advantage of the public will be promoted by the establishment of the Bank;
3. The organizational and capital structure and amount of initial capital is adequate for the Bank’s business plan;
4. The anticipated volume and nature of business of the Bank indicates a reasonable probability of success and profitability based on the market to be served;
5. The Bank's officers and directors as a group have sufficient banking experience, ability, standing, competence, trustworthiness, and integrity to justify a belief that the Bank will operate in compliance with the law and that the success of the Bank is probable;

6. Each principal shareholder of the Bank has sufficient experience, ability, standing, competence, trustworthiness, and integrity to justify a belief that the Bank will be free from improper or unlawful influence with respect to the Bank's operation in compliance with the law; and
7. The organizers are acting in good faith.

THEREFORE, I, Charles G. Cooper, Banking Commissioner, find that the organizers of Justin State Interim Bank, Justin, Texas, have met the requirements set forth in Section 32.003 of the Code and that the Bank's application for charter should be approved.

IT IS THEREFORE ORDERED that the application for a Texas state charter for Justin State Interim Bank, Justin, Texas, subject to the conditions set forth above and under Charter Number 3221-30, be and hereby is **APPROVED**.

Signed in triplicate original this 4th day of April, 2018.

/s/Charles G. Cooper
Charles G. Cooper
Commissioner, Department of Banking