

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of	)	
	)	
AMAR B. ALI, an institution-affiliated party of	)	ORDER OF PROHIBITION FROM
	)	FURTHER PARTICIPATION
SPECTRA BANK	)	
FORT WORTH, TEXAS	)	FDIC-23-0037e
	)	
(Insured State Nonmember Bank)	)	
	)	
Respondent's NMLS UI# N/A	)	
	)	
	)	

Amar B. Ali (Respondent) and Respondent's counsel received a Notice of Intention to Prohibit from Further Participation (Notice) detailing Respondent's breaches of fiduciary duties for which an Order of Prohibition from Further Participation (Prohibition Order) may be issued under 12 U.S.C. § 1818(e).

Respondent and Respondent's counsel were advised of the right to a hearing on the Notice under 12 U.S.C. §1818(e), and 12 C.F.R. Part 308, Subparts A & B. Respondent waived certain rights under those provisions on March 18, 2026, and consented to the issuance of the Prohibition Order by entering into a Stipulation and Consent to the Issuance of an Order of Prohibition from Further Participation (Consent Agreement) with a representative of the Federal Deposit Insurance Corporation's (FDIC) Legal Division.

The FDIC determined and Respondent neither admits nor denies the following:

1. In March 2018, while a Director of Spectra Bank, Fort Worth, Texas (Bank), Respondent caused the Bank to extend credit to an entity he owned based on misrepresentations regarding his income as the guarantor which resulted in loss to the Bank and financial gain or other benefit to Respondent. Further, between December 2016 and September 2019, while a Director of the Bank, Respondent caused the Bank to extend immediate credit to himself and his related entities in the form of cashier's checks drawn on the Bank and premised on uncollected funds which resulted in financial gain or other benefit to Respondent.

2. As described in Paragraph 1, Respondent breached fiduciary duties owed to the Bank.

3. Respondent's breaches caused the Bank to suffer financial loss and/or Respondent received financial gain or other benefit.

4. Respondent's breaches involved personal dishonesty.

The FDIC accepts the Consent Agreement and issues the following:

**ORDER OF PROHIBITION FROM FURTHER PARTICIPATION**

5. Amar B. Ali is prohibited from:
- a. participating in any manner in the conduct of the affairs of any financial institution or organization listed in 12 U.S.C. § 1818(e)(7)(A);
  - b. soliciting, procuring, transferring, attempting to transfer, voting, or attempting to vote any proxy, consent, or authorization with respect to any voting rights in any financial institution enumerated in 12 U.S.C. § 1818(e)(7)(A);
  - c. violating any voting agreement previously approved by the appropriate Federal banking agency; and

d. voting for a director or serving or acting as an institution-affiliated party.

6. The Prohibition Order is effective upon issuance and will remain effective and enforceable until the FDIC, and any “appropriate Federal financial institutions regulatory agency,” defined at 12 U.S.C. § 1818(e)(7)(D), decide in writing to modify, terminate, suspend, or set aside the Prohibition Order under 12 U.S.C. § 1818(e)(7)(B).

7. The Prohibition Order is enforceable under 12 U.S.C. § 1818(i), and any violation of it may result in additional penalties under 12 U.S.C. § 1818(j).

8. The Prohibition Order does not waive any right, power, or authority of the United States; Federal, State, or local agencies; or the FDIC as Receiver.

Issued under delegated authority.

Dated: May 5, 2026.

/s/

---

Sandra Macias  
Associate Director  
Division of Risk Management Supervision