UNITED STATES OF AMERICA DEPARTMENT OF THE TREASURY OFFICE OF THE COMPTROLLER OF THE CURRENCY

TERMINATION OF THE AGREEMENT BY AND BETWEEN SEQUOIA NATIONAL BANK SAN FRANCISCO, CALIFORNIA AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Sequoia National Bank, San Francisco, California ("Bank"), and to ensure the Bank's safe and sound operation, the Bank and the Comptroller of the Currency of the United States of America ("Comptroller"), entered into an Agreement, dated November 15, 2000; and

WHEREAS, the Comptroller and the Bank have executed a Stipulation and Consent to the Issuance of a Consent Order, dated April 10, 2002;

NOW, THEREFORE, the Comptroller directs that the Agreement between the Bank and the Comptroller be, and it hereby is, TERMINATED.

IN TESTIMONY WHEREOF, the undersigned, designated by the Comptroller as his authorized representative, has hereunto set her hand.

San Francisco Field Office

/s/ Brian J. Quade	5/10/02
Brian J. Quade	Date
Assistant Deputy Comptroller	