#2003-42 Terminates #98-43

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

TERMINATION OF THE AGREEMENT BY AND BETWEEN INDUSTRIAL BANK, N.A. WASHINGTON, D.C. AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Industrial Bank, N.A., Washington, D.C. (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 August 25, 1998; and

WHEREAS, that Agreement has been superseded by an Agreement dated April 21, 2003;

NOW, THEREFORE, the Comptroller directs that the previous Agreement between the

Bank and the Comptroller be, and it hereby is, TERMINATED.

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

/s/ John W. Quill

4/21/03

John W. Quill Assistant Deputy Comptroller Maryland/National Capital Area Field Office Date