#2003-43 Terminates #2001-41

TERMINATION OF THE AGREEMENT
BY AND BETWEEN
CLEAR LAKE NATIONAL BANK, SAN ANTONIO, TEXAS
AND

THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of

Clear Lake National Bank, San Antonio, Texas (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 June 20, 2001; and,

WHEREAS, the Comptroller believes that the protection of the depositors, other customers

and shareholders of the Bank as well as its safe and sound operation do not require the continued

existence of said Agreement;

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 his hand.

/s/ Gerry B. Hagar

3/21/03

Gerry B. Hagar Assistant Deputy Comptroller San Antonio South Field Office Date