

**#2012-049**

*Terminates #2010-056*

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

**TERMINATION OF THE FORMAL AGREEMENT  
BY AND BETWEEN  
BANK OF THE RIO GRANDE, NATIONAL ASSOCIATION, LAS CRUCES,  
NEW MEXICO  
AND  
THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Bank of the Rio Grande, National Association, Las Cruces, New Mexico, (“Bank”), and to ensure the Bank’s operation in a safe and sound manner and in accordance with all applicable laws, rules and regulations, the Bank and the Comptroller of the Currency of the United States of America (“Comptroller”) entered into a Formal Agreement, dated February 17, 2010; 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 Formal Agreement because the Bank has attained compliance with the Formal Agreement; and

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

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

/s/

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Steven D. Jacobs  
Assistant Deputy Comptroller  
Phoenix Field Office

February 8, 2012

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Date