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

TERMINATION OF THE FORMAL AGREEMENT BY AND BETWEEN THE FIRST NATIONAL BANK OF SANTA FE, SANTA FE, NEW MEXICO AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of The First National Bank of Santa Fe, Santa Fe, 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 January 29, 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.

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/	July 11, 2012
Steven D. Jacobs	Date
Assistant Deputy Comptroller	

Phoenix Field Office