

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

**TERMINATION OF THE FORMAL AGREEMENT  
BY AND BETWEEN  
FIRST NATIONAL BANK OF SOUTHERN CALIFORNIA, RIVERSIDE, CALIFORNIA  
AND  
THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of First National Bank of Southern California, Riverside, California (“Bank”), and to ensure the Bank’s operation in accordance with safe and sound banking practices and in accordance with all applicable laws, rules and regulations, the Bank and the Office of the Comptroller of the Currency of the United States of America (“Comptroller”), entered into a Formal Agreement dated February 23, 2010 (“Agreement”); and

WHEREAS, the Comptroller believes that the protection of the depositors, other customers and shareholders of the Bank as well as the Bank’s operation in accordance with safe and sound banking practices and in accordance with all applicable laws, rules and regulations do not require the continued existence of said Agreement because the Bank has attained compliance with the Agreement;

NOW, THEREFORE, the Comptroller directs that the Agreement between the Bank and the Comptroller dated February 23, 2010, be, and hereby is, TERMINATED.

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

/s/Michael R. Brickman  
Michael R. Brickman  
Director for Special Supervision

2/25/14  
Date