

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

**TERMINATION OF THE**  
**AGREEMENT BY AND BETWEEN**  
**PONCE DE LEON FEDERAL BANK**  
**BRONX, NEW YORK**  
**AND THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Ponce de Leon Federal Bank, Bronx, New York (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 July 2013; 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/her authorized representative, has hereunto set his/her hand.

/S/  
\_\_\_\_\_  
Matthew T. Johnson  
Assistant Deputy Comptroller  
New York Field Office

May 25, 2016  
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Date