



STATE OF NEW YORK
BANKING DEPARTMENT
One State Street
New York, NY 10004-1417

July 31, 2006

Board of Directors
United Orient Bank
10 Chatham Square
New York, NY 10004

RE: In the Matter of
United Orient Bank
New York, New York
Termination of Order to Cease and Desist

Dear Members of the Board:

You are hereby advised that the Order to Cease and Desist, issued against United Orient Bank on September 30, 2003 by the Superintendent of Banks, has been terminated effective immediately.

A handwritten signature in cursive script that reads "Manuel Kursky".

Manuel Kursky
Deputy Superintendent of Banks
New York State Banking Department

cc: Mr. Christopher J. Spoth
Regional Director
Federal Deposit Insurance Corporation