



BANK OF THE ORIENT
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November 29, 2002

Top Hat Exemption
Pension and Welfare Benefits Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue NW
Washington, DC 20210

RE: Notice of Plan of Deferred Compensation

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974 for unfunded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 20 C.F.R. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer:

Bank of the Orient
233 Sansome Street
San Francisco, CA 94104
2. Federal Employer Identification No. (EIN):

94-1732792
3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plan was made effective September 21, 2001.
4. There are five participants in the plan

233 SANSOME STREET, SAN FRANCISCO, CA 94104
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Kindly acknowledge receipt of this filing by signing and returning to us a copy of this letter for acknowledgment purposes.

Very truly yours,

Bank of the Orient

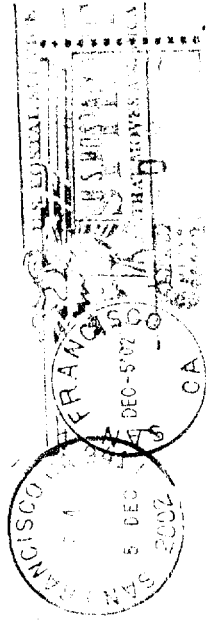
A handwritten signature in black ink that reads "Philipp Frings". The signature is written in a cursive style with a long horizontal stroke at the top.

Philipp Frings, CFO



BANK OF THE ORIENT

233 Sansome Street
San Francisco, California 94104



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