



U.S. DEPT. OF LABOR
FIDRA/PUBLIC DISCLOSURE
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July 11, 2001

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Top Hat Exemption
Pension and Welfare Benefits Administration
Room N-5644
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 1 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 the Department of Labor Regulations, 29 C.F.R. section 2520.104-23, the following information is provided by the undersigned employer.

Name and Address of Employer

Pacific Coast Bankers' Bank
340 Pine Street
Suite 401
San Francisco, California 94104

Federal Employer Identification Number (EIN) is 94-3311-267

The employer has adopted a plan of deferred compensation primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plan was made effective March 16, 2001. There is one participant in the plan.

Kindly acknowledge receipt of this filing by signing and returning to the sender the copy of this letter enclosed herewith for acknowledgement purposes. A stamped, self-addressed envelope is also enclosed for your convenience.

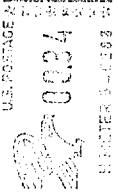
Respectfully Submitted,

A handwritten signature in black ink, appearing to read 'T Manz', with a long, sweeping horizontal flourish extending to the right.

Thomas Manz
Chairman of the Board
Pacific Coast Bankers' Bank



340 PINE STREET, SUITE 401
SAN FRANCISCO, CA 94104



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PENSION AND WELFARE BENEFITS ADMINISTRATION
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