



MANUFACTURERS BANK
A SUBSIDIARY OF SUMITOMO MITSUI BANKING CORPORATION

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March 1, 2006

Nonqualified Plan Exemption
Employee Benefits Security Administration
U.S. Department of Labor, Room N-5644
200 Constitution Avenue, N.W.
Washington, DC 20210

Re: Manufacturers Bank Long Term Incentive Plan

Dear Sir/Madam:

In accordance with 29 CFR 2520.104-23, on behalf of Manufacturers Bank Long Term Incentive Plan ("Plan"), we hereby provide you with the information set forth below:

Name and Address of Employer

Manufacturers Bank
515 S. Figueroa Street, Suite 500
Los Angeles, CA 90071

Employer's Taxpayer Identification Number

95-221647 *95-2221647*

Required Declaration

The Employer sponsors the Plan, which has the effect of deferring compensation for a select group of management or highly compensated employees. Benefits are paid out of the general assets of the Employer.

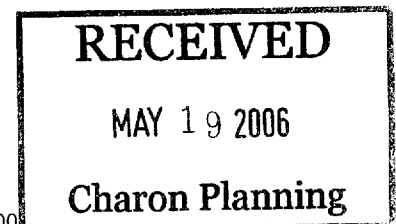
Currently, Manufacturers Bank maintains two nonqualified plans. There are 47 employees eligible to participate in all nonqualified plans maintained by the Employer. Specifically, 47 employees are eligible to participate in this Plan. This Plan's effective date is March 1, 2006.

If you have any questions about this matter, please contact the undersigned.

Sincerely,

Ted Mergenthaler, Sr. VP
Director of Human Resources

VIA CERTIFIED MAIL RETURN RECEIPT REQUESTED



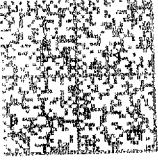
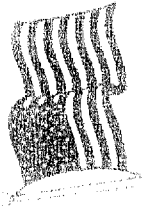
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Warrington, PA 18976



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