#2000-83

AMENDMENT TO AGREEMENT BY AND BETWEEN PACIFIC NATIONAL BANK MIAMI, FLORIDA AND THE OFFICE OF THE COMPTROLLER OF THE CURRENCY

Effective this 15th day of June, 2000, Article III of the Formal Agreement between Pacific National Bank, Miami, Florida and the Comptroller of the Currency of the United States of America (Comptroller) dated August 20, 1999 is amended as follows:

The Bank shall achieve by June 30, 2000, and thereafter maintain, Tier 1 capital at least equal to seven and one half (7.5%) of adjusted total assets.

All other provisions of the Formal Agreement dated August 20, 1999 shall continue in

full force and effect unless or until such provisions are amended in writing by mutual consent of

the parties to the Agreement or excepted, waived, or terminated in writing by the Comptroller.

IN TESTIMONY WHEREOF, the undersigned, authorized by the Comptroller, has hereunto set his hand on behalf of the Comptroller.

Signed C. Wayne Crowell June 21, 2000 Date

Assistant Deputy Comptroller South Florida Field Office IN TESTIMONY WHEREOF, the undersigned, as the duly elected and acting Board of Directors of the Bank, have hereunto set their hands on behalf of the Bank.

NAME:	SIGNATURE:	DATE:
Mauricio E. Laniado	Signed	6/27/00
Lynn B. Lewis	Signed	6/21/00
James McGuiness	Signed	6/27/00
Antonio Prado	Signed	7/24/00