
Federal Reserve Release



H.2

*Actions of the Board, Its Staff,
and the Federal Reserve Banks;
Applications and Reports Received*

No. 42

Week Ending October 18, 2008

Testimony And Statements

Over-the-Counter Derivatives -- statement by Patrick Parkinson, deputy director, Division of Research and Statistics, before the House Committee on Agriculture.

- Submitted, October 15, 2008

Bank Holding Companies

Caja de Ahorros y Monte de Piedad de Madrid, Madrid, Spain; Caja Madrid Cibeles S.A.; and CM Florida Holdings, Inc., Coral Gables, Florida -- to acquire shares of City National Bancshares, Inc., Miami, Florida, and its subsidiary bank, City National Bank of Florida.

- Approved, October 15, 2008

Monetary and Financial Policy

Commercial Paper Funding Facility -- additional details regarding the CPFF, to be implemented on October 27, 2008, to provide a liquidity backstop to U.S. issuers of commercial paper.

- Announced, October 14, 2008

Systemic-Risk Exception -- recommendation to the Secretary of the Treasury to invoke the systemic-risk exception to the Federal Deposit Insurance Act, enabling the Federal Deposit Insurance Corporation to provide certain guarantees.

- Announced, October 14, 2008

Regulations And Policies

Capital Rules -- interim final rule with request for public comment to allow bank holding companies to include in their tier 1 capital without restriction the senior perpetual preferred stock issued to the Treasury Department under the capital purchase program.

- Announced, October 16, 2008

Enforcement

Alliance Bancshares California, Culver City, California -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, October 16, 2008

AmericasBank, Towson, Maryland -- written agreement with the Federal Reserve Bank of Richmond and the Maryland Division of Financial Regulation.

- Announced, October 16, 2008

Irwin Financial Corporation, Columbus, Indiana, and Irwin Union Bank and Trust Company -- written agreement with the Federal Reserve Bank of Chicago and the Indiana Department of Financial Institutions.

- Announced, October 14, 2008

H.2 Actions under delegated authority

October 12, 2008 to October 18, 2008

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish branches at 1322 East Gude Drive, Rockville, Maryland; 7920 Norfolk Avenue, Bethesda; and 8521 Colesville Road, Silver Spring.

- Approved, October 17, 2008

Secretary

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 1451 Ritchie Highway, Arnold, Maryland.

- Approved, October 16, 2008

Richmond

Virginia Business Bank, Richmond, Virginia -- to establish a branch at 1317 Executive Boulevard, Suite 110, Chesapeake, and to provide a courier service to pick up deposits from customers in Norfolk, Chesapeake, Virginia Beach, Portsmouth, and Suffolk.

- Approved, October 17, 2008

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at 6375 Multiplex Drive, Centreville.

- Approved, October 15, 2008

Richmond

Virginia Commerce Bank, Arlington, Virginia -- to establish a branch at Lot 5A Parcels A&B, Section 1, Princeton Woods Shopping Center, Dumfries.

- Approved, October 15, 2008

Bank Holding Companies

Atlanta

Capstone Bancshares, Inc., Tuscaloosa, Alabama -- waiver of application to merge with Security Federal Bancorp, Inc., Tuscaloosa, in connection with the merger of their respective subsidiary depository institutions, Capstone Bank and Security Bank (a thrift institution).

- Granted, October 6, 2008

(A/C)

San Francisco

D. L. Evans Bancorp, Burley, Idaho -- to engage de novo in a joint venture with New Country Mortgage, LLC, Pocatello, in mortgage loan originations.

- Approved, October 15, 2008

Atlanta

First Bancshares of Stevenson, Inc. Stevenson, Alabama -- waiver of application to merge with F&M Bancorporation, Centre, in connection with the merger of their respective subsidiary banks, First Southern State Bank, Stevenson, and Farmers & Merchants Bank, Centre.

- Withdrawn, October 10, 2008

(A/C)

Atlanta

Floridian Financial Group, Inc., Daytona Beach, Florida -- to acquire shares of FBC Mortgage, LLC, Orlando, and thereby engage in making, acquiring, brokering, or servicing loans or other extensions of credit.

- Approved, October 16, 2008

Philadelphia

Nova Financial Holdings, Inc., Berwyn, Pennsylvania -- to acquire Pennsylvania Business Bank, Philadelphia.

- Approved, October 14, 2008

Bank Holding Companies

Chicago

PrivateBancorp, Inc., Chicago, Illinois -- to acquire The PrivateWealth Trust Company (in organization), Chicago, and thereby operate a savings association.

- Approved, October 17, 2008

Atlanta

Southern States Bancshares, Inc., Anniston, Alabama -- to become a bank holding company and to acquire Southern States Bank, Anniston.

- Approved, October 16, 2008

Chicago

Tompkins Bancorp, Inc., Avon, Illinois -- to acquire Community Bank of Galesburg, Galesburg.

- Approved, October 17, 2008

Bank Premises

Cleveland

The Richwood Banking Company, Inc., Richwood, Ohio -- to establish a branch at 4848 Napoleon Street, Huntsville, and request to exceed the limit of investment in bank premises.

- Approved, October 17, 2008

Change In Bank Control

Dallas

Medina Bankshares, Inc., Hondo, Texas -- change in bank control of Medina and its subsidiary bank, D'Hanis State Bank, D'Hanis.

- Permitted, October 17, 2008

Change In Bank Control

Kansas City

Wilber Co., Wilber, Nebraska -- to retain control of Wilber Co., Wilber, parent company of First State Bank, Lincoln.

- Permitted, October 14, 2008

Extensions Of Time

Kansas City

The Citizens Bank of Edmond, Edmond, Oklahoma -- extension to January 19, 2009, to establish a branch at the southwest corner of Pennsylvania and 164th Street, Oklahoma City.

- Granted, October 17, 2008

Chicago

Grundy Bank, Morris, Illinois -- extension to January 27, 2009, to establish a branch at 2650 East Division Street, Diamond.

- Granted, October 15, 2008

Chicago

M&I Marshall & Ilsley Bank, Milwaukee, Wisconsin -- extension to February 15, 2009, to establish branches at 11535 Palmbrush Trail, Bradenton, Florida; 5931 Brookhill Boulevard, Sarasota; and 5409 Deep Lake Circle, Oviedo.

- Granted, October 15, 2008

Philadelphia

Reliance Bancorp, MHC (in formation), Altoona, Pennsylvania, and Reliance Bancorp, Inc. (in formation) -- extension to January 23, 2009, to become bank holding companies in connection with the reorganization of Reliance Savings Bank, Altoona, from a state-chartered mutual savings bank to a stock savings bank.

- Granted, October 17, 2008

Membership

Chicago

Commercial Savings Bank, Carroll, Iowa -- to become a member of the Federal Reserve System.

- Approved, October 17, 2008

New York

Empire State Bank, National Association, Newburgh, New York -- to retain membership in the Federal Reserve System after it converts from a national to a state charter.

- Approved, October 17, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 18, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending October 18, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO POPULAR DE PUERTO RICO	* 18C	Banco Popular de Puerto Rico, San Juan, Puerto Rico to acquire certain assets and assume certain liabilities of Banco Popular, N.A., Orlando, Florida	Newspaper:	10/27/2008
			Federal Register:	Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada and Citibank Overseas Investment Corporation, New Castle, Delaware, pursuant to Section 211.9(f) of Regulation K, to make an investment in Citibank Privatkunden AG & Co., Dusseldorf, Germany, in connection with the sale of Citigroup Inc.'s retail banking business and consumer operations in Germany to Credit Mutuel.	Newspaper:	Not applicable
			Federal Register:	Not applicable
CITIGROUP INC.	* 3A3 4c8	Citigroup Inc., New York, New York, to acquire five insured depository institution subsidiaries of Wachovia Corporation, Charlotte, North Carolina: Wachovia Bank, National Association, Charlotte, North Carolina; Wachovia Bank of Delaware, National Association, Wilmington, Delaware; Wachovia Card Services, National Association, Atlanta, Georgia; Wachovia Mortgage, FSB, Las Vegas, Nevada; and Wachovia Bank, FSB, Houston, Texas, pursuant to Sections 3(a)3 and 4(c)(8) of the BHC Act and thereby operate a savings association, pursuant to section 225.28(b)(4) of Regulation Y.	Newspaper:	Not available
			Federal Register:	Not available
ICICI BANK LIMITED	FBSEA	ICICI Bank Limited, Mumbai, India, to establish representative offices in San Francisco and Los Angeles, California; Atlanta, Georgia; Chicago, Illinois; Edison, New Jersey; Houston, Texas and Washington D.C., pursuant to Section 211.24(a)(2)(i)(B)(2) of Regulation K.	Newspaper:	Not available
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

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Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 18, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 18, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
Bancorp of Lexington, Inc.	3A1	Bancorp of Lexington, Inc., Lexington, KY to become a bank holding company by acquiring 100% of the voting shares of Bank of Lexington, Inc., Lexington, KY.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 18, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COASTAL CAROLINA BANCSHARES, INC.	* 3A1	Coastal Carolina Bancshares, Inc., Myrtle Beach, South Carolina, to become a bank holding company by acquiring 100% of Coastal Carolina National Bank, Myrtle Beach, South Carolina (in organization).	Newspaper: Federal Register:	10/31/2008 11/14/2008
OLD LINE BANK	* Branch	Old Line Bank, Bowie, Maryland, to establish a branch at 1641 State Route 3 North, Crofton, Maryland.	Newspaper: Federal Register:	10/27/2008 Not applicable
PEOPLES COMMUNITY BANK	* Branch	Peoples Community Bank, Montross, Virginia, proposes to establish a branch at 5082 James Madison Parkway, King George, Virginia.	Newspaper: Federal Register:	10/24/2008 Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 18, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DE DESARROLLO RURAL, S.A.	FBSEA	Banco de Desarrollo Rural, S.A., (BANRURAL), Guatemala City, Guatemala, to establish a representative office located in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
CITIZENS CORPORATION	CIC	Prior change in control notice filed by The Harry L. Rankin, Jr. Family, Columbia, Mississippi (members include Elizabeth Barrett Arinder, Elizabeth Carolyn Rankin Arinder, Lannye Olivia Brickwell Arinder, Olive Elizabeth Clower Beach, and Marianne Rankin, all of Columbia, Mississippi; Christopher Charles Rankin Arinder, Hattiesburg, Mississippi; Benjamin Thomas Newton, Ocean Springs, Mississippi; Christopher Harry Lee Rankin, College Station, Texas; and Thomas Stephen Clower Rankin, Dallas, Texas), to collectively acquire an additional 2.01 percent of the outstanding shares of Citizens Corporation, and its subsidiary, Citizens Bank, both of Columbia, Mississippi. Total pro forma ownership will equal 11.66 percent.	Newspaper: Federal Register:	11/12/2008 Not available
JONES BANCSHARES, L.P.	CIC	After-the-fact change in control notice filed by James C. Jones, Waycross, Georgia; Patrick C. Jones and Carole C. Jones, both of Blackshear, Georgia; to retain 35.05 percent of the outstanding shares of Jones Bancshares, LP, and its subsidiary, Primesouth Bank, both of Blackshear, Georgia.	Newspaper: Federal Register:	10/29/2008 10/20/2008
METRO BANK OF DADE COUNTY	* Branch	MetroBank of Dade County, Miami, Florida, to establish a branch located at 11715 West Okeechobee Road, Hialeah Gardens, Florida.	Newspaper: Federal Register:	10/24/2008 Not applicable
REGENT BANCORP, INC.	* 4c8	Regent Bancorp, Inc., Davie, Florida, to acquire 100 percent of the outstanding shares of Regent Bank, Greenville, South Carolina (in organization), and thereby engage in operating a savings association.	Newspaper: Federal Register:	11/15/2008 11/14/2008
REGIONS BANK	* Branch	Regions Bank, Birmingham, Alabama, to establish branches in the following locations: at the corner of AL Hwy 67 and US Hwy 31, Decatur, Alabama, to be known as the Sixth Avenue Branch; at the Intersection of Hwy 98 (Back Beach Road) and Powell Adams Road, Panama City, Florida, to be known as the Pier Park Branch; at 1485 W. Gateway Blvd., Boynton Beach, Florida, to be known as the Gateway Branch; at W Sandlake Road at Della Drive, Orlando, Florida, to be known as the Sandlake and Bay Hill Branch; at 1300 N. Collins, Arlington, Texas, to be known as the North Arlington Branch; and at the corner of Fairchild Gardens and Kyoto Gardens (Gardens Pointe), Palm Beach Gardens, Florida, to be known as the Gardens Mall Branch.	Newspaper: Federal Register:	10/31/2008 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 18, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALPINE BANK & TRUST CO.	* Branch	Alpine Bank & Trust Co., Rockford, Illinois, to establish a branch facility to be located at 4142 John Farms Road, Rockford, Illinois.	Newspaper:	10/27/2008
			Federal Register:	Not applicable
BROADWAY BANCORP, INC.	4c8	Broadway Bancorp, Inc., Chicago, Illinois, proposes to engage de novo in extending credit and servicing loans.	Newspaper:	Not applicable
			Federal Register:	11/04/2008
COMMUNITY HOLDINGS CORPORATION	CIC	Notice by Spiro P. Argiris, Burr Ridge, Illinois, individually and as part of a group acting in concert with Theodore P. Argiris, Palos Park, Illinois, Cathy Argiris, Palos Park, Illinois, and Carpetercrafters, Inc., Alsip, Illinois, to acquire control of Community Holdings Corporation, Palos Hills, Illinois, and thereby indirectly control Family Bank and Trust Company, Palos Hills, Illinois.	Newspaper:	Not available
			Federal Register:	11/04/2008
FIRST FARMERS BANK & TRUST	* Branch	First Farmers Bank & Trust, Converse, Indiana, to establish a branch facility to be located at 826 N. Baldwin Avenue, Marion, Indiana.	Newspaper:	10/27/2008
			Federal Register:	Not applicable
FIRST MERCHANTS CORPORATION	* 3A5	First Merchants Corporation, Muncie, Indiana, to acquire 100 percent of the voting shares of Lincoln Bancorp, Plainfield, Indiana, and thereby indirectly acquire Lincoln Bank, Plainfield, Indiana.	Newspaper:	Not available
			Federal Register:	11/03/2008
HOOSIER HEARTLAND STATE BANCORP	* 3A1	Hoosier Heartland State Bancorp, Crawfordsville, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of Linden State Bancorp, Linden, Indiana, and thereby indirectly acquire Linden State Bank, Linden, Indiana, and New Ross Bancorp, New Ross, Indiana, and thereby indirectly acquire Farmers State Bank, New Ross, Indiana.	Newspaper:	11/01/2008
			Federal Register:	11/10/2008
LINDEN STATE BANK	* 18C * Branch	Linden State Bank, Linden, Indiana, to merge with Farmers State Bank, New Ross, Indiana, and thereby to establish 4 branches.	Newspaper:	Not available
			Federal Register:	Not applicable
M.S.B. BANCORPORATION, INC.	CIC	Notice by Peter T. Rogers, Appleton, Wisconsin, to retain control of 21.3 percent of the outstanding voting shares of M.S.B. Bancorporation, Inc., Marion, Wisconsin, and thereby indirectly retain control of Premier Community Bank, Marion, Wisconsin.	Newspaper:	10/23/2008
			Federal Register:	10/17/2008

Federal Reserve Bank of Chicago

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NONE

CRA Examinations scheduled for Quarter of

Institution	Location
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NONE

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 18, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
KIRKSVILLE BANCORP, INC.	CIC	Notice by Douglas and Theresa Kelly, Kirksville, Missouri; Ray E. Cahalan Family Trust with Theresa Kelly and Jacqueline Niederggerke as co-trustees, Kirksville, Missouri; Gary Kelly, Aspen, Colorado; and William and Kathleen Moffett, Golden, Colorado, as a group acting in concert to retain control of Kirksville, Bancorp, Inc., Kirksville, Missouri.	Newspaper:	Not available
			Federal Register:	11/04/2008

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 18, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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Institution	Location
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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 18, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLLEGIATE PEAKS BANK	* Branch	Collegiate Peaks Bank, Buena Vista, Colorado, to establish a branch at 885 South Colorado Boulevard, Denver, Colorado; and to establish a branch at 2191 North Ursula #12, Aurora, Colorado.	Newspaper:	10/24/2008
			Federal Register:	Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 18, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish 5 branches at the following locations: 2626 El Camino Real, Carlsbad, California 92008; 39008 Paseo Padre Parkway, Fremont, California 94538; 635 S. Hobart Blvd., Los Angeles, California 90005; 6451 E. Pacific Coast Hwy., Long Beach, California 90803; and 600 Main Street, Pleasanton, California 94566.	Newspaper: Federal Register:	Not available Not applicable
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish 5 branches in Texas at the following locations 5925 Overton Ridge Blvd., Fort Worth, Texas 76132; 4351 Western Center Blvd., Fort Worth, Texas 76137; 8422 Dallas Parkway, Frisco, Texas 75034; 13200 N I H 35, Austin, Texas 78753; and 4231 W. 3rd Street, Fort Worth, Texas 76102.	Newspaper: Federal Register:	10/21/2008 Not applicable
TEXAS FIRST BANK	* 18C * Branch	Texas First Bank - Texas City, Texas City, Texas, to purchase the assets and assume the liabilities of Texas First Bank, Galveston, Texas, and to establish branches at the following locations: 6501 Stewart Road, Galveston, Texas 77650; 2401 Broadway, Galveston, Texas 77550; 13701 FM 3005, Galveston, Texas 77550; and 2390 Highway 87, Crystal Beach, Texas 77650.	Newspaper: Federal Register:	Not available Not applicable

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 18, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
NHB HOLDINGS, INC.	4c8	NHB Holdings, Inc. and Proficio Mortgage Ventures, LLC, to engage denovo in a joint venture with Home Avenue Mortgage, Clearwater, Florida, in conducting mortgage banking activities, pursuant to section 4(c)(8) of the BHC act and section 225.28(b)(1) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	11/03/2008

District: 12

Federal Reserve Bank of San Francisco

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