
Federal Reserve Release



H.2

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

No. 46

Week Ending November 15, 2008

Bank Holding Companies

American Express Company, New York, New York, and American Express Travel Related Services Company, Inc. -- to become bank holding companies on conversion of their industrial loan company, American Express Centurion Bank, Salt Lake City, Utah, to a bank; to retain certain nonbanking subsidiaries, including American Express Bank, FSB; and elections to become financial holding companies.

- Approved, November 10, 2008

Monetary and Financial Policy

American International Group, Inc., New York, New York -- authorization for the Federal Reserve Bank of New York to modify the credit facility established on September 16, 2008, for AIG and to establish two new lending facilities under section 13(3) of the Federal Reserve Act, and purchase by the Department of the Treasury of newly issued AIG preferred shares under the Troubled Asset Relief Program.

- Announced, November 10, 2008

Term Auction Facility -- forward TAF auction on November 10, 2008, in the amount of \$150 billion in 17-day credit to provide term funding over year-end.

- Announced, November 10, 2008

Regulations And Policies

Interagency Real Estate Appraisal and Evaluation Guidelines -- publication for comment of guidelines to address supervisory matters related to real estate appraisals and evaluations that support real estate-related financial transactions.

- Announced, November 13, 2008

Regulations And Policies

Interagency Statement on Meeting the Needs of Creditworthy Borrowers -- statement encouraging banking organizations to lend to creditworthy borrowers, engage in capital planning, work with borrowers to avoid preventable foreclosures, and structure compensation incentives to support prudent lending and discourage excessive risk-taking.

- Announced, November 12, 2008

Regulation GG (Prohibition on Funding of Unlawful Internet Gambling) -- interagency final rule to implement the Unlawful Internet Gambling Enforcement Act of 2006.

- Announced, November 12, 2008

Enforcement

Dresdner Bank AG, Frankfurt, Germany, and its New York, New York, branch -- issuance of a consent cease and desist order.

- Announced, November 13, 2008

H.2 Actions under delegated authority

November 9, 2008 to November 15, 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

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 5215 West 6th Avenue, Stillwater, Oklahoma.

- Approved, November 13, 2008

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at the corner of 91st Street and Delaware Avenue, Tulsa, Oklahoma.

- Approved, November 14, 2008

Dallas

Comerica Bank, Dallas, Texas -- to establish branches at 10115 West McDowell Road, Avondale, Arizona, and 14211 West Bell Road, Surprise.

- Approved, November 13, 2008

Atlanta

Old Southern Bank, Orlando, Florida -- to establish a branch at 970 Rinehart Road, Lake Mary.

- Approved, November 14, 2008

Richmond

Peoples Community Bank, Montross, Virginia -- to establish a branch at 5082 James Madison Parkway, King George.

- Approved, November 10, 2008

Bank Holding Companies

Cleveland

Bancorp of Lexington, Inc., Lexington, Kentucky -- to become a bank holding company and to acquire Bank of Lexington, Inc., Lexington.

- Approved, November 14, 2008

Dallas

CBFH, Inc., Orange, Texas -- to acquire by merger Crosby Bancshares, Inc., Crosby, and thereby acquire Crosby Bancshares of Delaware, Inc., Wilmington, Delaware, and Crosby State Bank, Crosby, Texas, and for Hillister Enterprises II, Inc., Beaumont, and Umphrey II Family Limited Partnership to acquire Crosby Bancshares, Inc., and thereby acquire Crosby Bancshares of Delaware, Inc., and Crosby State Bank.

- Approved, November 13, 2008

Chicago

First Merchants Corporation, Muncie, Indiana -- to acquire Lincoln Bancorp, Plainfield, and Lincoln Bank.

- Approved, November 13, 2008

San Francisco

Hana Financial Group, Inc., Seoul, South Korea -- to become a bank holding company and to acquire shares of Commonwealth Business Bank, Los Angeles, California.

- Withdrawn, November 12, 2008

St. Louis

Mount Sterling Bancorp, Inc., Mt. Sterling, Illinois -- to acquire Timewell State Bank, Timewell.

- Returned, November 10, 2008

Bank Holding Companies

Atlanta

Piedmont Bancorp, Inc., Norcross, Georgia -- to become a bank holding company and to acquire First Choice Community Bank 1874, Newnan.

- Approved, November 10, 2008

Cleveland

Rurban Financial Corp., Defiance, Ohio -- to acquire NBM Bancorp, Inc., Montepelier.

- Approved, November 14, 2008

San Francisco

Summit Banking Company, Burlington, Washington -- to become a bank holding company and to acquire Summit Bank, Burlington.

- Approved, November 10, 2008

Bank Mergers

Dallas

Texas First Bank, Texas City, Texas -- to purchase the assets and assume the liabilities of Texas First Bank, Galveston, and to establish branches at 6501 Stewart Road; 2401 Broadway; 13701 FM 3005; and 2390 Highway 87, Crystal Beach.

- Approved, November 14, 2008

Bank Premises

Richmond

Peoples Community Bank, Montross, Virginia -- to increase its investment in bank premises.

- Approved, November 10, 2008

Banks, State Member

Secretary

Citizens Bank & Trust Company, Van Buren, Arkansas -- to make a public welfare investment.

- Approved, November 12, 2008

Change In Bank Control

Chicago

River Cities Bancshares, Inc., Wisconsin Rapids, Wisconsin -- change in bank control of River Cities and its subsidiary bank, River Cities Bank, Wisconsin Rapids.

- Permitted, November 14, 2008

Extensions Of Time

Chicago

C-B-G, Inc., West Liberty, Iowa -- extension to February 14, 2009, to acquire additional shares of Washington Bancorp, Washington, and thereby increase its interest in Washington's subsidiary bank, Federation Bank.

- Granted, November 10, 2008

Atlanta

Compass Bank, Birmingham, Alabama -- extension to December 12, 2008, to establish a branch at 3490 Salida Street, Aurora, Colorado.

- Granted, November 13, 2008

Chicago

First Bank & Trust, Evanston, Illinois -- extension to February 26, 2009, to establish a branch at 4001 Dempster Street, Skokie.

- Granted, November 12, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 15, 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 November 15, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Citibank Maghreb, Casablanca, Morocco.	Newspaper: Federal Register:	Not applicable Not applicable
CITIBANK, N.A.	Investment	Citibank, N.A., Las Vegas, Nevada, pursuant to Section 211.9(f) of Regulation K, to make an additional investment in Citibank Senegal, Dakar, Senegal.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch	Manufacturers and Traders Trust Company, Buffalo, New York to establish a branch to be located at 6707 Governor Ritchie Highway, Glen Burnie, Anne Arundel County, Maryland. (RSSD ID 3832903)	Newspaper: Federal Register:	11/17/2008 Not applicable
MIZUHO CORPORATE BANK, LTD.	FBSEA	Mizuho Corporate Bank, Ltd, Tokyo, Japan, to upgrade its Los Angeles agency to a branch pursuant to Section 5(a)(7)(B) of the International Banking Act and Section 211.24(a)(2)(i)(A) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
MORGAN STANLEY	* 3A3	Morgan Stanley, New York, New York to acquire up to 9.9 percent of the common stock of Heritage Bank, N.A. (in organization), New York, New York.	Newspaper: Federal Register:	Not available 12/04/2008
STANDARD CHARTERED BANK	4c8	Standard Chartered Bank, London, England, to acquire Standard Chartered Securities (North America) Inc., New York, New York, thereby engaging in certain de novo activities pursuant to Sections 225.28(b)(6)(i); (b)(6)(ii); (b)(6)(iv); (b)(7)(i); (b)(7)(ii); (b)(7)(v) and (b)(8)(i) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available

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 November 15, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE FINANCIAL CORPORATION	* 3A1	Cornerstone Financial Corporation, Mount Laurel, NJ, to form a bank holding company by acquiring Cornerstone Bank, Mount Laurel, NJ.	Newspaper:	Not available
			Federal Register:	12/12/2008

District: 3

Federal Reserve Bank of Philadelphia

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: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 15, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
PNC FINANCIAL SERVICES GROUP, INC., THE	* 3A3	Application by The PNC Financial Services	Newspaper:	12/01/2008
	Other Foreign	Group, Inc., Pittsburgh, Pennsylvania, to	Federal Register:	12/02/2008
	* 3A5	acquire National City Corporation, Cleveland, Ohio		

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 November 15, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
HAMPTON ROADS BANKSHARES, INC.	* 3A5	Hampton Roads Bankshares, Inc., Norfolk, Virginia, to acquire 100% of the voting securities of Gateway Financial Holdings, Inc., Virginia Beach, Virginia, and thereby indirectly acquire Gateway Bank and Trust Co., Elizabeth City, North Carolina.	Newspaper:	12/13/2008
			Federal Register:	12/12/2008
VBB Finacial Corporation	3A1	VBB Financial Corporation, Richmond, Virginia, to become a bank holding company through the acquisition of 100% of Virginia Business Bank, Richmond, Virginia.	Newspaper:	Not applicable
			Federal Register:	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 November 15, 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:	11/30/2008 Not applicable
BANCO ITAU S.A.	Other Foreign	Banco Itau S.A., Sao Paulo, Brazil, prior change in control notice to indirectly acquire an additional 80 percent of the outstanding shares of Banco Itau Europa International, Miami, Florida. Total pro forma will equal 100 percent.	Newspaper: Federal Register:	Not applicable Not applicable
BANCTENN CORP.	* 3A3	BancTenn Corp., Kingsport Tennessee, to acquire up to 20 percent of the voting shares of Paragon Commercial Corporation, and its subsidiary, Paragon Commercial Bank, both of Raleigh, North Carolina.	Newspaper: Federal Register:	12/11/2008 12/12/2008
PROTECTIVE LIFE CORPORATION	* 3A1	Protective Life Corporation, Birmingham, Alabama, to become a bank holding company by acquiring 100 percent of the outstanding shares of Bonifay Holding Company, Inc., and its subsidiary, The Bank of Bonifay, both of Bonifay, Florida.	Newspaper: Federal Register:	Not available 12/12/2008

* 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 November 15, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITY STATE BANK	* 18C * Branch	City State Bank, Odgen, Iowa, to merge with Ames Community Bank, Ames, Iowa, and Community Bank of Boone, Boone, Iowa. As a result of these mergers, all offices of Ames Community Bank and Community Bank of Boone will become offices of City State Bank.	Newspaper: Federal Register:	Not available Not applicable
FIRST COMMUNITY FINANCIAL PARTNERS, INC.	* 3A3	First Community Financial Partners, Inc., Joliet, Illinois, to acquire at least 50.1 percent of the voting shares of Burr Ridge Bank and Trust (in organization), Burr Ridge, Illinois.	Newspaper: Federal Register:	Not available 12/04/2008
GOLDEN EAGLE BANCORP, INC.	* 3A1 4c8	Golden Eagle Bancorp, Inc., Woodstock, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Golden Eagle Community Bank, Woodstock, Illinois, and thereby to engage in extending credit and servicing loans.	Newspaper: Federal Register:	Not available 12/04/2008
PARAMOUNT BANK	* 18C * Branch	Paramount Bank, Farmington Hills, Michigan, to merge with Paramount Bank, Las Vegas, Nevada, and thereby to establish a branch at 7795 West Sahara Avenue, Las Vegas, Nevada.	Newspaper: Federal Register:	Not available Not applicable
PEOPLES BANCORP, INC.	* 3A3	Peoples Bancorp, Inc., Prairie du Chien, Wisconsin, to acquire 100 percent of the voting shares of Security State Bank, Guttenberg, Iowa.	Newspaper: Federal Register:	Not available 11/28/2008
WHITE RIVER CAPITAL, INC.	* 3A1	White River Capital, Inc., Indianapolis, Indiana, to become a bank holding company by acquiring 100 percent of the voting shares of First Chicago Bancorp, Itasca, Illinois, and thereby indirectly acquire First Chicago Bank & Trust, Itasca, Illinois.	Newspaper: Federal Register:	Not available 11/28/2008

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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Table with 6 columns: RSSD ID, Institution / Location, Exam Date, CRA Public Date, CRA Rating, Exam Method. Content: NONE

Table with 2 columns: CRA Examinations scheduled for, Quarter of. Sub-headers: Institution, Location. Content: NONE

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 15, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at the Southwest corner of Highway 412 East and Butterfield Coach Trail, Springdale, Arkansas.	Newspaper:	11/18/2008
			Federal Register:	Not applicable
FIRST BANCORP OF SPARTA, LTD.	CIC	Notice by First National Bank of Sparta Profit Sharing Plan (the "Plan"), David Hauskins, Roger Deterding, and Mary Lou Bauer, each as Trustees of the Plan, together with David Hauskins, Sparta, Illinois, Mary Hauskins, Sparta, Illinois, The Roger L. Deterding Declaration of Trust, Roger L. Deterding as Trustee, Sparta, Illinois, The Nancy K. Deterding Declaration of Trust, Nancy K. Deterding as Trustee, Sparta, Illinois, and Mary Lou Bauer, Red Bud, Illinois, to gain control of First Bancorp of Sparta, Ltd., Sparta, Illinois.	Newspaper:	11/26/2008
			Federal Register:	11/24/2008

District: 8

Federal Reserve Bank of St. Louis

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 15, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES OF WOODVILLE, INC.	CIC	Change in control notice by Norlin G. Boyum, Minneapolis, Minnesota, John B. Boyum, Arlington, Virginia, and Stephanie J. Boyum, New York, New York, as part of a group acting in concert, to acquire 25 percent or more of the shares of Citizens Bancshares of Woodville, Inc., Hudson, Wisconsin, and thereby indirectly acquire control of Citizens State Bank, Hudson, Wisconsin.	Newspaper: Federal Register:	11/19/2008 11/14/2008
FREEDOM BANCORPORATION, INC.	CIC	Change in Control Notice by the Claire L. Erickson Irrevocable Trust For The Benefit Of Kristi Erickson Kampmeyer and Descendants, the Claire L. Erickson Irrevocable Trust For The Benefit Of David B. Erickson and Descendants, and Gary Vander Vorst, as an individual and as co-trustee of the trusts, all of Hudson, Wisconsin, and Kristi Erickson Kampmeyer, Sunfish Lake, Minnesota, as an individual and as co-trustee and beneficiary of the Claire L. Erickson Irrevocable Trust For The Benefit Of Kristi Erickson Kampmeyer and Descendants, which collectively are part of a group acting in concert with David Erickson, Hudson, Wisconsin, to gain and/or retain control of Freedom Bancorporation, Inc., Lindstrom, Minnesota, and thereby indirectly gain and/or retain control of Lake Area Bank, Lindstrom, Minnesota.	Newspaper: Federal Register:	11/27/2008 11/28/2008
WASECA BANCSHARES, INC.	CIC	Change in Control Notice by the Claire L. Erickson Irrevocable Trust II For The Benefit Of Kristi Erickson Kampmeyer and Descendants, the Claire L. Erickson Irrevocable Trust For The Benefit Of Marilyn J. Kron and Descendants, and Gary Vander Vorst as an individual and as co-trustee of the trusts, all of Hudson, Wisconsin, which collectively are part of a group acting in concert with Kristi Erickson Kampmeyer, Sunfish Lake, Minnesota, and Marilyn J. Kron, Hudson, Wisconsin, to gain control of Waseca Bancshares, Inc., Waseca, Minnesota, and thereby indirectly gain control of Roundbank, Waseca, Minnesota.	Newspaper: Federal Register:	11/27/2008 11/28/2008

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 15, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK OF HOTCHKISS	* 18C * Branch	First State Bank of Hotchkiss, Hotchkiss, Colorado, to merge with Colorado Mountain Bank, Westcliffe, Colorado, Paonia State Bank, Paonia, Colorado, Paonia Financial Services, Inc., Denver, Colorado, and Orchard Valley Financial Corporation, Denver, Colorado, and incident thereto to establish two branches in Delta and Westcliffe, Colorado, and to operate under the title of First State Bank of Hotchkiss, Hotchkiss, Colorado.	Newspaper: Federal Register:	Not available Not applicable
UNION STATE BANC HOLDING COMPANY	* 3A1	Union State Banc Holding Company, Clay Center, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Union State Bank, Clay Center, Kansas.	Newspaper: Federal Register:	Not available 12/12/2008

District: 10

Federal Reserve Bank of Kansas City

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 15, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
INDEPENDENT BANK GROUP, INC.	* 3A5	Independent Bank Group, Inc., McKinney, Texas, to acquire by merger 100 percent of Independent Bank Group Central Texas, Inc., McKinney, Texas, and indirectly acquire Independent Bank, Waco, Texas.	Newspaper: Federal Register:	Not available 12/04/2008
MARION BANCSHARES, INC.	* 3A1	Marion Bancshares, Inc., Marion, Texas, to become a bank holding company by acquiring 100 percent of Marion State Bank, Marion, Texas.	Newspaper: Federal Register:	11/30/2008 11/28/2008
MNB VENTURES, INC.	CIC	Notice by David O. Rogers, Jr. and Dora Rogers of Edinburg, Texas, Saul and Kellye Ortega of Edinburg, Texas, and Arturo and Sonja Ortega of Weslaco, Texas, to acquire shares of, and thereby control, MNB Ventures, Inc., Mercedes, Texas, which controls Texas National Bank, Mercedes, Texas.	Newspaper: Federal Register:	Not available 11/20/2008
OCWEN FINANCIAL CORPORATION	* 3A1	Ocwen Financial Corporation, West Palm Beach, Florida, to become a bank holding company by acquiring 100 percent of Kent County State Bank, Jayton, Texas.	Newspaper: Federal Register:	Not available Not available
SOUTHWEST BANK	* Branch	Southwest Bank, Fort Worth, Texas, to establish a branch to be located at 2200 West 7th Street, Fort Worth, Texas 76107.	Newspaper: Federal Register:	11/18/2008 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 November 15, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARPENTER FUND MANAGER GP, LLC	* 3A3	Carpenter Fund Manager GP, LLC, Carpenter Fund Management, LLC, Carpenter Community Bancfund, L.P., Carpenter Community Bancfund-A,L.P., Carpenter Community Bancfund-CA, L.P., CCFW, Inc., and SCJ, Inc., all of Irvine, California, to acquire up to 37 percent of Manhattan Bancorp, and thereby its subsidiary, Bank of Manhattan, N.A., both of El Segundo, California.	Newspaper:	12/06/2008
			Federal Register:	12/08/2008
CARPENTER FUND MANAGER GP, LLC	* 3A3 * 3A1	Carpenter Fund Manager GP LLC, Carpenter Fund Management Company LLC, Carpenter Community Bancfund L.P., Carpenter Community Bancfund-A L.P., Carpenter Community Bancfund-CA L.P., CCFW, Inc., and SCJ, Inc., all of Irvine California, to acquire PB Holdings, Inc., Wilmington, Delaware, and indirectly acquire at least 54 percent of Plaza Bank, Irvine, California. Additionally, PB Holdings, Inc., Wilmington, Delaware, to become a bank holding company by acquiring at least 54 percent of Plaza Bank, Irvine, California.	Newspaper:	12/07/2008
			Federal Register:	Not available
MARLIN BUSINESS SERVICES CORP.	* 3A1 Member 4c8	Marlin Business Services Corp., Mount Laurel, New Jersey, to: 1) become a bank holding company by acquiring 100 percent of Marlin Business Bank, Salt Lake City, Utah, pursuant to section 3(a)(1) of the Bank Holding Company Act; 2) Marlin Business Services Corp. to engage indirectly in equipment leasing services through Marlin Leasing Corporation, both of Mount Laurel, New Jersey, pursuant to section 225.28(b)(3) of Regulation Y and 4(c)(8) of the Bank Holding Company Act; and 3) Marlin Business Bank, Salt Lake City, Utah, to become a member of the Federal Reserve System.	Newspaper:	Not available
			Federal Register:	12/12/2008
Tamalpais Bancorp	* 3A1 4c8	Tamalpais Bancorp to: 1) become a bank holding company by acquiring 100 percent of Tamalpais Bank, both of San Rafael, California, pursuant to section 3(a)(1) of the Bank Holding Company Act; and 2)engage in financial and investment advisory activities through Tamalpais Wealth Advisors, San Rafael, California, pursuant to sections 4(c)(8) of the Bank Holding Copany Act, and 225.28(6)(i) of Regulation Y.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

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