
Federal Reserve Release



H.2

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

No. 44

Week Ending November 1, 2008

Discount Rates

Discount and Advance Rates -- decrease in the primary credit rate from 1-3/4 percent to 1-1/4 percent by the Federal Reserve Banks of Boston, New York, Cleveland, Chicago, St. Louis, Kansas City, and San Francisco.

- Approved, October 29, 2008

Discount and Advance Rates -- decrease in the primary credit rate from 1-3/4 percent to 1-1/4 by the Federal Reserve Banks of Philadelphia, Richmond, Minneapolis, and Dallas.

- Approved, October 30, 2008

Discount and Advance Rates -- decrease in the primary credit rate from 1-3/4 percent to 1-1/4 percent by the Federal Reserve Bank of Atlanta.

- Approved, October 31, 2008

Monetary and Financial Policy

Interest on Excess Reserves -- revision of the formula for determining the interest rate paid to depository institutions on excess reserve balances.

- Approved, October 21, 2008

(A/C)

Reserve Bank Services

Federal Reserve Priced Services -- 2009 fee schedules for priced services and electronic access, and a private sector adjustment factor.

- Approved, October 27, 2008

Enforcement

Remo DuQuoin LLC, Miami, Florida; Privee LLC; and Republic Federal Bancorp, Inc. -- written agreement with the Federal Reserve Bank of Atlanta.

- Announced, October 28, 2008

Enforcement

State Holding Company, Thermopolis, Wyoming -- written agreement with the Federal Reserve Bank of Kansas City.

- Announced, October 30, 2008

H.2 Actions under delegated authority

October 26, 2008 to November 1, 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

Dallas

Comerica Bank, Dallas, Texas -- to establish branches at 5925 Overton Ridge Boulevard, Fort Worth; 4351 Western Center Boulevard; 421 West 3rd Street; 8422 Dallas Parkway, Frisco; and 13200 N I H 35, Austin.

- Approved, October 29, 2008

Atlanta

Compass Bank, Birmingham, Alabama -- to establish branches at 280 West 136th Avenue, Denver, Colorado; 450 Highway 528, Bernalillo, New Mexico; 3830 Gulf Shores Parkway, Gulf Shores, Alabama; 1805 East Main Street, Prattville; 4401 Basswood Boulevard, Fort Worth, Texas; and 4200 Highway 360, Fort Worth.

- Approved, October 30, 2008

Atlanta

MetroBank of Dade County, Miami, Florida -- to establish a branch at 11715 West Okeechobee Road, Hialeah Gardens.

- Approved, October 30, 2008

Richmond

Old Line Bank, Bowie, Maryland -- to establish a branch at 1641 State Route 3 North, Crofton.

- Approved, October 30, 2008

Atlanta

SunTrust Bank, Atlanta, Georgia -- to establish a branch at 14100 Whitney Road, Gainesville, Virginia.

- Withdrawn, October 30, 2008

Bank Holding Companies

Atlanta

Broward Financial Holdings, Inc., Fort Lauderdale, Florida -- to become a bank holding company and to acquire Broward Bank of Commerce (in organization), Fort Lauderdale.

- Approved, October 31, 2008

Boston

Campello Bancorp, Brockton, Massachusetts -- to acquire The Community Bank, A Massachusetts Co-operative Bank, Brockton, in connection with the conversion of Campello from mutual to stock form.

- Approved, October 31, 2008

Atlanta

Commerce Bancshares Inc., Franklin, Tennessee -- to engage de novo in management consulting activities.

- Withdrawn, October 29, 2008

Dallas

First Artesia Bancshares, Inc., Artesia, New Mexico -- to acquire AmFin Holding Company, Silver City, and thereby acquire AmBank.

- Approved, October 28, 2008

Kansas City

First Bank & Trust Company, Wagoner, Oklahoma -- waiver of application to acquire Green Country Bancorporation, Inc., Ketchum, and its subsidiary bank, The First State Bank, in connection with the merger of First Bank & Trust Company, Wagoner, and The First State Bank, Ketchum.

- Granted, October 27, 2008

Bank Holding Companies

Richmond

First Sentry Bancshares, Inc., Huntington, West Virginia -- waiver of application to acquire Guaranty Financial Services, Inc., Huntington, and Guaranty Bank and Trust, in connection with the merger of Guaranty Bank and Trust and First Sentry Bank.

- Granted, October 27, 2008

Chicago

Illinois National Bancorp, Inc., Springfield, Illinois -- to engage de novo in lending activities.

- Approved, October 31, 2008

Dallas

ST Financial Group, Inc., Montgomery, Texas -- to become a bank holding company and to acquire Snook Bancshares, Inc., Snook, and thereby acquire First Bank of Snook.

- Approved, October 30, 2008

Director, BS&R

Wells Fargo Bank, National Association, Sioux Falls, South Dakota -- request for an exemption from section 23A of the Federal Reserve Act and Regulation W to purchase certain assets and loan commitments from four nonbank affiliates: The Foothill Group, Inc., Santa Monica, California; Wells Fargo Foothill, Inc.; Wells Fargo Trade Capital, Inc., New York, New York; and Wells Fargo Retail Finance II, LLC, Boston, Massachusetts, in connection with the reorganization of these affiliates into Wells Fargo Bank.

- Granted, October 29, 2008

Bank Mergers

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to assume the deposits and purchase certain assets of Freedom Bank, Bradenton, Florida.

- Approved, October 31, 2008

St. Louis

First State Bank, Conway, Arkansas -- to merge with Marine Bank, Marathon, Florida, and thereby establish branches.

- Approved, October 27, 2008

Change In Bank Control

St. Louis

First Arkansas Bancshares, Inc., Jacksonville, Arkansas -- change in bank control of First Arkansas and its subsidiary bank, First Arkansas Bank and Trust, Jacksonville.

- Permitted, October 30, 2008

Atlanta

Hometown Bancshares, Inc., Hamilton, Alabama -- change in bank control of Hometown and its subsidiary bank, PeoplesTrust Bank, Hamilton.

- Permitted, October 28, 2008

Extensions Of Time

Richmond

Bank of the Commonwealth, Norfolk, Virginia -- extension to February 1, 2009, to establish a branch at 221 Western Avenue, Suffolk.

- Granted, October 29, 2008

Extensions Of Time

San Francisco

Crescent Capital VI LLC, Bellevue, Washington -- extension to February 5, 2009, to become a bank holding company and to acquire shares of Cowlitz Bancorp, Longview, and Cowlitz Bank.

- Granted, October 30, 2008

Chicago

NRBC Holding Corporation, Chicago, Illinois -- extension to February 1, 2009, to become a bank holding company and to acquire The National Republic Bank of Chicago, Chicago.

- Granted, October 31, 2008

Financial Holding Companies

Philadelphia

JJR Holding Company, Inc., Brick, New Jersey -- election to become a financial holding company.

- Effective, October 29, 2008

Membership

Richmond

Anson Bank & Trust Co., Wadesboro, North Carolina -- to become a member of the Federal Reserve System.

- Approved, October 29, 2008

Richmond

Bank of Stanly, Albemarle, North Carolina -- to become a member of the Federal Reserve System.

- Approved, October 29, 2008

Membership

Richmond

Cabarrus Bank & Trust Company, Concord, North Carolina -- to become a member of the Federal Reserve System.

- Approved, October 29, 2008

Regulations And Policies

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 1-1/2 percent to 1 percent.

- Approved, October 29, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 1, 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 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO SANTANDER, S.A.	* 4c8	Banco Santander S.A., Boadilla, Spain, to acquire 75.01% of the outstanding voting stock of Sovereign Bancorp., and thereby indirectly acquire its wholly-owned subsidiary Sovereign Bank, and thereby operate a savings association	Newspaper: Federal Register:	Not available 11/17/2008
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: Federal Register:	Not available Not available
ICICI BANK LIMITED	FBSEA	ICICI Bank Limited, Mumbai, India, to establish representative offices in San Francisco, 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: Federal Register:	11/26/2008 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 Not available

District: 2

Federal Reserve Bank of New York

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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 1, 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					

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 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
S & T BANCORP, INC.	* 3A3	S&T Bancorp, Inc., Indiana, PA to acquire up to 24.99% of the outstanding voting shares of Allegheny Valley Bancorp, Inc., Pittsburgh, PA.	Newspaper:	11/24/2008
			Federal Register:	11/28/2008

District: 4

Federal Reserve Bank of Cleveland

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.

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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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA CORPORATION	Investment	Bank of America Corporation, Charlotte, North Carolina, to acquire Merrill Lynch Yatirim Bank A.S., Istanbul, Turkey.	Newspaper: Federal Register:	Not applicable Not applicable
PEOPLES COMMUNITY BANK	Premises	Peoples Community Bank, Montross, Virginia, to increase its investment in bank premises.	Newspaper: Federal Register:	Not applicable 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 1, 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
OLD SOUTHERN BANK	* Branch	Old Southern Bank, Orlando, Florida, to establish a branch located at 970 Rinehart Road, Lake Mary, Florida, to be known as the Lake Mary Office.	Newspaper: Federal Register:	11/09/2008 Not applicable
SUNTRUST BANK	* Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 14100 Whitney Road, Gainesville, Virginia, to be known as the Gainesville Office.	Newspaper: Federal Register:	11/12/2008 Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

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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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCSHARES, INC.	CIC	Notice by Carrie A. Zorich, Muscatine, Iowa; Daniel P. Stein, Muscatine, Iowa; Timothy J. Stein, Madison, Wisconsin, Individually and as co-trustees of the Inter Vivos Stock Trust of Simon G. Stein IV and the James Philip Stein Trust No. 1, to gain control of Central Bancshares, Inc., Muscatine, Iowa, and thereby indirectly Central State Bank, Muscatine, Iowa; Farmers and Merchants Bank, Galesburg, Illinois; Freedom Security Bank, Coralville, Iowa; and West Chester Savings Bank, Washington, Iowa.	Newspaper: Federal Register:	Not available Not available
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
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 Carpetcrafters, 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: Federal Register:	Not available 11/04/2008
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 Not available
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 Not available
GRANT COUNTY STATE BANCSHARES, INC, EMPLOYEES STOCK OWNERSHIP PLAN	* 3A3	Grant County State Bancshares, Inc. Employee Stock Ownership Plan, Swayzee, Indiana, to increase its ownership to 41.6 percent of the voting shares of Grant County State Bancshares, Inc., Swayzee, Indiana, and thereby indirectly increase its ownership of Grant County State Bank, Swayzee, Indiana.	Newspaper: Federal Register:	Not available Not available
IRWIN FINANCIAL CORPORATION	CIC	Notice by Cummins Inc., Columbus, Indiana, to acquire 10 percent or more of the voting shares of Irwin Financial Corporation, Columbus, Indiana, and thereby indirectly acquire Irwin Union Bank & Trust Company, Columbus, Indiana and Irwin Union Bank, F.S.B., Columbus, Indiana.	Newspaper: Federal Register:	Not available 11/19/2008

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	Not available Not applicable
PARAMOUNT BANK	* 18C	Paramount Bank, Farmington Hills, Michigan, to merge with Paramount Bank, 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
WHITE RIVER CAPITAL, INC.	4c8	White River Capital, Inc., Indianapolis, Indiana, to acquire 100 percent of the voting shares of Union Acceptance Company, LLC, Indianapolis, Indiana, and Coastal Credit, LLC, Virginia Beach, Virginia.	Newspaper: Federal Register:	Not applicable 11/28/2008

Federal Reserve Bank of Chicago

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: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 1, 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 5215 West 6th Avenue, Stillwater, Oklahoma.	Newspaper:	11/09/2008
			Federal Register:	Not applicable

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 1, 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:	Not available
			Federal Register:	11/14/2008

District: 9

Federal Reserve Bank of Minneapolis

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: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKESIDE HOLDING CORPORATION	* 3A1	Lakeside Holding Corporation, to become a bank holding company through the acquisition of 100 percent of the voting shares of Lakeside State Bank, both in Oologah, Oklahoma.	Newspaper: Federal Register:	11/24/2008 11/20/2008
LINDOE, INC.	* 3A3	Lindoe, Inc., Ordway, Colorado, to acquire 51 percent of the voting shares of Southern Colorado National Bancorporation, Inc., Pueblo, Colorado and thereby indirectly acquire Southern Colorado National Bank, Pueblo, Colorado.	Newspaper: Federal Register:	11/24/2008 11/06/2008

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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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 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
	* 3A1	Hebbronville Regional Bancshares, Inc., Hebbronville, Texas, to become a bank holding company by acquiring 100 percent of The First National Bank of Hebbronville, Hebbronville, Texas.	Newspaper: Federal Register:	Not available 11/28/2008
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish 2 branches at the following locations: 10115 W. McDowell Rd., Avondale, Arizona 85392 and 14211 W. Bell Road, Surprise, Arizona 85374.	Newspaper: Federal Register:	Not available Not applicable
INDEPENDENT BANK GROUP, INC.	* 3A5	Independent Bank Group, Inc., McKinney, Texas, to acquire by merger 100 percent of Independent Bank Group Central Texas, Inc., Waco, Texas, and indirectly acquire Independent Bank, Waco, Texas.	Newspaper: Federal Register:	Not available Not available
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:	Not available 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 Not available

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 1, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITALSOURCE INC.	* 3A1	CapitalSource Inc., CapitalSource TRS, Inc., and CapitalSource Finance LLC, all of Chevy Chase, Maryland, to become bank holding companies by acquiring Community Banks of Northern California, Tracy, California. Additionally, CapitalSource Inc., CapitalSource TRS, Inc., and Capital Source Finance LLC, elect to become financial holding companies.	Newspaper:	Not available
			Federal Register:	Not available

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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