
Federal Reserve Release



H.2

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

No. 11

Week Ending March 14, 2009

Forms

Forms -- initial Board review to extend without revision the Suspicious Activity Report (FR 2230).

- Proposed, March 9, 2009

Monetary and Financial Policy

Term Auction Facility -- TAF auction in the amount of \$150 billion in 28-day credit on March 9, 2009.

- Announced, March 9, 2009

Regulations and Policies

American International Group, Inc. -- report to the Congress, required by the Emergency Economic Stabilization Act of 2008, on the restructuring of the government's financial support to AIG.

- Approved, March 9, 2009

Testimony and Statements

Mortgage Lending Reform -- statement by Sandra F. Braunstein, director, Division of Consumer and Community Affairs, before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Financial Services on problems in the subprime mortgage market, regulatory actions to address these problems, and potential legislative responses.

- Published, March 11, 2009

Enforcement

East Dubuque Savings Bank, East Dubuque, Illinois -- issuance of a consent order of assessment of a civil money penalty.

- Announced, March 9, 2009

Enforcement

SolutionsBank Corporation, Overland Park, Kansas, and SolutionsBank -- written agreement with the Federal Reserve Bank of Kansas City and the Kansas Office of the State Bank Commissioner.

- Announced, March 9, 2009

H.2 Actions under delegated authority

March 8, 2009 to March 14, 2009

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

Richmond

Capon Valley Bank, Wardensville, West Virginia -- to establish a branch at 5511 South Main Street, Stephens City, Virginia, and increase its investment in bank premises.

- Approved, March 12, 2009

Dallas

Comerica Bank, Dallas, Texas -- to establish a branch at 858 B Street, Hayward, California.

- Approved, March 13, 2009

Atlanta

Iberiabank, Lafayette, Louisiana -- to establish a branch at 10430 Perkins Road, Baton Rouge.

- Approved, March 9, 2009

Bank Holding Companies

Dallas

Bandera First State Bancshares, Inc., Bandera, Texas -- to become a bank holding company and to acquire Bandera First State Bank (a de novo bank), Bandera.

- Approved, March 13, 2009

Chicago

Barlow Banking Corporation, Iowa Falls, Iowa -- to retain the nonbanking activity of extending credit and servicing loans.

- Approved, March 11, 2009

Bank Holding Companies

Atlanta

Biscayne Bancshares, Inc., Coconut Grove, Florida -- to become a bank holding company and to acquire Biscayne Bank, Coconut Grove.

- Approved, March 13, 2009

Richmond

Community Bank Investors of America, L.P., Richmond, Virginia, and FA Capital, LLC -- to retain and acquire shares of Commonwealth Bankshares, Inc., Norfolk.

- Approved, March 9, 2009

Richmond

Community Bank Investors of America, L.P., Richmond, Virginia, and FA Capital, LLC -- to retain and acquire shares of ICB Financial, Ontario, California.

- Approved, March 9, 2009

Dallas

EJ Financial Corporation, Dallas, Texas, and The Combined Master Retirement Trust -- relief from a commitment.

- Granted, March 13, 2009

Chicago

Garnavillo Bank Corporation, Garnavillo, Iowa -- to engage de novo in insurance agency activities in a town with a population not exceeding 5,000.

- Approved, March 13, 2009

Bank Mergers

Atlanta

Citizens Trust Bank, Atlanta, Georgia -- to purchase certain assets and assume certain liabilities of a branch of The Peoples Bank, Lithonia.

- Approved, March 10, 2009

Atlanta

Florida Bank, Tampa, Florida -- to merge with Florida Bank of Jacksonville, Jacksonville, and The Bank of Tallahassee, Tallahassee, and thereby establish branches.

- Approved, March 13, 2009

Bank Premises

St. Louis

Ohio Valley Financial Group, Inc., Henderson, Kentucky -- to increase its investment in bank premises.

- Approved, March 12, 2009

Banks, Foreign

New York

Bank of Communications Co., Ltd., Shanghai, China -- to establish a representative office in Los Angeles, California.

- Withdrawn, March 10, 2009

Change in Bank Control

San Francisco

Trans Pacific Bancorp, San Francisco, California -- to retain control of Trans Pacific Bancorp and its subsidiary bank, Trans Pacific National Bank, San Francisco.

- Permitted, March 10, 2009

Extensions of Time

Atlanta

First Farmers and Merchants Bank, Columbia, Tennessee -- extension to May 8, 2009, to establish a branch at 901 Nashville Highway, Columbia.

- Granted, March 12, 2009

Director, BS&R

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania -- extension of time to divest or conform an impermissible investment.

- Granted, March 12, 2009

Richmond

VBB Financial Corporation, Richmond, Virginia -- extension to June 12, 2009, to become a bank holding company and to acquire Virginia Business Bank, Richmond.

- Granted, March 12, 2009

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 14, 2009

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|------------------------|-------------|---|-----------------------|------------|
| MIDDLESEX SAVINGS BANK | * 3A1 | Application filed by Middlesex Bancorp, MHC, Natick, Massachusetts to become a mutual bank holding company through the acquisition of 100% of the voting shares of Middlesex Savings Bank, Natick, Massachusetts, pursuant to section 3(a)(1) of the BHC Act and to acquire through merger Service Bancorp, MHC, Service Bancorp Inc., and Strata Bank, all located in Medway, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the BHC Act | Newspaper: | 03/19/2009 |
| | * 3A3 | | Federal Register: | 03/20/2009 |
| | * 3A5 | | | |

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 March 14, 2009

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------------|--------------------|--|---------------------------------|----------------------------------|
| BANCO SANTANDER INTERNATIONAL | Other Foreign | Banco Santander International, Miami, Florida, an Edge subsidiary of Banco Santander S.A., Madrid, Spain, requests approval to amend Section Seventh of its Articles of Association to reflect an increase in its capital stock pursuant to Section 211.5(c)(1) of Regulation K. | Newspaper: Federal Register: | Not applicable Not applicable |
| BANK OF COMMUNICATIONS CO., LTD. | FBSEA | Bank of Communication Co., Ltd, Shanghai, China, to establish a branch office in San Francisco, California, pursuant to Section 211.24 of Regulation K. | Newspaper: Federal Register: | 04/07/2009 Not applicable |
| Banque Transatlantique | FBSEA | Banque Transatlantique, Paris, France to establish a representative office in New York, New York, pursuant to Section 211.24(a)(1) of Regulation K. | Newspaper: Federal Register: | Not available Not applicable |
| CHEMUNG CANAL TRUST COMPANY | * 18C | Chemung Canal Trust Company, Elmira, New York for approval to merge with the Bank of Canton, Canton, Pennsylvania, pursuant to Section 18(c) of the Federal Deposit Insurance Act. | Newspaper: Federal Register: | Not available Not applicable |
| CHEMUNG FINANCIAL CORPORATION | * 3A3 * 3A5 | Chemung Financial Corporation, Elmira, New York, to acquire Canton Bancorp, Inc. and its wholly-owned subsidiary, the Bank of Canton, both of Canton, Pennsylvania, pursuant to Sections 3(a)3 and 3(a)5 of the BHC Act and Section 225.14 of Regulation Y. | Newspaper: Federal Register: | Not available 04/10/2009 |
| MORGAN STANLEY | Investment | Morgan Stanley, New York, New York, provides 30 days' prior notice to the Board, pursuant to Section 211.9(f) of Regulation K, of their intention to make an investment in a United Kingdom bank. | Newspaper: Federal Register: | Not applicable Not applicable |
| UNITED OVERSEAS BANK LIMITED | FBSEA | United Overseas Bank Limited, Singapore, to establish branches in Los Angeles and New York by upgrading its existing agencies, pursuant to Section 211.24(a)(1)(i)(A) of Regulation K. | Newspaper: Federal Register: | 03/14/2009 Not applicable |

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District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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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.

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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 March 14, 2009**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|---|---------------------------------|----------------------------------|
| COMMERCE BANK/HARRISBURG | Member | Commerce Bank/Harrisburg, Lemoyne, PA, to become a member of the Federal Reserve System. | Newspaper: Federal Register: | Not applicable Not applicable |
| Patriot Financial Partners | CIC | Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 14.9 percent of Guaranty Bancorp, parent of Guaranty Bank and Trust Company, both in Denver, Colorado, through the acquisition of voting shares. | Newspaper: Federal Register: | Not available Not available |
| PENNSYLVANIA COMMERCE BANCORP, INC. | * 3A5 | Pennsylvania Commerce Bancorp, Inc., Harrisburg, PA, to acquire Republic First Bancorp, Inc., Philadelphia, PA. | Newspaper: Federal Register: | 04/10/2009 04/09/2009 |

District: 3

Federal Reserve Bank of Philadelphia

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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|---------|------------------------|-----------|-----------------|------------|-------------|
| 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 March 14, 2009

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
|--------------|--------------------|------------------------|------------------------------|

NONE

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 March 14, 2009

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|------------------------------------|--------------------|--|------------------------------|------------|
| PREMIER FINANCIAL BANCORP, INC. | * 3A3 | Premier Financial Bancorp, Inc., Huntington, West Virginia, to acquire 100% of the voting securities of Abigail Adams National Bancorp, Inc., Washington, D.C., and thereby indirectly acquire The Adams National Bank, Washington, D.C., and Consolidated Bank and Trust Company, Richmond, Virginia. | Newspaper: | 04/03/2009 |
| | | | Federal Register: | 04/06/2009 |

District: 5

Federal Reserve Bank of Richmond

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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|---------|------------------------|-----------|-----------------|------------|-------------|
| 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 March 14, 2009

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------|--------------------|---|------------------------------|------------|
| RMB HOLDINGS, INC. | * 3A3 | RMB Holdings, LLC, along with ATB Management, LLC, both of Birmingham, Alabama, to acquire up to 30 percent of the outstanding shares of Americus Financial Services, Inc., and its subsidiary, Red Mountain Bank, N.A., both of Birmingham, Alabama. | Newspaper: | 03/29/2009 |
| | | | Federal Register: | 03/30/2009 |

District: 6

Federal Reserve Bank of Atlanta

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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|---------|------------------------|-----------|-----------------|------------|-------------|
| 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 March 14, 2009

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|--|---------------------------------|-----------------------------|
| COMMUNITY STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST | * 3A3 | Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin, to acquire an additional 2,796 shares, or up to 40 percent of the outstanding shares of Union Bancorporation, Inc., Union Grove, Wisconsin, and thereby indirectly increase its control of Community State Bank, Union Grove, Wisconsin. | Newspaper: Federal Register: | Not available 04/13/2009 |
| GRAND RIVER COMMERCE, INC. | * 3A1 | Grand River Commerce, Inc., Grandville, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of Grand River Bank (in organization), Grandville, Michigan. | Newspaper: Federal Register: | Not available 04/03/2009 |
| IOWA RIVER BANCORP, INC. | * 3A1 | Iowa River Bancorp, Inc., Tama, Iowa, to become a bank holding company by acquiring 100 percent of Pinnacle Bank, Marshalltown, Iowa. | Newspaper: Federal Register: | 04/03/2009 04/03/2009 |
| OSB FINANCIAL CORPORATION | * 3A1 | OSB Financial Corporation, Brooklyn, Michigan, to become a bank holding company by acquiring 100 percent of the voting shares of OSB Community Bank, Brooklyn, Michigan. | Newspaper: Federal Register: | Not available 04/10/2009 |
| RIVER VALLEY BANCORP, INC. | CIC | Notice by Robert C. Fick, Davenport, Iowa, for permission to acquire an additional 5 percent, for an aggregate ownership of 16 percent of River Valley Bancorp, Inc., Davenport, Iowa, and thereby indirectly Valley Bank, Moline, Illinois; Freedom Bank, Sterling, Illinois; and Valley Bank, Fort Lauderdale, Florida. | Newspaper: Federal Register: | Not available 03/24/2009 |

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 March 14, 2009**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|--|---------------------------------|------------------------------|
| CENTENNIAL BANK | * 18C * Branch | Centennial Bank, Conway, Arkansas, to merge with Centennial Bank, Little Rock, Arkansas, and to retain the acquired facilities as branch offices. | Newspaper: Federal Register: | 04/12/2009 Not applicable |
| CENTENNIAL BANK | * 18C * Branch | Centennial Bank, Conway, Arkansas, to purchase certain assets and assume certain deposits and other liabilities of Twin City Bank, North Little Rock, Arkansas, and to retain the acquired facilities as a branches. Also, Twin City Bank to establish a new main office to be located at 330 Market Street, #438, Rogers, Arkansas. | Newspaper: Federal Register: | 04/12/2009 Not applicable |
| FARMERS AND MERCHANTS BANKSHARES, INC. | * 3A3 | Farmers & Merchants Bankshares, Inc., Stuttgart, Arkansas, to acquire 100 percent of Lee County Bancshares, Inc., Marianna, Arkansas, and thereby indirectly acquire First National Bank at Marianna, Marianna, Arkansas. | Newspaper: Federal Register: | 04/01/2009 Not available |
| SCOTT MORGAN BANCORP, INC. | * 3A1 | Scott Morgan Bancorp, Inc., Bluffs, Illinois, to become a bank holding company by acquiring 100 percent of Bank of Bluffs, Bluffs, Illinois. | Newspaper: Federal Register: | 04/15/2009 04/09/2009 |

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 March 14, 2009

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------------|--------------------|---|---------------------------------|-----------------------------|
| BEARTOOTH FINANCIAL CORPORATION | * 3A1 | Beartooth Financial Corporation, Billings, Montana to become a bank holding company by acquiring 100 percent of Beartooth Bank, Billings, Montana. | Newspaper: Federal Register: | Not available 04/10/2009 |
| COMMUNITY PRIDE BANK CORPORATION | CIC | Louis A. Welle, Naples, Florida, and Kenneth M. Welle and Lori M. Welle, both of Dayton, Minnesota, as a group acting in concert, to gain control of Community Pride Bank Corporation, Ham Lake, Minnesota, and thereby indirectly gain control of Community Pride Bank, Isanti, Minnesota. | Newspaper: Federal Register: | Not available 03/31/2009 |

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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|---------|------------------------|-----------|-----------------|------------|-------------|
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|--------------------------------|------------|
| 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 March 14, 2009

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------|--------------|--|-----------------------|------------|
| CB BANCSHARES, INC. | * 3A1 | CB Bancshares, Inc., Topeka, Kansas, to become a bank holding company through the acquisition of 100 percent of the voting shares of Citizens Bank of Weir, Weir, Kansas. | Newspaper: | 03/27/2009 |
| | | | Federal Register: | 04/03/2009 |
| FSB INVESTMENTS LLC | * 3A1 4c8 | FSB Investments, LLC, Oklahoma City, Oklahoma, to become a bank holding company through the acquisition of up to 53.89 percent of the voting shares of MidWest Community Financial Corporation, Midwest City, Oklahoma, parent of The First State Bank, Canute, Oklahoma. FSB Investments, LLC, Oklahoma City, Oklahoma, to acquire 100% of American Resource Mortgage, Inc., Midwest City, Oklahoma, and thereby engage in the origination of mortgage loans. | Newspaper: | 03/26/2009 |
| | | | Federal Register: | 03/11/2009 |

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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|---------|------------------------|-----------|-----------------|------------|-------------|
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|--------------------------------|------------|
| Institution | Location |
| NONE | |

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending March 14, 2009**

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|--------------------|---|------------------------------|----------------|
| COMERICA BANK | * Branch | Comerica Bank, Dallas, Texas, to establish a branch to be located at 10939 Louetta Rd., Houston, Texas 77070. | Newspaper: | 03/17/2009 |
| | | | Federal Register: | Not applicable |
| JOURDANTON BANCSHARES, INC. | * 3A1 | Jourdanton Bancshares, Inc., Jourdanton, Texas, to become a bank holding company by acquiring 100 percent of Jourdanton State Bank, Jourdanton, Texas. | Newspaper: | Not available |
| | | | Federal Register: | 04/03/2009 |
| NATIONAL BANK & TRUST EMPLOYEE STOCK OWNERSHIP PLAN WITH 401(K) PROVISIONS | * 3A3 | National Bank & Trust Employee Stock Ownership Plan With 401(k) Provisions, La Grange, Texas, to acquire additional shares of First La Grange Bancshares, Inc., La Grange, Texas, and indirectly acquire National Bank & Trust, La Grange, Texas. | Newspaper: | Not available |
| | | | Federal Register: | Not available |

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

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- 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 March 14, 2009

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------|--------------------|--|------------------------------|----------------|
| ALTA ALLIANCE BANK | * Branch | Alta Alliance Bank, Oakland, California, to establish a branch facility located at 601 West 5th Street, Los Angeles, California. | Newspaper: | 03/21/2009 |
| | | | Federal Register: | Not applicable |
| MANHATTAN BANCORP | 4c8 | Manhattan Bancorp, El Segundo, California, and 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 form a new wholly-owned subsidiary, MB Financial Services, Inc., El Segundo, California, which will enter into a de novo joint venture with Bodi Advisors, Inc., El Segundo, California, by acquiring approximately 70 percent of the voting shares of Bodi Capital LLC, and thereby engage in riskless principal transactions, pursuant to section 225.28(b)(7), and mortgage brokerage and loan origination activities, pursuant to section 225.28(b)(1), both of Regulation Y. | Newspaper: | Not applicable |
| | | | Federal Register: | 04/01/2009 |
| NHB HOLDINGS, INC. | 4c8 | NHB Holdings, Inc., and Proficio Mortgage Ventures, LLC, both of Jacksonville, Florida, to engage de novo in a joint venture with SilverLeaf Mortgage, LLC, Salt Lake City, Utah, in conducting mortgage banking activities, pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.28(b)(1) of Regulation Y. | Newspaper: | Not applicable |
| | | | Federal Register: | 03/30/2009 |

District: 12

Federal Reserve Bank of San Francisco

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