

B #:	0005-13
Date:	01/04/13
To:	All Participants
Category:	Dividends
From:	Supervisor, Stock Dividend Department
Attention:	Dividend Managers, Cashiers, and Reorganization Managers
Subject:	Rights: Manhattan Bancorp CUSIP: 562754101 Rights Contra CUSIP: 562754994 Record Date: 11/28/12 Expires: 01/25/13 no later than 5:00 P.M. Eastern time, unless extended. Rate: 1 Right for every 2 shares of common stock owned on the record date.

*****WARNING TIME CRITICAL*****

Manhattan Bancorp is issuing **non-transferable** Rights to holders as of close of business 11/28/12 (Record Date). Each record date holder is entitled to one non-transferable Subscription Right for every 2 shares of common stock owned on the record date.

The Rights expire on 01/25/13 no later than 5:00 P.M. Eastern time unless extended.

Fractions are dropped.

DTC allocated Rights on 01/04/13.

THE DIVIDEND POSITION AND ALLOCATION HISTORY (DPAL) OPTION, ACCESSED VIA THE PTS DIVIDEND ANNOUNCEMENTS INQUIRY FUNCTION (DIVA), SHOULD BE USED TO CONFIRM YOUR RECORD DATE POSITION HISTORY.

IT IS IMPORTANT THAT PARTICIPANTS REFER TO THE DTC REORGANIZATION INQUIRY FOR PARTICIPANTS (RIPS), FUNCTION CODE 59, FOR INFORMATION REGARDING THE SUBSCRIPTION PRIVILEGE AND ANY EXTENSIONS TO THE EXPIRATION DATE.

If participants have any questions regarding this Important Notice, they may contact DTC's Customer Help Center at (888) 382-2721.

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Non-Confidential

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For questions regarding Manhattan Bancorp, Bank of Manhattan or the rights offering, please contact the information agent for the offering, Georgeson Inc., at (866) 628-6079 or, if you are located outside the U.S. (212) 440-9800 (collect).

Important Legal Information: *The Depository Trust Company ("DTC") does not represent or warrant the accuracy, adequacy, timeliness, completeness or fitness for any particular purpose of the information contained in this communication, which is based in part on information obtained from third parties and not independently verified by DTC and which is provided as is. The information contained in this communication is not intended to be a substitute for obtaining tax advice from an appropriate professional advisor. In providing this communication, DTC shall not be liable for (1) any loss resulting directly or indirectly from mistakes, errors, omissions, interruptions, delays or defects in such communication, unless caused directly by gross negligence or willful misconduct on the part of DTC, and (2) any special, consequential, exemplary, incidental or punitive damages. To ensure compliance with Internal Revenue Service Circular 230, you are hereby notified that: (a) any discussion of federal tax issues contained or referred to herein is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that maybe imposed under the Internal Revenue Code; and (b) as a matter of policy, DTC does not provide tax, legal or accounting advice and accordingly, you should consult your own tax, legal and accounting advisor before engaging in any transaction.*