to implement the new emergency notification siren system in a timely manner. The Director also informed the Petitioner that the siren issues in this petition would be combined with the Petitioner's earlier petition on the new siren system, dated September 28, 2007. The earlier petition was noticed in the Federal Register on February 25, 2008 (73 FR 10068). The Director informed the Petitioner that his issues on groundwater contamination were considered by the NRC in response to an earlier petition by the Petitioner. A Final Director's Decision was issued on August 14, 2008, and noticed in the Federal Register on August 21, 2008 (73 FR 49495). The NRC found that the licensee was in compliance with the pertinent NRC regulatory requirements on the release of radioactive isotopes and that public health and safety have not been, nor are likely to be, adversely affected.

As provided by Section 2.206, appropriate action will be taken on this petition within a reasonable time.

A copy of the petition and the transcript of the conference call with the PRB can be located at Agencywide Documents Access and Management Systems Accession Nos. ML080950265 and ML082330375, respectively, and are available for inspection at the Commission's Public Document Room, located at One White Flint North, 11555 Rockville Pike (first floor), Rockville, Maryland.

Dated at Rockville, Maryland, this 15th day of September 2008.

For the Nuclear Regulatory Commission. **Eric J. Leeds**,

Director, Office of Nuclear Reactor Regulation.

[FR Doc. E8–22356 Filed 9–23–08; 8:45 am] BILLING CODE 7590–01–P

OFFICE OF MANAGEMENT AND BUDGET

Draft 2008 Report to Congress on the Benefits and Costs of Federal Regulations

AGENCY: Office of Management and Budget, Executive Office of the President.

ACTION: Notice of availability and request for comments.

SUMMARY: The Office of Management and Budget (OMB) requests comments on its Draft 2008 Report to Congress on the Benefits and Costs of Federal Regulation. The full Draft Report is available at http://www.whitehouse.gov/omb/inforeg/regpol-reports congress.html, and is divided

into four chapters. Chapter I examines the benefits and costs of major Federal regulations issued in fiscal year 2007 and summarizes the benefits and costs of major regulations issued between September 1997 and 2007. It also discusses regulatory impacts on State, local, and tribal governments, small business, wages, and economic growth. Chapter II examines trends in regulation since OMB began to compile benefit and cost estimates records in 1981. Chapter III provides an update on implementation of the Information Quality Act, and Chapter IV summarizes agency compliance with the Unfunded Mandates Reform Act.

DATES: To ensure consideration of comments as OMB prepares this Draft Report for submission to Congress, comments must be in writing and received by 45 days after publication.

ADDRESSES: Submit comments by one of the following methods:

- http://www.regulations.gov: Direct comments to Docket ID OMB-2008-0014
 - *E-mail*:

OIRA BC RPT@omb.eop.gov

- Fax: (202) 395–7285
- Mail: Office of Information and Regulatory Affairs, Office of Management and Budget, Attn: Darcel D. Gayle, NEOB, Room 10202, 725 17th Street, NW., Washington, DC 20503. We are still experiencing delays in the regular mail, including first class and express mail. To ensure that your comments are received, we recommend that comments on this draft report be electronically submitted.

All comments submitted in response to this notice will be made available to the public, including by posting them on OMB's Web site. For this reason, please do not include in your comments information of a confidential nature, such as sensitive personal information or proprietary information. The http:// www.regulations.gov Web site is an "anonymous access" system, which means OMB will not know your identity or contact information unless you provide it in the body of your comment. If you send an e-mail comment directly to OMB, your e-mail address will be automatically captured and included as part of the comment that is placed in the public docket and made available on the Internet.

FOR FURTHER INFORMATION CONTACT:

Darcel D. Gayle, Office of Information and Regulatory Affairs, Office of Management and Budget, NEOB, Room 10202, 725 17th Street, NW., Washington, DC 20503. Telephone: (202) 395–3084.

SUPPLEMENTARY INFORMATION: Congress directed the Office of Management and Budget (OMB) to prepare an annual Report to Congress on the Costs and Benefits of Federal Regulations. Specifically, Section 624 of the FY 2001 Treasury and General Government Appropriations Act, also known as the "Regulatory Right-to-Know Act" (the Act), requires OMB to submit a report on the costs and benefits of Federal regulations together with recommendation for reform. The Act states that the report should contain estimates of the costs and benefits of regulations in the aggregate, by agency and agency program, and by major rule, as well as an analysis of impacts of Federal regulation on State, local, and tribal governments, small businesses, wages, and economic growth. The Act also states that the report should go through notice and comment and peer review.

Susan E. Dudley,

Administrator, Office of Information and Regulatory Affairs.

[FR Doc. E8–22324 Filed 9–23–08; 8:45 am] **BILLING CODE 3110–01–P**

SECURITIES AND EXCHANGE COMMISSION

[Release No. 58592]

Emergency Order Pursuant to Section 12(K)(2) of the Securities Exchange Act of 1934 Taking Temporary Action To Respond to Market Developments

September 18, 2008.

The Commission is aware of the continued potential of sudden and excessive fluctuations of securities prices and disruption in the functioning of the securities markets that could threaten fair and orderly markets. In our recent publication of an emergency order under Section 12(k) of the Exchange Act (the "Act"),1 for example, we were concerned about the possible unnecessary or artificial price movements based on unfounded rumors regarding the stability of financial institutions and other issuers exacerbated by "naked" short selling. Our concerns, however, are no longer limited to just the financial institutions that were the subject of the July Emergency Order. Recent market conditions have made us concerned that short selling in the securities of a wider range of financial institutions may be

 $^{^1}$ See Exchange Act Release No. 58166 (July 15, 2008). See also Exchange Act Release No. 58190 (July 18, 2008) ("Amended July Emergency Order"). See also Exchange Act Release No. 58572 (September 17, 2008).

causing sudden and excessive fluctuations of the prices of such securities in such a manner so as to threaten fair and orderly markets.

Given the importance of confidence in our financial markets as a whole, we have become concerned about recent sudden declines in the prices of a wide range of securities. Such price declines can give rise to questions about the underlying financial condition of an issuer, which in turn can create a crisis of confidence, without a fundamental underlying basis. This crisis of confidence can impair the liquidity and ultimate viability of an issuer, with potentially broad market consequences. Our concerns are no longer limited to the financial institutions that were the subject of the July Emergency Order.

As a result of these recent developments, the Commission has concluded that there continues to exist the potential of sudden and excessive fluctuations of securities prices generally and disruption in the functioning of the securities markets that could threaten fair and orderly markets. Based on this conclusion, the Commission is exercising its powers under Section 12(k)(2) of the Act.2 Pursuant to Section 12(k)(2), in appropriate circumstances the Commission may issue summarily an order to alter, supplement, suspend, or impose requirements or restrictions with respect to matters or actions subject to regulation by the Commission if the Commission determines such an order is necessary in the public interest and for the protection of investors to maintain or restore fair and orderly securities markets.

In these unusual and extraordinary circumstances, we have concluded that, to prevent substantial disruption in the securities markets, temporarily prohibiting any person from effecting a short sale in the publicly traded securities of certain financial firms, which entities are identified in Appendix A ("Included Financial Firms"), is in the public interest and for the protection of investors to maintain or restore fair and orderly securities markets.

This emergency action should prevent short selling from being used to drive down the share prices of issuers even where there is no fundamental basis for a price decline other than general market conditions.

It is ordered that, pursuant to our Section 12(k)(2) powers, all persons are

prohibited from short selling ³ any publicly traded securities of any Included Financial Firm.

Similar to the Amended July Emergency Order, we are providing a limited exception for certain bona fide market makers. We believe this narrow exception is necessary because such market makers may need to facilitate customer orders in a fast moving market without possible delays associated with complying with the requirements of this Order.

It is therefore ordered that, pursuant to our Section 12(k)(2) powers, the following entities are excepted from the requirements of the Order: Registered market makers, block positioners, or other market makers obligated to quote in the over-the-counter market, in each case that are selling short a publicly traded security of an Included Financial Firm as part of bona fide market making in such security.

In addition, we are providing an exception to allow short sales that occur as a result of automatic exercise or assignment of an equity option held prior to effectiveness of this Order due to expiration of the option.

It is therefore ordered that, pursuant to our Section 12(k)(2) powers, the requirements of this Order shall not apply to any person that effects a short sale in any publicly traded security of any Included Financial Firm as a result of automatic exercise or assignment of an equity option held prior to effectiveness of this Order due to expiration of the option.

Finally, to facilitate the expiration of options on September 20th, options market makers are excepted from the requirements of this Order until 11:59 p.m. on September 19th when selling short as part of bona fide market making and hedging activities related directly to bona fide market making in derivatives on the publicly traded securities of any Included Financial Firm.

It is therefore ordered that, pursuant to our Section 12(k)(2) powers, the requirements of this Order shall not apply, until 11:59 p.m. on September 19, 2008, to any person that is a market maker that effects a short sale as part of a bona fide market making and hedging activity related directly to bona fide market making in derivatives on the publicly traded securities of any Included Financial Firm.

This Order shall be effective immediately and shall terminate at 11:59 p.m. EDT on October 2, 2008,

unless further extended by the Commission.

By the Commission.

J. Lynn Taylor,

Assistant Secretary.

Appendix A

This list, prepared on a best efforts basis, includes banks, insurance companies, and securities firms identified by SICs 6000, 6011, 6020–22, 6025, 6030, 6035–36, 6111, 6140, 6144, 6200, 6210–11, 6231, 6282, 6305, 6310–11, 6320–21, 6324, 6330–31, 6350–51, 6360–61, 6712, and 6719.

AAME ATLANTIC AMERICAN CORP AANB ABIGAIL ADAMS NATL BANCORP

INC ABBC ABINGTO

ABBC ABINGTON BANCORP INC PA

ABCB AMERIS BANCORP

ABCW ANCHOR BANCORP WISCONSIN INC

ABK AMBAC FINANCIAL GROUP INC ABNJ AMERICAN BANCORP OF NJ INC ABVA ALLIANCE BANKSHARES CORP ACAP AMERICAN PHYSICIANS CAPITAL

ACBA AMERICAN COMMUNITY BNCSHRS INC

ACE ACE LTD

INC

ACFC ATLANTIC COAST FED CORP

ACGL ARCH CAPITAL GROUP LTD NEW

ADVNA ADVANTA CORP ADVNB ADVANTA CORP

AEG AEGON N V

AEL AMERICAN EQUITY INVT LIFE HLDG C

AET AETNA INC NEW

AF ASTORIA FINANCIAL CORP

AFFM AFFIRMATIVE INSURANCE HLDGS
INC

AFG AMERICAN FINANCIAL GROUP INC NEW

AFL AFLACINC

AGII ARGO GROUP INTL HLDGS LTD

AGO ASSURED GUARANTY LTD

AGP AMERIGROUP CORP

AGX ARGAN INC

AHD ATLAS PIPELINE HOLDINGS L P

AHL ASPEN INSURANCE HOLDINGS LTD

AIB ALLIED IRISH BANKS PLC AIG AMERICAN INTERNATIONAL

GROUP INC

AINV APOLLO INVESTMENT CORP

AIZ ASSURANT INC

ALL ALLSTATE CORP

ALLB ALLIANCE BANCORP INC PA ALNC ALLIANCE FINANCIAL CORP NY

AMCP AMCOMP INC NEW

AMCP AMCOMPING NEW
AMFI AMCORE FINANCIAL INC

AMG AFFILIATED MANAGERS GROUP

INC AMIC AMERICAN INDEPENDENCE CORP

AMNB AMERICAN NATIONAL

BANKSHARES INC

AMP AMERIPRISE FINANCIAL INC AMPH AMERICAN PHYSICIANS SVC GROUP

AMRB AMERICAN RIVER BANKSHARES

AMSF AMERISAFE INC

AMTD T D AMERITRADE HOLDING CORP

ANAT AMERICAN NATIONAL INS CO

ANNB ANNAPOLIS BANCORP INC

AOC AON CORP

APAB APPALACHIAN BANCSHARES INC AROW ARROW FINANCIAL CORP

² This finding of an "emergency" is solely for purposes of Section 12(k)(2) of the Exchange Act and is not intended to have any other effect or meaning or to confer any right or impose any obligation other than set forth in this Order.

³ The definition of "short sale" shall be the same definition used in Rule 200(a) of Regulation SHO and the requirements for marking orders "long" or "short" shall be the same as provided in Regulation SHO.

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ASBI AMERIANA BANCORP
                                   BX BLACKSTONE GROUP L P
                                                                     CPBK COMMUNITY CAPITAL CORP
ASFI ASTA FUNDING INC
                                   BXS BANCORPSOUTH INC
                                                                     CPF CENTRAL PACIFIC FINANCIAL CORP
ASFN ATLANTIC SOUTHERN FINL
                                   BYFC BROADWAY FINANCIAL CORP DEL
                                                                     CPHL CASTLEPOINT HOLDINGS LTD
                                   C CITIGROUP INC
                                                                           CITIZENS REPUBLIC BANCORP INC
 GROUP INC
                                                                     CRBC
ASRV AMERISERV FINANCIAL INC
                                  CAC CAMDEN NATIONAL CORP
                                                                           CRESCENT FINANCIAL CORP
                                                                     CRFN
ATBC ATLANTIC BANCGROUP INC
                                   CACB CASCADE BANCORP
                                                                     CRMH CRM HOLDINGS LTD
                                   CADE CADENCE FINANCIAL CORP
ATLO AMES NATL CORP
                                                                     CRRB CARROLLTON BANCORP
                                  CAFI CAMCO FINANCIAL CORP
AUBN AUBURN NATIONAL BANCORP
                                                                     CRVL CORVEL CORP
AWBC AMERICAN WEST
                                  CAPB CAPITALSOUTH BANCORP
                                                                     CSBC CITIZENS SOUTH BANKING CORP
                                        CAPE FEAR BANK CORP
 BANCORPORATION
                                   CAPE
                                                                       DEL.
                                        CAROLINA TRUST BANK
                                  CART
AWH ALLIED WORLD ASSUR CO HLDGS
                                                                     CSBK CLIFTON SAVINGS BANCORP INC
                                   CARV
                                        CARVER BANCORP INC
                                                                     CSFL CENTERSTATE BANKS OF
                                   CASB
                                        CASCADE FINANCIAL CORP
AXA AXAUAP
                                                                       FLORIDA INC
                                  CASH META FINANCIAL GROUP INC
AXG
    ATLAS ACQUISITION HOLDINGS
                                                                      CSHB
                                                                           COMMUNITY SHORES BANK CORP
 CORP
                                  CATY
                                        CATHAY GENERAL BANCORP
                                                                           CRESCENT BANKING CO
                                                                     CSNT
   AXIS CAPITAL HOLDINGS LTD
                                   CB CHUBB CORP
                                                                     CTBC CONNECTICUT BANK & TRUST CO
AXS
                                   CBAN COLONY BANKCORP INC
    BANK OF AMERICA CORP
                                                                     CTBI COMMUNITY TRUST BANCORP INC
BANF BANCFIRST CORP
                                   CBBO COLUMBIA BANCORP ORE
                                                                     CTBK CITYBANK LYNNWOOD
                                   CBC CAPITOL BANCORP LTD
BANR BANNER CORP
                                                                       WASHINGTON
                                   CBIN COMMUNITY BANK SHRS INDIANA
BARI BANCORP RHODE ISLAND INC
                                                                      CTZN CITIZENS FIRST BANCORP INC
BAYN BAY NATIONAL CORP
                                    INC
                                                                     CVBF
                                                                           C V B FINANCIAL CORP
                                        CAPITAL BANK CORP NEW
                                   CBKN
BBNK BRIDGE CAPITAL HOLDINGS
                                                                     CVBK CENTRAL VIRGINIA BANKSHARES
                                  CBNK
                                        CHICOPEE BANCORP INC
BBT BB&TCORP
                                                                       INC
                                   CBON COMMUNITY BANCORP
BBX BANKATLANTIC BANCORP INC
                                                                     CVCY CENTRAL VALLEY COMM
                                   CBU COMMUNITY BANK SYSTEM INC
                                                                       BANCORP
BCA CORPBANCA
                                   CCBD COMMUNITY CENTRAL BANK
BCAR BANK OF THE CAROLINAS CORP
                                                                      CVH COVENTRY HEALTH CARE INC
                                    CORP
BCBP B C B BANCORP INC
                                                                     CVLL
                                                                           COMMUNITY VALLEY BANCORP
                                   CCBG CAPITAL CITY BANK GROUP
BCP BROOKE CAPITAL CORP
                                                                           CODORUS VALLEY BANCORP INC
                                                                     CVLY
                                  CCBP COMM BANCORP INC
BCS BARCLAYS PLC
                                                                     CWBC
                                                                           COMMUNITY WEST BANCSHARES
                                   CCFH
                                        C C F HOLDING COMPANY
BCSB BCSBBANCORPINC
                                                                     CWBS
                                                                           COMMONWEALTH BANKSHARES
                                   CCNE C N B FINANCIAL CORP PA
BDGE BRIDGE BANCORP INC
                                                                       INC
                                  CCOW CAPITAL CORP OF THE WEST
BEN FRANKLIN RESOURCES INC
                                                                      CWLZ COWLITZ BANCORPORATION
                                  CEBK CENTRAL BANCORP INC
BERK BERKSHIRE BANCORP INC DEL
                                                                     CZFC CITIZENS FIRST CORP
                                   CFBK
                                        CENTRAL FEDERAL CORP
BFF BFCFINANCIAL CORP
                                                                     CZWI CITIZENS CMNTY BANCORP INC
                                  CFFC COMMUNITY FINANCIAL CORP
BFIN BANKFINACIAL CORP
                                                                       MD
                                  CFFI C & F FINANCIAL CORP
BFNB BEACH FIRST NATL BANCSHARES
                                                                     DB DEUTSCHE BANK AG
                                  CFFN CAPITOL FEDERAL FINANCIAL
 INC
                                                                     DCOM DIME COMMUNITY BANCSHARES
                                  CFNL CARDINAL FINANCIAL CORP
BHB BAR HARBOR BANKSHARES
                                                                     DEAR DEARBORN BANCORP INC
                                  CFR CULLEN FROST BANKERS INC
BHBC BEVERLY HILLS BANCORP INC
                                                                     DFG DELPHI FINANCIAL GROUP INC
                                  CHCO CITY HOLDING CO
BHLB BERKSHIRE HILLS BANCORP INC
                                                                     DGICA DONEGAL GROUP INC
                                  CHEV
                                        CHEVIOT FINANCIAL CORP
BK BANK OF NEW YORK MELLON CORP
                                                                     DGICB DONEGAL GROUP INC
                                  CHFC CHEMICAL FINANCIAL CORP
BKBK BRITTON & KOONTZ CAPITAL
                                                                     DHIL DIAMOND HILL INVESTMENT GRP
                                  CI CIGNACORP
 CORP
                                                                       INC
                                  CIA CITIZENS INC
BKMU BANK MUTUAL CORP NEW
                                                                      DLLR DOLLAR FINANCIAL CORP
                                       CINCINNATI FINANCIAL CORP
BKOR
     OAK RIDGE FINANCIAL SERVICES
                                                                     DR DARWIN PROFESSIONAL
                                  CITZ
                                       C F S BANCORP INC
 INC
                                                                       UNDERWRITERS
                                        CITIZENS HOLDING CO
                                  CIZN
BKSC BANK SOUTH CAROLINA CORP
                                                                      DSL DOWNEY FINANCIAL CORP
                                  CJBK CENTRAL JERSEY BANCORP
BKUNA BANKUNITED FINANCIAL CORP
                                                                     DHE
                                                                         DUFF & PHELPS CORP NEW
                                  CLBH CAROLINA BANK HOLDINGS INC
BLX BANCO LATINOAMERICANO DE
                                                                     EBSB MERIDIAN INTERSTATE BANCORP
                                  CLFC CENTER FINANCIAL CORP
 EXP SA
                                                                       INC
                                  CLMS CALAMOS ASSET MANAGEMENT
BMRC BANK OF MARIN BANCORP
                                                                     EBTX
                                                                           ENCORE BANCSHRES INC
                                    INC
BMTC BRYN MAWR BANK CORP
                                                                     ECBE E C B BANCORP INC
                                   CMA COMERICA INC
     BENEFICIAL MUTUAL BANCORP
                                                                     EGBN EAGLE BANCORP INC
BNCL
                                  CME C M E GROUP INC
                                                                      EIHI EASTERN INSURANCE HOLDINGS
 INC
                                   CMFB COMMERCEFIRST BANCORP INC
BNCN BNCBANCORP
                                                                       INC
                                   CMGI CMGIINC
BNS BANK OF NOVA SCOTIA
                                                                     EII ENERGY INFRASTRUCTURE ACQUI
                                  CMSB C M S BANCORP INC
BNV
    BEVERLY NATIONAL CORP
                                                                       CORP
                                   CNA C N A FINANCIAL CORP
BOCH BANK OF COMMERCE HOLDINGS
                                                                      EMCI E M C INSURANCE GROUP INC
                                   CNAF COMMERCIAL NATIONAL FINL
BOFI B OF I HOLDING INC
                                                                     EMITF ELBIT IMAGING LTD
                                    CORP
BOFL BANK OF FLORIDA CORP NAPLES
                                                                     ENH ENDURANCE SPECIALTY
                                   CNB COLONIAL BANCGROUP INC
                                   CNBC CENTER BANCORP INC
BOH BANK OF HAWAII CORP
                                                                       HOLDINGS LTD
BOKF BOK FINANCIAL CORP
                                                                      ESBF E S B FINANCIAL CORP
                                  CNBKA CENTURY BANCORP INC
BOMK BANK MCKENNEY VA
                                  CNC CENTENE CORP DEL
                                                                     ESBK ELMIRA SAVINGS BANK FSB NY
     BANK OF VIRGINIA
                                                                           ENSTAR GROUP LTD
BOVA
                                  CNLA COMMUNITY NATL BANK
                                                                      ESGR
BPFH BOSTON PRIVATE FINL HLDS INC
                                                                     ETFC E TRADE FINANCIAL CORP
                                    LAKEWAY AREA
BPSG
     BROADPOINT SECURITIES GROUP
                                   CNO CONSECO INC
                                                                     EV EATON VANCE CORP
 INC
                                                                     EVBN EVANS BANCORP INC
                                  CNS COHEN & STEERS INC
BRK BERKSHIRE HATHAWAY INC DEL
                                   COBH PENNSYLVANIA COMMERCE
                                                                     EVBS EASTERN VIRGINIA BANKSHARES
BRK BERKSHIRE HATHAWAY INC DEL
                                    BANCORP IN
                                                                       INC
    BROOKLINE BANCORP INC
                                   COBZ COBIZ FINANCIAL INC
                                                                     EVR EVERCORE PARTNERS INC
BRKL
BSRR
     SIERRA BANCORP
                                        COLUMBIA BANKING SYSTEM INC
                                                                     EWBC EAST WEST BANCORP INC
                                  COLB
BTFG
     BANCTRUST FINANCIAL GROUP
                                  COOP
                                        COOPERATIVE BANCSHARES INC
                                                                     FABK FIRST ADVANTAGE BANCORP
                                                                     FAC FIRST ACCEPTANCE CORP
 INC
                                  CORS CORUS BANKSHARES INC
BUSE FIRST BUSEY CORP
                                  COWN COWEN GROUP INC
                                                                          FIRST AMERICAN CORP CALIF
                                                                     FAF
BWINA BALDWIN & LYONS INC
                                  CPBC COMMUNITY PARTNERS
                                                                         FLAGSTAR BANCORP INC
BWINB BALDWIN & LYONS INC
                                    BANCORP
                                                                     FBCM F B R CAPITAL MARKETS CORP
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CORP

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FBIZ FIRST BUSINESS FINL SVCS INC
                                   FRGB FIRST REGIONAL BANCORP
                                                                       HUM HUMANA INC
FBMI FIRSTBANK CORP
                                   FRME FIRST MERCHANTS CORP
                                                                       HWBK HAWTHORN BANCSHARES INC
FBMS FIRST BANCSHARES INC MS
                                   FSBI FIDELITY BANCORP INC
                                                                       HWFG HARRINGTON WEST FINANCIAL
     FIRST BANCORP NC
FBNC
                                   FSBK FIRST SOUTH BANCORP INC
                                                                         GRP IN
FBP FIRST BANCORP P R
                                   FSGI FIRST SECURITY GROUP INC
                                                                       IAAC INTERNATIONAL ASSETS HLDG
FBSI FIRST BANCSHARES INC MO
                                   FSNM FIRST STATE BANCORPORATION
                                                                         CORP
                                                                       IBCA INTERVEST BANCSHARES CORP
FBSS
     FAUQUIER BANKSHARES INC
                                   FTBK FRONTIER FINANCIAL CORP
                                                                       IBCP
                                                                            INDEPENDENT BANK CORP MICH
FBTC
     FIRST BANCTRUST
                                   FULT
                                         FULTON FINANCIAL CORP PA
FCAL FIRST CALIFORNIA FINL GROUP
                                   FUNC FIRST UNITED CORP
                                                                       IBKC IBERIABANK CORP
                                   FWV FIRST WEST VIRGINIA BANCORP
                                                                       IBKR INTERACTIVE BROKERS GROUP
 INC
FCAP
     FIRST CAPITAL INC
                                     INC
                                                                         INC
                                   FXCB FOX CHASE BANCORP INC
                                                                       IBNK INTEGRA BANK CORP
FCBC
     FIRST COMMUNITY BANCSHARES
 INC
                                         GERMAN AMERICAN BANCORP
                                                                       IBOC
                                                                            INTERNATIONAL BANCSHARES
                                   GABC
FCCO
     FIRST COMMUNITY CORP SC
                                     INC
                                                                         CORP
     1ST CONSTITUTION BANCORP
                                                                       ICE INTERCONTINENTAL EXCHANGE
FCCY
                                   GAN GAINSCO INC
                                        GLACIER BANCORP INC NEW
     FIRST COMMUNITY BANK CORP
FCFL.
                                   GBCI
                                                                         INC
                                   GBH
                                        GREEN BUILDERS INC
                                                                       ICH INVESTORS CAPITAL HOLDINGS
 AMER
FCNCA FIRST CITIZENS BANCSHARES
                                   GBL GAMCO INVESTORS INC
                                                                        LTD
 INC NC
                                   GBNK GUARANTY BANCORP
                                                                       IFC IRWIN FINANCIAL CORP
                                        GATEWAY FINANCIAL HLDGS INC
                                                                           INDEPENDENCE FEDERAL SAVINGS
FCVA FIRST CAPITAL BANCORP INC VA
                                   GBTS
                                                                       IFSB
     FIRST CITIZENS BANC CORP
                                   GCA GLOBAL CASH ACCESS HOLDINGS
                                                                        BK
FCZA
     FIRST DEFIANCE FINANCIAL CORP
                                     INC
                                                                           INDEPENDENCE HOLDING CO NEW
    FEDERAL TRUST CORP
                                   GFED
                                         GUARANTY FEDERAL
                                                                       IMP
                                                                           IMPERIAL CAPITAL BANCORP INC
FDT
                                     BANCSHARES INC
FED
    FIRSTFED FINANCIAL CORP
                                                                       INCB INDIANA COMMUNITY BANCORP
FFBC FIRST FINANCIAL BANCORP OHIO
                                   GFIG GFIGROUP INC
                                                                       INDB INDEPENDENT BANK CORP MA
                                                                       ING INGGROUPNV
FFBH FIRST FEDERAL BANCSHARES
                                   GFLB GREAT FLORIDA BANK
 ARK INC
                                   GGAL
                                         GRUPO FINANCIERO GALICIA S A
                                                                       IPCC
                                                                           INFINITY PROPERTY & CASUALTY
FFCH FIRST FINANCIAL HOLDINGS INC
                                   GHL GREENHILL & CO INC
                                                                        COR
FFCO
     FEDFIRST FINANCIAL CORP
                                   GIW
                                        WILBER CORP
                                                                       IPCR IPC HOLDINGS LTD
FFDF
     F F D FINANCIAL CORP
                                   GLBZ GLEN BURNIE BANCORP
                                                                       IRE
                                                                           IRELAND BANK
     NORTH CENTRAL BANCSHARES
                                         GREENLIGHT CAPITAL RE LTD
                                                                           I T C HOLDINGS CORP
FFFD
                                   GLRE
                                                                       ITC
 INC
                                   GNW
                                         GENWORTH FINANCIAL INC
                                                                       ITG
                                                                           INVESTMENT TECHNOLOGY GP INC
FFG F B L FINANCIAL GROUP INC
                                   GOV GOUVERNEUR BANCORP INC
                                                                        NEW
                                                                       ITIC INVESTORS TITLE CO
FFH
    FAIRFAX FINL HOLDINGS LTD
                                   GRAN BANK GRANITE CORP
FFHS FIRST FRANKLIN CORP
                                   GRNB GREEN BANKSHARES INC
                                                                       JAXB JACKSONVILLE BANCORP INC FL
                                                                       ΙΕF
                                                                           JEFFERIES GROUP INC NEW
    FLUSHING FINANCIAL CORP
                                   GROW US GLOBAL INVESTORS INC
FFIC
FFIN
    FIRST FINANCIAL BANKSHARES
                                      GOLDMAN SACHS GROUP INC
                                                                            JEFFERSONVILLE BANCORF
 INC
                                   GSBC GREAT SOUTHERN BANCORP INC
                                                                       IFRI
                                                                           JEFFERSON BANCSHARES INC TENN
FFKT
     FARMERS CAPITAL BANK CORP
                                   GSLA
                                         G S FINANCIAL CORP
                                                                       JLI JESUP & LAMONT INC
     FIRST FINANCIAL SERVICE CORP
                                   GTS TRIPLE S MANAGEMENT CORP
                                                                       IMP
                                                                           J M P GROUP INC
FFKY
                                   HABC
                                         HABERSHAM BANCORP INC
                                                                           JANUS CAP GROUP INC
FFNM
     FIRST FED NORTHN MI BANCORP
                                                                       INS
 INC
                                   HAFC
                                         HANMI FINANCIAL CORP
                                                                       IPΜ
                                                                           JPMORGAN CHASE & CO
FFNW
      FIRST FINANCIAL NORTHWEST
                                   HALL
                                                                       JXSB
                                                                            JACKSONVILLE BANCORP INC
                                         HALLMARK FINANCIAL SERVICES
 INC
                                     INC
                                                                       KCLI
                                                                            KANSAS CITY LIFE INS CO
FFSX FIRST FEDERAL BANKSHARES INC
                                   HARL HARLEYSVILLE SAVINGS FINAN
                                                                       KENT
                                                                            KENT FINANCIAL SERVICES INC
                                     CORP
 DEL
                                                                       KEY KEYCORP NEW
FHN FIRST HORIZON NATIONAL CORP
                                   HAXS HEALTHAXIS INC
                                                                       KFED K FED BANCORP
                                         HUNTINGTON BANCSHARES INC
                                                                            KENTUCKY FIRST FEDERAL
    1ST INDEPENDENCE FNL GROUP
FIFG
                                   HBAN
                                                                       KFFB
 INC
                                         HANCOCK HOLDING CO
                                                                         BANCORP
                                   HBHC
   FORTRESS INVESTMENT GROUP L L
                                         HAMPDEN BANCORP INC
                                                                       KFS KINGSWAY FINANCIAL SERVICES
                                   HBNK
FIG
 С
                                   HBOS
                                         HERITAGE FINANCIAL GROUP
                                                                         INC
FII FEDERATED INVESTORS INC PA
                                   HCBK
                                         HUDSON CITY BANCORP INC
                                                                       KRNY
                                                                             KEARNY FINANCIAL CORP
                                                                       L LOEWS CORP
FISI FINANCIAL INSTITUTIONS INC
                                   HCC H C C INSURANCE HOLDINGS INC
     FIRST KEYSTONE FINANCIAL INC
                                   HEOP
                                         HERITAGE OAKS BANCORP
                                                                       LAB LABRANCHE & CO INC
                                   HFBC HOPFED BANCORP INC
                                                                       LABC
FLIC FIRST LONG ISLAND CORP
                                                                            LOUISIANA BANCORP INC
FMAR FIRST MARINER BANCORP
                                   HFFC H F FINANCIAL CORP
                                                                       LARK LANDMARK BANCORP INC
FMBI FIRST MIDWEST BANCORP DE
                                   HFWA HERITAGE FINANCIAL CORP WA
                                                                       LAZ LAZARD LTD
FMER FIRSTMERIT CORP
                                                                       LBBB
                                                                            LIBERTY BELL BK CHERRY HILL NJ
                                   HGIC HARLEYSVILLE GROUP INC
FMFC FIRST M & F CORP
                                        HINGHAM INSTITUTION FOR SVGS
                                                                             LIBERTY BANCORP INC MO
                                   HIFS
                                                                       LBCP
FNB F N B CORP PA
                                                                       LEGC
                                                                            LEGACY BANCORP INC
                                     MA
FNBN F N B UNITED CORP
                                   HMN HORACE MANN EDUCATORS CORP
                                                                            LEHMAN BROTHERS HOLDINGS INC
                                                                       LEH
FNFG FIRST NIAGARA FINL GROUP INC
                                     NEW
                                                                       LFC
                                                                           CHINA LIFE INSURANCE CO LTD
 NEW
                                   HMNF
                                         H M N FINANCIAL INC
                                                                       LION FIDELITY SOUTHERN CORP NEW
FNLC FIRST BANCORP INC ME
                                                                       LKFN LAKELAND FINANCIAL CORP
                                   HMPR
                                         HAMPTON ROADS BANKSHARES
                                                                       LNC LINCOLN NATIONAL CORP IN
FNM FEDERAL NATIONAL MORTGAGE
                                     INC
 ASSN
                                   HNBC
                                         HARLEYSVILLE NATIONAL CORP
                                                                       LNCB LINCOLN BANCORP IND
FNSC FIRST NATIONAL BANCSHARES
                                     PA
                                                                       LPSB LAPORTE BANCORP INC
 INC SC
                                   HNT HEALTH NET INC
                                                                       LSBI LSB FINANCIAL CORP
                                                                       LSBK LAKE SHORE BANCORP INC
FPBI F P B BANCORP INC
                                   HOMB HOME BANCSHARES INC
                                                                       LSBX LSBCORP
FPBN
     1ST PACIFIC BANCORP CA
                                   HOME HOME FEDERAL BANCORP INC
     FIRST PLACE FINANCIAL CORP NM
                                                                       LTS LADENBURG THALMANN FIN SVCS
                                     MD
FPIC F P I C INSURANCE GROUP INC
                                   HRZB HORIZON FINANCIAL CORP WASH
                                                                        INC
FPTB FIRST PACTRUST BANCORP INC
                                   HS HEALTHSPRING INC
                                                                       LUK LEUCADIA NATIONAL CORP
                                                                       LYG LLOYDS TSB GROUP PLC
FRBK REPUBLIC FIRST BANCORP INC
                                   HTBK HERITAGE COMMERCE CORP
FRE FEDERAL HOME LOAN MORTGAGE
                                   HTH HILLTOP HOLDINGS INC
                                                                       MAIN MAIN STREET CAPITAL CORP
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HTLF HEARTLAND FINANCIAL USA INC

MASB MASSBANK CORP

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MBFI M B FINANCIAL INC NEW
MBHI MIDWEST BANC HOLDINGS INC
MBI MBIAINC
    MID PENN BANCORP INC
MBR MERCANTILE BANCORP INC
MBRG MIDDLEBURG FINANCIAL CORP
MBTF M B T FINANCIAL CORP
MBVA MILLENNIUM BANKSHARES
 CORP
MBVT MERCHANTS BANCSHARES INC
MBWM MERCANTILE BANK CORP
MCBF MONARCH COMMUNITY
 BANCORP INC
MCBI METROCORP BANCSHARES INC
MCGC MCGCAPITAL CORP
MCY MERCURY GENERAL CORP NEW
MER MERRILL LYNCH & CO INC
MERR MERRIMAN CURHAN FORD
 GROUP INC
MF M F GLOBAL LTD
MFC MANULIFE FINANCIAL CORP
MFLR MAYFLOWER BANCORP INC
     MACKINAC FINANCIAL CORP
MFNC
     MUTUALFIRST FINL INC
MFSF
MGYR MAGYAR BANCORP INC
MHLD MAIDEN HOLDNGS LTD
MI MARSHALL & ILSLEY CORP NEW
MIG MEADOWBROOK INSURANCE
 GROUP INC
MIGP MERCER INSURANCE GROUP INC MKL MARKEL CORP
MKTX MARKETAXESS HLDGS INC
MNRK MONARCH FINANCIAL
 HOLDINGS INC
MOFG MIDWESTONE FINANCIAL GRP
 INC NEW
MOH MOLINA HEALTHCARE INC
MORN MORNINGSTAR INC
MRH MONTPELIER RES HOLDINGS LTD
MROE MONROE BANCORP
MS MORGAN STANLEY DEAN WITTER &
 CO
MSBF
     M S B FINANCIAL CORP
MSFG
     MAINSOURCE FINANCIAL GROUP
 INC
MSL MIDSOUTH BANCORP INC
MTG
    M G I C INVESTMENT CORP WIS
    MITSUBISHI UFJ FINANCIAL GP
MTU
 INC
     MAX CAPITAL GROUP LTD
MXGL
NAHC
     NATIONAL ATLANTIC HOLDINGS
 CORP
NAL NEWALLIANCE BANCSHARES INC
NARA NARA BANCORP INC
NATL NATIONAL INTERSTATE CORP
NAVG
     NAVIGATORS GROUP INC
NBBC NEWBRIDGE BANCORP
NBN NORTHEAST BANCORP
NBTB NBTBANCORPINC
     N B & T FINANCIAL GROUP INC
NBTF
NCBC
     NEW CENTURY BANCORP INC NC
NCC NATIONAL CITY CORP
NDAQ NASDAQ O M X GROUP INC
     NEW ENGLAND BANCSHARES INC
NECB NORTHEAST COMMUNITY
 BANCORP INC
NEWT NEWTEK BUSINESS SVCS INC
NFBK NORTHFIELD BANCORP INC
NFS NATIONWIDE FINANCIAL SERVICES
 IN
NFSB NEWPORT BANCORP INC
NHTB NEW HAMPSHIRE THRIFT
 BNCSHRS INC
NICK NICHOLAS FINANCIAL INC
NITE KNIGHT CAPITAL GROUP INC
NKSH NATIONAL BANKSHARES INC
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NMR NOMURA HOLDINGS INC
NMX NYMEX HOLDINGS INC
NOVB
     NORTH VALLEY BANCORP
NPBC
     NATIONAL PENN BANCSHARES
 INC
NRIM
     NORTHRIM BANCORP INC
     NATIONAL SECURITY GROUP INC
NSEC
     NORTHERN STATES FINANCIAL
NSFC
 CORP
NSH NUSTAR G P HOLDINGS LLC
NTQ
    N T R ACQUISITION CO
NTRS NORTHERN TRUST CORP
NVSL NAUGATUCK VLY FINANCIAL
 CORP
NWFL NORWOOD FINANCIAL CORP
NWLIA NATIONAL WESTERN LIFE INS
NWSB NORTHWEST BANCORP INC PA
NXTY
     NEXITY FINANCIAL CORP
NYB NEW YORK COMMUNITY BANCORP
 INC
NYM NYMAGICINC
NYX NYSEEURONEXT
OCFC OCEANFIRST FINANCIAL CORP
OFG ORIENTAL FINANCIAL GROUP INC
OKSB SOUTHWEST BANCORP INC OKLA
OLBK
     OLD LINE BANCSHARES
OLCB OHIO LEGACY CORP
ONB OLD NATIONAL BANCORP
ONFC ONEIDA FINANCIAL CORP
OPHC OPTIMUMBANK HOLDINGS INC
OPOF
     OLD POINT FINL CORP
OPY OPPENHEIMER HOLDINGS INC
ORH ODYSSEY RE HOLDINGS CORP
ORI OLD REPUBLIC INTERNATIONAL
 CORP
ORIT ORITANI FINANCIAL CORP
OSBC
     OLD SECOND BANCORP INC
OSBK
     OSAGE BANCSHARES INC
     OCEAN SHORE HOLDING CO
OSHC
OVBC
     OHIO VALLEY BANC CORP
OXPS
     OPTIONSXPRESS HOLDINGS INC
OZM OCH ZIFF CAPITAL MANGMNT GRP
 LLC
OZRK BANK OF THE OZARKS INC
PABK PABBANKSHARES INC
PACW PACWEST BANCORP DE
PBCI PAMRAPO BANCORP INC
PBCT PEOPLES UNITED FINANCIAL INC
PBHC
     PATHFINDER BANCORP INC
PBIB
     PORTER BANCORP INC
PBIP
     PRUDENTIAL BANCORP INC PA
PBKS PROVIDENT BANKSHARES CORP
     PROVIDENT NEW YORK BANCORP
PBNY
     PACIFIC CAPITAL BANCORP NEW
PCBC
PCBI PEOPLES COMMUNITY BANCORP
 INC
     PACIFIC CONTINENTAL CORP
PCBK
     PROVIDENT COMMUNITY
PCBS
 BANCSHRS INC
PEBK
     PEOPLES BANCORP NC INC
PEBO
     PEOPLES BANCORP INC
PFBC
     PREFERRED BANK LOS ANGELES
     PREMIER FINANCIAL BANCORP INC
PFBI
PFBX PEOPLES FINANCIAL CORP
PFED
     PARK BANCORP INC
PFG
    PRINCIPAL FINANCIAL GROUP INC
PFS
    PROVIDENT FINANCIAL SVCS INC
PGR PROGRESSIVE CORP OH
PHLY PHILADELPHIA CONSOLIDATED
PICO PICO HOLDINGS INC
PJC PIPER JAFFRAY COMPANIES
PKBK PARKE BANCORP INC
PL PROTECTIVE LIFE CORP
PLCC PAULSON CAPITAL CORP
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PLFE PRESIDENTIAL LIFE CORP
PMACA PMACAPITAL CORP
PMBC PACIFIC MERCANTILE BANCORP
PMI PMIGROUPINC
PNBC PRINCETON NATIONAL BANCORP
 INC
     PATRIOT NATIONAL BANCORP
PNBK
 INC
PNC PNC FINANCIAL SERVICES GRP
 INC
PNFP PINNACLE FINANCIAL PARTNERS
 INC
PNSN
     PENSON WORLDWIDE INC
PNX
    PHOENIX COS INC
    PACIFIC PREMIER BANCORP INC
PPBI
PRA PROASSURANCE CORP
PRE
    PARTNERRE LTD
PRK PARK NATIONAL CORP
PROS PROCENTURY CORP
     PROVIDENT FINANCIAL
PROV
 HOLDINGS INC
PRSP
     PROSPERITY BANCSHARES INC
PRU PRUDENTIAL FINANCIAL INC
PRWT PREMIERWEST BANCORP
PSBC PACIFIC STATE BANCORP
PSBH PSB HOLDINGS INC
PSEC
     PROSPECT CAPITAL CORP
PTA PENN TREATY AMERICAN CORP
PTP PLATINUM UNDERWRITERS HLDGS
 LTD
PUK PRUDENTIAL PLC
PULB PULASKI FINANCIAL CORP
PVFC P V F CAPITAL CORP
PVSA
     PARKVALE FINANCIAL CORP
PVTB PRIVATEBANCORP INC
PWOD PENNS WOODS BANCORP INC
PZN PZENA INVESTMENT
 MANAGEMENT INC
OCRH OCR HOLDINGS INC
QNTA QUANTA CAPITAL HOLDINGS
 LTD
RAMR RAM HOLDINGS LTD
RBCAA REPUBLIC BANCORP INC KY
RBNF RURBAN FINANCIAL CORP
RBPAA ROYAL BANCSHARES PA INC
RBS ROYAL BANK SCOTLAND GROUP
 PLC
     RIVER CITY BANK
RCBK
     ROCKVILLE FINANCIAL INC
RCKB
RDN RADIAN GROUP INC
   EVEREST RE GROUP LTD
   REGIONS FINANCIAL CORP NEW
    REINSURANCE GROUP OF AMERICA
RGA
 INC
RIVR RIVER VALLEY BANCORP
RJF RAYMOND JAMES FINANCIAL INC
RKH REGIONAL BANK HOLDRS TRUST
RLI R L I CORP
RNR RENAISSANCERE HOLDINGS LTD
RNST RENASANT CORP
RODM RODMAN & RENSHAW CAP GRP
 INC NEW
ROMA ROMA FINANCIAL CORP
      ROME BANCORP INC
ROME
     RAINIER PACIFIC FINL GROUP INC
RPFG
RVSB RIVERVIEW BANCORP INC
RY ROYAL BANK CANADA MONTREAL
 QUE
SAF SAFECO CORP
SAFT SAFETY INSURANCE GROUP INC
SAL SALISBURY BANCORP INC
SAMB SUN AMERICAN BANCORP
SASR SANDY SPRING BANCORP INC
     SAVANNAH BANCORP INC
SAVB
     SUSSEX BANCORP
SBBX
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SEACOAST BANKING CORP FLA

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SBIB STERLING BANCSHARES INC
SBKC SECURITY BANK CORP
SBNY SIGNATURE BANK NEW YORK NY
SBP SANTANDER BANCORP
SBSI SOUTHSIDE BANCSHARES INC
SCA SECURITY CAPITAL ASSURANCE
 LTD
SCB COMMUNITY BANKSHARES INC S C
SCBT S C B T FINANCIAL CORP
SCHW SCHWAB CHARLES CORP NEW
SCMF SOUTHERN COMMUNITY FINCL
 CORP
SEAB SEABRIGHT INSURANCE
 HOLDINGS INC
SF STIFEL FINANCIAL CORP
SFG STANCORP FINANCIAL GROUP INC
SFNC SIMMONS 1ST NATIONAL CORP
SFST SOUTHERN FIRST BANCSHARES
 INC
SGB SOUTHWEST GEORGIA FINANCIAL
 CORP
SHG SHINHAN FINANCIAL GROUP CO
 LTD
SIEB SIEBERT FINANCIAL CORP
    SI FINANCIAL GROUP INC
    SELECTIVE INSURANCE GROUP INC
SIGI
SIVB
    S V B FINANCIAL GROUP
SLF SUN LIFE FINANCIAL INC
SLM S L M CORP
SMBC SOUTHERN MISSOURI BANCORP
 INC
SMCG
     MILLENNIUM INDIA ACQUISIT CO
 INC
SMHG SANDERS MORRIS HARRIS
 GROUP INC
      SUMMIT FINANCIAL GROUP INC
SMMF
SMTB
     SMITHTOWN BANCORP INC
     SUN BANCORP INC
SNBC
SNV SYNOVUS FINANCIAL CORP
SOCB SOUTHCOAST FINANCIAL CORP
SOMH SOMERSET HILLS BANCORP
SONA SOUTHERN NATIONAL BANCORP
 VA INC
SOV SOVEREIGN BANCORP INC
SRCE 1ST SOURCE CORP
SSBI SUMMIT STATE BANK
SSBX
     SILVER STATE BANCORP
SSFN
     STEWARDSHIP FINANCIAL CORP
STBA S & T BANCORP INC
     STATE BANCORP INC NY
STBC
STBK
     STERLING BANKS INC
STEL STELLARONE CORP
    STATE AUTO FINANCIAL CORP
STFC
STI SUNTRUST BANKS INC
STL STERLING BANCORP
STSA STERLING FINANCIAL CORP
 WASH
STT STATE STREET CORP
STU STUDENT LOAN CORP
SUAI SPECIALTY UNDERWRITERS ALL
 INC
SUBK
     SUFFOLK BANCORP
SUFB
     SUFFOLK FIRST BANK VA
SUPR SUPERIOR BANCORP
SUR CNASURETY CORP
SUSQ SUSQUEHANNA BANCSHARES
 INC PA
SVBI SEVERN BANCORP INC MD
SWS SWS GROUP INC
SYBT S Y BANCORP INC
TAMB TAMALPAIS BANCORP
TAQ TRANSFORMA ACQUISITION
 GROUP INC
TAYC TAYLOR CAPITAL GROUP INC
     BANCORP INC
TBBK
     BANK HOLDINGS THE
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TCB T C F FINANCIAL CORP
TCBI TEXAS CAPITAL BANCSHARES INC
TCBK TRICO BANCSHARES
TCH 21ST CENTURY HOLDING CO
TDBK TIDELANDS BANCSHARES INC
TFIN TEAM FINANCIAL INC
     TFS FINANCIAL CORP
TFSL
TGIC
    TRIAD GUARANTY INC
THFF FIRST FINANCIAL CORP IN
THG HANOVER INSURANCE GROUP INC
THRD T F FINANCIAL CORP
TIBB T I B FINANCIAL CORP
TIL TRANS INDIA ACQUISITION CORP
TMCV
      TEMECULA VALLEY BANCORP
 INC
TMK
     TORCHMARK CORP
TMP TOMPKINS FINANCIAL CORP
TNCC TENNESSEE COMMERCE
 BANCORP INC
TOFC TOWER FINANCIAL CORP
TONE TIERONE CORP
TOWN TOWNEBANK
TRH TRANSATLANTIC HOLDINGS INC
TROW T ROWE PRICE GROUP INC TRST TRUSTCO BANK CORP NY
TRUE CENTRUE FINANCIAL CORP NEW
TRV TRAVELERS COMPANIES INC
TSBK
     TIMBERLAND BANCORP INC
TSFG SOUTH FINL GROUP INC
TSH TECHE HOLDING CO
TWGP TOWER GROUP INC
TWPG THOMAS WEISEL PARTNERS
  GROUP INC
UAM UNIVERSAL AMERICAN CORP
UB UNIONBANCAL CORP
UBCP UNITED BANCORP INC
UBFO UNITED SECURITY BANKSHARES
UBNK UNITED FINANCIAL BANCORP
 INC MD
UBOH UNITED BANCSHARES INC
UBS UBSAG
UBSH UNION BANKSHARES CORP
UBSI UNITED BANKSHARES INC
UCBA UNITED COMMUNITY BANCORP
UCBH UCBHHOLDINGS INC
UCBI UNITED COMMUNITY BANKS INC
 GA
UCFC UNITED COMMUNITY FINL CORP
 OHIO
UFCS UNITED FIRE & CAS CO
UMBF UMBFINANCIAL CORP
      UMPQUA HOLDINGS CORP
UMPQ
UNAM UNICO AMERICAN CORP
UNB UNION BANKSHARES INC
UNH UNITEDHEALTH GROUP INC
     UNIVERSITY BANCORP INC
UNIB
UNM UNUM GROUP
UNTY UNITY BANCORP INC
USB USBANCORP DEL
USBI UNITED SECURITY BANCSHARES
 INC
UTR UNITRIN INC
UVSP UNIVEST CORP OF
 PENNSYLVANIA
UWBK UNITED WESTERN BANCORP INC
VBFC VILLAGE BANK AND TRUST FINL
 CORP
VCBI VIRGINIA COMMERCE BANCORP
     V I S T FINACIAL CORP
VLY VALLEY NATIONAL BANCORP
VNBC VINEYARD NATIONAL BANCORP
VPFG VIEWPOINT FINANCIAL GROUP
VR VALIDUS HOLDINGS LTD
VSBN VSB BANCORP INC NY
VYFC
     VALLEY FINANCIAL CORP VA
WABC WESTAMERICA
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BANCORPORATION

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WAIN WAINWRIGHT BANK & TRUST CO
 BOSTN
WAL WESTERN ALLIANCE
 BANCORPORATION
WASH WASHINGTON TRUST BANCORP
WAUW WAUWATOSA HOLDINGS INC
WAYN WAYNE SAVINGS BANCSHARES
 INC NEW
WB WACHOVIA CORP 2ND NEW
WBCO WASHINGTON BANKING
 COMPANY
WBNK WACCAMAW BANKSHARES INC
WBS WEBSTER FINL CORP WATERBURY
 CONN
WCBO WEST COAST BANCORP ORE NEW
WCG WELLCARE HEALTH PLANS INC
WDR
     WADDELL & REED FINANCIAL INC
WFBC WILLOW FINANCIAL BANCORP
 INC
WFC WELLS FARGO & CO NEW
WFD WESTFIELD FINANCIAL INC
WFSL WASHINGTON FEDERAL INC
WGNB WGNBCORP
WHG WESTWOOD HOLDINGS GROUP
 INC
WHI W HOLDING CO INC
WIBC WILSHIRE BANCORP INC
WL WILMINGTON TRUST CORP
WLP WELLPOINT INC
WM WASHINGTON MUTUAL INC
WPL STEWART W P & CO LTD
WRB BERKLEY W R CORP
WSB WSBHOLDINGS INC
WSBC WESBANCO INC
WSFG WSBFINANCIAL GROUP
WSFS WSFS FINANCIAL CORP
WTBA WEST BANCORPORATION INC
WTFC WINTRUST FINANCIAL
 CORPORATION
WTM WHITE MOUNTAINS INS GROUP
 INC
WTNY WHITNEY HOLDING CORP
WVFC WVS FINANCIAL CORP
XL X L CAPITAL LTD
Y ALLEGHANY CORP DE
YAVY YADKIN VALLEY FINANCIAL
 CORP
ZION ZIONS BANCORP
ZNT ZENITH NATIONAL INSURANCE
 CORP
[FR Doc. E8-22369 Filed 9-23-08; 8:45 am]
BILLING CODE 8010-01-P
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SECURITIES AND EXCHANGE COMMISSION

[Release No. 34-58588]

Emergency Order Pursuant to Section 12(k)(2) of the Securities Exchange Act of 1934 Taking Temporary Action To Respond to Market Developments

September 18, 2008.

The Commission is aware of the continued potential of sudden and excessive fluctuations of securities prices and disruption in the functioning of the securities markets that could threaten fair and orderly markets. Given the importance of confidence in our financial markets as a whole, we have