

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]

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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 selling³ 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 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 INC
 ACBA AMERICAN COMMUNITY BNCSHRS INC
 ACE ACE LTD
 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 A F L A C INC
 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
 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.

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

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
FBNC FIRST BANCORP NC	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
FBSB FAUQUIER BANKSHARES INC	FTBK FRONTIER FINANCIAL CORP	IBCA INTERVEST BANCSHARES CORP
FBTC FIRST BANCTRUST	FULT FULTON FINANCIAL CORP PA	IBCP INDEPENDENT BANK CORP MICH
FCAL FIRST CALIFORNIA FINL GROUP	FUNC FIRST UNITED CORP	IBKR IBERIABANK CORP
INC	FWV FIRST WEST VIRGINIA BANCORP	IBKR INTERACTIVE BROKERS GROUP
FCAP FIRST CAPITAL INC	INC	INC
FCBC FIRST COMMUNITY BANCSHARES	FXCB FOX CHASE BANCORP INC	IBNK INTEGRA BANK CORP
INC	GABC GERMAN AMERICAN BANCORP	IBOC INTERNATIONAL BANCSHARES
FCCO FIRST COMMUNITY CORP SC	INC	CORP
FCCY 1ST CONSTITUTION BANCORP	GAN GAINSCO INC	ICE INTERCONTINENTAL EXCHANGE
FCFL FIRST COMMUNITY BANK CORP	GBCI GLACIER BANCORP INC NEW	INC
AMER	GBH GREEN BUILDERS INC	ICH INVESTORS CAPITAL HOLDINGS
FCNCA FIRST CITIZENS BANCSHARES	GBL GAMCO INVESTORS INC	LTD
INC NC	GBNK GUARANTY BANCORP	IFC IRWIN FINANCIAL CORP
FCVA FIRST CAPITAL BANCORP INC VA	GBTS GATEWAY FINANCIAL HLDGS INC	IFSB INDEPENDENCE FEDERAL SAVINGS
FCZA FIRST CITIZENS BANC CORP	GCA GLOBAL CASH ACCESS HOLDINGS	BK
FDEF FIRST DEFIANCE FINANCIAL CORP	INC	IHC INDEPENDENCE HOLDING CO NEW
FDT FEDERAL TRUST CORP	GFED GUARANTY FEDERAL	IMP IMPERIAL CAPITAL BANCORP INC
FED FIRSTFED FINANCIAL CORP	BANCSHARES INC	INCB INDIANA COMMUNITY BANCORP
FFBC FIRST FINANCIAL BANCORP OHIO	GFIG G F I GROUP INC	INDB INDEPENDENT BANK CORP MA
FFBH FIRST FEDERAL BANCSHARES	GFLB GREAT FLORIDA BANK	ING I N G GROUP N V
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 I P C HOLDINGS LTD
FFDF F F D FINANCIAL CORP	GLBZ GLEN BURNIE BANCORP	IRE IRELAND BANK
FFFD NORTH CENTRAL BANCSHARES	GLRE GREENLIGHT CAPITAL RE LTD	ITC I T C HOLDINGS CORP
INC	GNW GENWORTH FINANCIAL INC	ITG INVESTMENT TECHNOLOGY GP INC
FFG F B L FINANCIAL GROUP INC	GOV GOUVERNEUR BANCORP INC	NEW
FFH FAIRFAX FINL HOLDINGS LTD	GRAN BANK GRANITE CORP	ITIC INVESTORS TITLE CO
FFHS FIRST FRANKLIN CORP	GRNB GREEN BANKSHARES INC	JAXB JACKSONVILLE BANCORP INC FL
FFIC FLUSHING FINANCIAL CORP	GROW U S GLOBAL INVESTORS INC	JEF JEFFERIES GROUP INC NEW
FFIN FIRST FINANCIAL BANKSHARES	GS GOLDMAN SACHS GROUP INC	JFBC JEFFERSONVILLE BANCORP
INC	GSBC GREAT SOUTHERN BANCORP INC	JFBI JEFFERSON BANCSHARES INC TENN
FFKT FARMERS CAPITAL BANK CORP	GSLA G S FINANCIAL CORP	JLI JESUP & LAMONT INC
FFKY FIRST FINANCIAL SERVICE CORP	GTS TRIPLE S MANAGEMENT CORP	JMP J M P GROUP INC
FFNM FIRST FED NORTHN MI BANCORP	HABC HABERSHAM BANCORP INC	JNS JANUS CAP GROUP INC
INC	HAFB HANMI FINANCIAL CORP	JPM JPMORGAN CHASE & CO
FFNW FIRST FINANCIAL NORTHWEST	HALL HALLMARK FINANCIAL SERVICES	JXSB JACKSONVILLE BANCORP INC
INC	INC	KCLI KANSAS CITY LIFE INS CO
FFSX FIRST FEDERAL BANKSHARES INC	HARL HARLEYSVILLE SAVINGS FINAN	KENT KENT FINANCIAL SERVICES INC
DEL	CORP	KEY KEYCORP NEW
PHN FIRST HORIZON NATIONAL CORP	HAXS HEALTHAXIS INC	KFED K FED BANCORP
FIFG 1ST INDEPENDENCE FNL GROUP	HBAN HUNTINGTON BANCSHARES INC	KFFB KENTUCKY FIRST FEDERAL
INC	HBHC HANCOCK HOLDING CO	BANCORP
FIG FORTRESS INVESTMENT GROUP L L	HBNK HAMPDEN BANCORP INC	KFS KINGSWAY FINANCIAL SERVICES
C	HBOS HERITAGE FINANCIAL GROUP	INC
FII FEDERATED INVESTORS INC PA	HCBK HUDSON CITY BANCORP INC	KRNY KEARNY FINANCIAL CORP
FISI FINANCIAL INSTITUTIONS INC	HCC H C C INSURANCE HOLDINGS INC	L LOEWS CORP
FKFS FIRST KEYSTONE FINANCIAL INC	HEOP HERITAGE OAKS BANCORP	LAB LABRANCHE & CO INC
FLIC FIRST LONG ISLAND CORP	HFBC HOPPED BANCORP INC	LABC 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	HGIC HARLEYSVILLE GROUP INC	LBBB LIBERTY BELL BK CHERRY HILL NJ
FMFC FIRST M & F CORP	HIFS HINGHAM INSTITUTION FOR SVGS	LBCP LIBERTY BANCORP INC MO
FNB F N B CORP PA	MA	LEGC LEGACY BANCORP INC
FNBN F N B UNITED CORP	HMN HORACE MANN EDUCATORS CORP	LEH LEHMAN BROTHERS HOLDINGS INC
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	HMPR HAMPTON ROADS BANKSHARES	LKFN LAKELAND FINANCIAL CORP
FNM FEDERAL NATIONAL MORTGAGE	INC	LNC LINCOLN NATIONAL CORP IN
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 L S B FINANCIAL CORP
FPBI F P B BANCORP INC	HOMB HOME BANCSHARES INC	LSBK LAKE SHORE BANCORP INC
FPBN 1ST PACIFIC BANCORP CA	HOME HOME FEDERAL BANCORP INC	LSBX L S B CORP
PPFC FIRST PLACE FINANCIAL CORP NM	MD	LTS LADENBURG THALMANN FIN SVCS
FPIC F P I C INSURANCE GROUP INC	HRZB HORIZON FINANCIAL CORP WASH	INC
FPB FIRST PACTRUST BANCORP INC	HS HEALTHSPRING INC	LUK LEUCADIA NATIONAL CORP
FRBK REPUBLIC FIRST BANCORP INC	HTBK HERITAGE COMMERCE CORP	LYG LLOYDS TSB GROUP PLC
FRE FEDERAL HOME LOAN MORTGAGE	HTH HILLTOP HOLDINGS INC	MAIN MAIN STREET CAPITAL CORP
CORP	HTLF HEARTLAND FINANCIAL USA INC	MASB MASSBANK CORP

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

SBIB STERLING BANCSHARES INC
 SBKC SECURITY BANK CORP
 SBNY SIGNATURE BANK NEW YORK N Y
 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
 SIFI SI FINANCIAL GROUP INC
 SIGI SELECTIVE INSURANCE GROUP INC
 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
 SMMF SUMMIT FINANCIAL GROUP INC
 SMTB SMITHTOWN BANCORP INC
 SNBC SUN BANCORP INC
 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
 SSB I SUMMIT STATE BANK
 SSBX SILVER STATE BANCORP
 SSFN STEWARDSHIP FINANCIAL CORP
 STBA S & T BANCORP INC
 STBC STATE BANCORP INC NY
 STBK STERLING BANKS INC
 STEL STELLARONE CORP
 STFC STATE AUTO FINANCIAL CORP
 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 C N A SURETY CORP
 SUSQ SUSQUEHANNA BANCSHARES INC PA
 SVBI SEVERN BANCORP INC MD
 SWS S W S GROUP INC
 SYBT S Y BANCORP INC
 TAMB TAMALPAIS BANCORP
 TAQ TRANSFORMA ACQUISITION GROUP INC
 TAYC TAYLOR CAPITAL GROUP INC
 TBBK BANCORP INC
 TBHS BANK HOLDINGS THE
 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
 TFSL TFS FINANCIAL CORP
 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 U B S AG
 UBSH UNION BANKSHARES CORP
 UBSI UNITED BANKSHARES INC
 UCBA UNITED COMMUNITY BANCORP
 UCBH U C B H HOLDINGS INC
 UCBI UNITED COMMUNITY BANKS INC GA
 UCFC UNITED COMMUNITY FINL CORP OHIO
 UFCS UNITED FIRE & CAS CO
 UMBF U M B FINANCIAL CORP
 UMPQ UMPQUA HOLDINGS CORP
 UNAM UNICO AMERICAN CORP
 UNB UNION BANKSHARES INC
 UNH UNITEDHEALTH GROUP INC
 UNIB UNIVERSITY BANCORP INC
 UNM UNUM GROUP
 UNTY UNITY BANCORP INC
 USB U S BANCORP 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
 VIST V I S T FINACIAL CORP
 VLY VALLEY NATIONAL BANCORP
 VNBC VINEYARD NATIONAL BANCORP
 VPFV VIEWPOINT FINANCIAL GROUP
 VR VALIDUS HOLDINGS LTD
 VSBN V S B BANCORP INC NY
 VYFC VALLEY FINANCIAL CORP VA
 WABC WESTAMERICA BANCORPORATION
 WAIN WAINWRIGHT BANK & TRUST CO BOSTN
 WAL WESTERN ALLIANCE BANCORPORATION
 WASH WASHINGTON TRUST BANCORP INC
 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
 WFLS WASHINGTON FEDERAL INC
 WGNB W G N B CORP
 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 W S B HOLDINGS INC
 WSBC WESBANCO INC
 WSFG W S B FINANCIAL 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

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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