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NEWS RELEASE

Comptroller of the Currency Administrator of National Banks

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OCC Issues Fourth Quarter 2003 CRA Examination Schedule

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WASHINGTON -- The Office of the Comptroller of the Currency (OCC) today released its schedule of Community Reinvestment Act (CRA) examinations to be conducted in

the fourth quarter of 2003.

The OCC encourages public comment on the national banks scheduled to be examined under the CRA, and suggests that comments be submitted to the institutions themselves at the mailing address listed on the schedule, or to the appropriate OCC supervisory office prior to (or as early as possible during) the month in which the exam is scheduled. All public comments received prior to the close of the CRA exam will be considered by the OCC.

The OCC's CRA exam schedule is also posted on the Internet at:

http://www.occ.treas.gov/cra/craq403.pdf.

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The OCC charters, regulates and examines approximately 2,100 national banks and 52 federal branches of foreign banks in the U.S., accounting for more than 55 percent of the nation's banking assets. Its mission is to ensure a safe and sound and competitive national banking system that supports the citizens, communities and economy of the United States.