FORM 5

Check box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See instruction 1(b). Form 3 holdings reported. Form 4 transactions reported.

Federal Deposit Insurance Corporation Washington, D.C. 20429

ANNUAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934

(PLEASE PRINT OR TYPE ALL RESPONSES)

	APP	$D \cap V$	/ A I
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of

1. Name of Reporting Person (Last, First, Middle) *		Issuer Name and Ticker or Trading Symbol					5. Relationship of Reporting Person(s) to Issuer (Check all applicable)							
								Director		10% Owner				
								Officer (Giv	e title below)	Other (Specify below)				
Street Address				ent for Issuer's F		f Amendment, D Filed <i>(Month/Da</i>)								
			Year Ended (Month/Day/Year) Filed (Month/				, rear							
								6. Individual or Joint/Group Filing (Check applicable box)						
City State ZIP Code			1					Form filed by One Reporting Person						
								Form filed by More than One Reporting Person						
	<u> </u>	Ta	ble I - Non	-Derivative Sec	curities Acc	quired, Dispose	d of, or Bene	eficially Owned						
1. Title of Security (Instr. 3)	(I		Deemed Execution Date, if any (Month/ Day/	3. Transaction Code (Instr. 8)	Securities Acquired (A) or Disposed of (D) (Instrs. 3, 4, and 5)			5. Amount of Securities Beneficially Owned at End of Bank's Fiscal Year (Instrs. 3. and 4.)	6. Ownership Form Direct (D) Indirect(I) or (Instr. 4)	m 7. Nature of Indirect Beneficial Ownership (Instr. 4)				
		Y	ear)		Amount	(A) or (D)	Price							
FDIC 6800/05 (10-05)	Reminder:	Report o	n a separa	ate line for eacl	n class of s	ecurities benef	ficially owned	d directly or indirectly. (Continue on Page 2)					

*If the form is filed by more than one reporting person, see Instruction 4(b)(v)

Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Trans- action Date (Month/ Day/ Year)	ed Execu-	4. Trans- action Code (Instr. 8)	Dispos	tive ties red (A) or sed of (D)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instrs. 3 and 4)		8. Price of De- rivative Security (Instr. 5)	Se Be y (at Iss Fis Ye	10. Owner-ship Form of Derivative Securities: Direct (D) or Indirect (I) (Instr.4)	11. Nature of Indirect Beneficial Owner- ship (Instr. 4)
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Explanation of Responses:														
	**Signature of Reporting Person Dat									Date				

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

NOTE: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, *see* Instruction 6 for procedure (12 C.F.R. 335.613). Potential persons who are to respond to the collection of information contained on this form are not required to respond unless the form displays a current, valid OMB Control Number. *Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

BURDEN STATEMENT

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