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)

OMB APPROVAL

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Page

of

Name of Reporting Person (Last, First, Middle) *				Name and Ticker	or Trading S	vmbol		5. Relationship of Reporting	na Person(s) to Issuer ((Check all applicable)			
,	,				3	,		Director	e title below)	10% Owner Other (Specify below)			
Street Address				ent for Issuer's F d <i>(Month/Day/Ye</i>		Amendment, D iled <i>(Month/Da</i>)		G. Jadividual on Jaint/Con-	Tiling (Charles and in				
City	State	ZIP Code						6. Individual or Joint/Group Filing (Check applicable box) Form filed by One Reporting Person Form filed by More than One Reporting Person					
		T	able I - Non	-Derivative Sec	curities Acq	uired, Dispose	d of, or Bene	eficially Owned					
1. Title of Security (Instr. 3)	(I D		Execution Date, if any Month/ Day/	3. Transaction Code (Instr. 8)		s Acquired (A) o strs. 3, 4, and §		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)	7. Nature of Indirect Beneficial Ownership (Instr. 4)			
			ear)		Amount	(A) or (D)	Price						
FDIC 6800/05 (10-05)	Reminde	r: Report	on a separa	ate line for eacl	n class of se	ecurities bene	ficially owned	d directly or indirectly. (6	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-	action Code (Instr. 8)	Derivative Securities		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)	ship Form of	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 Date											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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