

# Merger Decisions

2003

Federal  
Deposit  
Insurance  
Corporation



# **FEDERAL DEPOSIT INSURANCE CORPORATION**

## **MERGER DECISIONS**

### **ANNUAL REPORT TO CONGRESS**

Bank Merger Act Reporting Requirements  
(Wednesday, January 01, 2003 through Wednesday, December 31, 2003)

All of the following Merger applications have been approved by the FDIC during the year 2003. With regard to each of these applications, the FDIC considered and found favorably with respect to the statutory factors involved, including the financial and managerial resources; future prospects; convenience and needs of the community to be served, and the effectiveness of each depository institution involved in the merger in combating money laundering activities, including in overseas branches .

Except as noted, reports regarding the competitive factors were requested from the Attorney General and other Federal banking agencies, and the Summary Report by the Attorney General indicated that the transaction would not have a significant adverse effect on competition.

In each case, the FDIC has determined (1) that the transaction would not result in a monopoly or further any combination or conspiracy to monopolize or to attempt to monopolize the business of banking in any part of the United States; and (2) that the transaction would not have the effect in any section of the country to substantially lessen competition or tend to create a monopoly or in any other manner restrain trade, unless the anticompetitive effects of the transaction were clearly outweighed in the public interest by the probable effect of the transaction in meeting the convenience and needs of the community to be served.

Note: Additional copies of this Report can be downloaded from the FDIC's Public Information Center's web site at <https://www.fdic.gov/bank/individual/merger/index.html>.

# Regular Mergers

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
First Financial Bank__ BESSEMER, AL	183,164	19440	First Federal of the South SYLACAUGA, AL	6,664	1	30433	08/11/2003	07/28/2003	20031452
Peoples Bank of North Alabama__ CULLMAN, AL	286,706	22537	The Bank WARRIOR, AL	1,185	1	17750	12/08/2003	12/08/2003	20032578
Small Town Bank__ WEDOWEE, AL	82,778	35112	The Bank WARRIOR, AL	44,218	1	17750	02/25/2003	02/06/2003	20023200
Bank of Brinkley__ BRINKLEY, AR	110,300	11245	First Community Bank JONESBORO, AR	35,834	1	33538	08/01/2003	07/29/2003	20031443
Bank of the Ozarks__ LITTLE ROCK, AR	1,034,541	110	River Valley Bank RUSSELLVILLE, AR	53,884	1	34479	05/28/2003	05/22/2003	20030976
First Security Bank__ SEARCY, AR	766,490	5633	The First National Bank of Springdale SPRINGDALE, AR	349,072	4	3892	12/10/2003	11/21/2003	20032757
Mid-State Bank & Trust__ ARROYO GRANDE, CA	2,024,252	18396	Ojai Valley Bank OJAI, CA	88,397	1	21017	09/11/2003	09/04/2003	20031971
Tri Counties Bank__ CHICO, CA	1,072,208	21943	North State National Bank CHICO, CA	140,686	2	23756	03/07/2003	03/04/2003	20030216
Humboldt Bank__ EUREKA, CA	1,055,102	27582	Feather River State Bank YUBA CITY, CA	377,242	9	22445	11/03/2003	10/24/2003	20032426
Cathay Bank__ LOS ANGELES, CA	2,662,148	18503	CITIC International Financial Holdings Limited NEW YORK, NY	1	1	0	04/17/2003	03/31/2003	20030253
Cathay Bank__ LOS ANGELES, CA	2,909,927	18503	General Bank LOS ANGELES, CA	2,501,379	20	23083	10/02/2003	08/11/2003	20031709
Citizens Business Bank__ ONTARIO, CA	3,395,164	21716	Kaweah National Bank VISALIA, CA	90,694	4	33341	07/23/2003	07/03/2003	20031316
Plumas Bank__ QUINCY, CA	321,739	23275	Placer Sierra Bank AUBURN, CA	59,570	5	30307	09/25/2003	08/11/2003	20031567
Vineyard Bank__ RANCHO CUCAMONGA, CA	462,992	23556	Southland Business Bank IRWINDALE, CA	32,133	1	35287	06/18/2003	06/06/2003	20031085
United Commercial Bank__ SAN FRANCISCO, CA	4,854,860	32469	First Continental Bank ROSEMEAD, CA	329,685	4	33340	06/25/2003	06/06/2003	20030938
East-West Bank__ SAN MARINO, CA	3,235,795	31628	Pacific Business Bank SANTA FE SPRINGS, CA	167,319	4	25069	02/27/2003	02/14/2003	20030077
Bank of Stockton__ STOCKTON, CA	1,389,198	1536	Modesto Commerce Bank MODESTO, CA	299,000	4	34651	10/07/2003	09/26/2003	20032142
Chinatrust Bank (U.S.A.)__ TORRANCE, CA	1,744,803	19416	The Express Bank ALVIN, TX	2,500	1	26769	03/21/2003	03/04/2003	20030131
Bank of Visalia__ VISALIA, CA	119,823	34156	Humboldt Bank EUREKA, CA	20	1	27582	08/15/2003	07/29/2003	20031767
First Financial Bank__ ENGLEWOOD, CO	326,384	90017	Concord EFS National Bank MEMPHIS, TN	43,940		33746	10/14/2003	10/09/2003	20031657

Regular Mergers (Page 1 of 8, of 153 records)

Data Date(s) 01/01/2003 to 12/31/2003

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
First Tier Bank LOUISVILLE, CO	0	57646	Enterprise Bank National Association OMAHA, NE	16,658	1	33380	10/10/2003	09/18/2003	20031492
U.S. Trust Company, National Association GREENWICH, CT	1,128,569	33332	State Street Bank and Trust Company of New England HARTFORD, CT	2,000	3	0	10/15/2003	08/11/2003	20031872
Ridgefield Bank RIDGEFIELD, CT	604,933	18213	Fairfield County Savings Bank NORWALK, CT	359,906	6	18201	11/14/2003	10/29/2003	20032543
Citizens Bank WILMINGTON, DE	990,185	57281	Roxborough-Manayunk Bank PHILADELPHIA, PA	39,670	1	28342	12/15/2003	10/29/2003	20032546
Southern Community Bank of Southwest Florida BONITA SPRINGS, FL	141,957	35536	The Harris Bank National Association SCOTTSDALE, AZ	5,900	1	24960	11/14/2003	11/14/2003	20032530
Old Florida Bank FORT MYERS, FL	108,207	34801	Marine National Bank of Naples NAPLES, FL	62,743	1	34949	05/02/2003	05/01/2003	20030672
Community Bank of Florida, Inc. HOMESTEAD, FL	372,074	21258	Fairwinds Credit Union ORLANDO, FL	4,939	2	0	09/10/2003	09/11/2003	20032050
Cornerstone Community Bank SAINT PETERSBURG, FL	94,527	34948	Madison Bank PALM HARBOR, FL	0	1	32408	01/14/2003	12/30/2002	20022956
United Community Bank BLAIRSVILLE, GA	2,541,719	16889	First Georgia Bank BRUNSWICK, GA	257,840	6	32190	04/15/2003	03/31/2003	20030473
Dalton Whitfield Bank DALTON, GA	190,577	35264	Premier National Bank of Dalton DALTON, GA	84,939	2	34329	02/24/2003	12/18/2002	20023008
Iowa State Bank ALGONA, IA	184,722	950	Corwith State Bank CORWITH, IA	24,065	2	16710	07/25/2003	07/03/2003	20031406
Tri-County Bank & Trust Co. CASCADE, IA	52,967	10111	First Iowa Bank MONTICELLO, IA	19,778	2	20121	01/07/2003	12/06/2002	20022689
Farmers Savings Bank COLESBURG, IA	48,977	14807	Union Planters Bank, National Association MEMPHIS, TN	5,045	1	4979	09/24/2003	07/28/2003	20031837
NorthStar Bank ESTHERVILLE, IA	54,758	34407	Bank Plus ESTHERVILLE, IA	6,790	1	16547	10/09/2003	09/26/2003	20032240
Hancock County Bank & Trust GARNER, IA	129,978	13984	Liberty Transitory Corporation ARNOLDS PARK, IA	1	0	0	03/12/2003	03/04/2003	20030250
Security State Bank INDEPENDENCE, IA	53,781	15851	Union Planters Bank, National Association MEMPHIS, TN	5,910	1	4979	02/18/2003	02/06/2003	20030028
Manson State Bank MANSON, IA	19,615	223	First Federal Savings Bank of the Midwest STORM LAKE, IA	19,680	1	30776	12/05/2003	11/21/2003	20032712
Northeast Security Bank SUMNER, IA	36,299	18384	Union Planters Bank, National Association MEMPHIS, TN	14,157	1	4979	02/18/2003	02/06/2003	20030029
West Des Moines State Bank WEST DES MOINES, IA	852,213	15614	Hawkeye State Bank IOWA CITY, IA	148,158	2	19535	06/24/2003	06/06/2003	20031201
Mountain West Bank COEUR D ALENE, ID	414,038	33844	Pend Oreille Bank SANDPOINT, ID	64,593	1	23745	06/27/2003	06/06/2003	20031219

Regular Mergers (Page 2 of 8, of 153 records)

Data Date(s) 01/01/2003 to 12/31/2003

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
Panhandle State Bank__ SANDPOINT, ID	270,486	23415	Household Bank, FSB WOOD DALE, IL	49,000	1	30971	01/15/2003	12/30/2002	20023099
Beardstown Savings s.b.__ BEARDSTOWN, IL	47,982	30043	First Federal Bank COLCHESTER, IL	6,965	1	29245	08/21/2003	08/11/2003	20031890
Bridgeview Bank and Trust Company__ BRIDGEVIEW, IL	543,898	21122	Uptown National Bank of Chicago CHICAGO, IL	406,835	10	919	04/10/2003	03/31/2003	20030552
First State Bank of Campbell Hill__ CAMPBELL HILL, IL	41,429	10799	The First National Bank of Coulterville COULTERVILLE, IL	16,087	1	3785	09/05/2003	08/26/2003	20031910
First Bank of the Americas, S.S.B.__ CHICAGO, IL	68,553	29791	Amicus FSB CICERO, IL	21,300	1	28393	01/10/2003	12/30/2002	20022967
Standard Bank and Trust Company__ HICKORY HILLS, IL	941,534	16606	BankChicago CHICAGO, IL	255,029	6	18168	03/24/2003	02/14/2003	20030204
Standard Bank and Trust Company__ HICKORY HILLS, IL	946,753	16606	UmbrellaBank, fsb CHICAGO, IL	21,285	1	32569	03/17/2003	03/04/2003	20030328
Standard Bank and Trust Company__ HICKORY HILLS, IL	946,753	16606	Security Federal Bank & Trust SAINT JOHN, IN	195,871	6	29580	04/29/2003	04/17/2003	20030728
Valley Bank__ MOLINE, IL	322,707	10450	Cedar Valley State Bank ST. ANSGAR, IA	12,330	1	14688	08/27/2003	07/28/2003	20031686
First Bank & Trust, S.B.__ PARIS, IL	212,440	29786	The First National Bank of Sullivan SULLIVAN, IL	3,200	1	3745	08/22/2003	08/11/2003	20031897
First State Bank of Van Orin__ VAN ORIN, IL	14,798	10809	Malden State Bank MALDEN, IL	13,101	1	10807	12/08/2003	11/17/2003	20032689
Lake City Bank__ WARSAW, IN	1,237,885	13102	ICM Bank & Trust Company EVANSVILLE, IN	600	1	0	11/12/2003	10/24/2003	20032387
Labette Bank__ ALTAMONT, KS	122,241	17068	Gold Bank LEAWOOD, KS	36,532	2	13155	07/23/2003	07/18/2003	20031505
The Western State Bank__ GARDEN CITY, KS	293,434	21121	Southwest Bank ULYSSES, KS	38,266	2	25302	03/07/2003	02/14/2003	20030116
Emprise Bank__ IOLA, KS	62,489	14463	Enterprise Bank CLAYTON, MO	52,271	3	27237	02/13/2003	02/06/2003	20030020
The Wilson State Bank__ WILSON, KS	23,829	12136	The Citizens State Bank GRAINFIELD, KS	4,160	1	18077	01/17/2003	12/30/2002	20023105
Citizens Bank of Albany__ ALBANY, KY	89,425	8796	Union Planters Bank, National Association MEMPHIS, TN	115,000	5	4979	11/20/2003	11/17/2003	20032656
Classic Bank__ ASHLAND, KY	229,357	29884	First Federal Savings Bank of Ironton IRONTON, OH	76,143	3	29468	05/01/2003	03/31/2003	20030591
The Citizens Bank__ MOREHEAD, KY	58,735	10520	Integra Bank National Association EVANSVILLE, IN	17,052	1	4392	05/15/2003	03/31/2003	20030579
Kentucky Bank__ PARIS, KY	403,885	734	First Federal Savings Bank CYNTHIANA, KY	75,787	2	31142	09/04/2003	08/21/2003	20031975

Regular Mergers (Page 3 of 8, of 153 records)

Data Date(s) 01/01/2003 to 12/31/2003

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
Citizens Union Bank of Shelbyville__ SHELBYVILLE, KY	358,195	5840	The Peoples State Bank HODGENVILLE, KY	69,603	4	22799	02/28/2003	02/06/2003	20030076
Hancock Bank of Louisiana__ BATON ROUGE, LA	1,613,405	33029	Dryades Savings Bank, F.S.B. NEW ORLEANS, LA	38,061	2	33933	01/15/2003	12/30/2002	20023066
Sabine State Bank and Trust Company__ MANY, LA	329,258	8141	Hancock Bank of Louisiana BATON ROUGE, LA	5,189	1	33029	08/18/2003	08/11/2003	20031799
Liberty Bank and Trust Company__ NEW ORLEANS, LA	231,232	20856	First American Bank JACKSON, MS	18,591	1	33819	05/13/2003	03/31/2003	20030592
Auburndale Co-operative Bank__ AUBURNDALE, MA	314,403	26336	Newton South Co-operative Bank NEWTON, MA	118,756	2	26485	04/22/2003	04/17/2003	20030674
Citizens Bank of Massachusetts__ BOSTON, MA	22,812,044	18562	CambridgePort Bank CAMBRIDGE, MA	1,444,508	11	90172	07/11/2003	05/22/2003	20031011
Citizens Bank of Massachusetts__ BOSTON, MA	24,958,446	18562	Community National Bank HUDSON, MA	457,279	10	2593	09/10/2003	09/04/2003	20031972
Compass Bank for Savings__ NEW BEDFORD, MA	3,207,565	23291	Bay State Federal Savings Bank BROOKLINE, MA	591,303	6	29712	04/22/2003	04/17/2003	20030615
Century Bank and Trust Company__ SOMERVILLE, MA	1,383,199	19943	Capital Crossing Bank BOSTON, MA	851,654	2	27184	01/29/2003	01/23/3003	20023151
County Banking and Trust Company__ ELKTON, MD	375,644	13779	Townsend Bank TOWNSEND, DE	328	1	0	08/25/2003	04/28/2003	20030990
First United Bank & Trust__ OAKLAND, MD	946,858	4857	The Huntington National Bank COLUMBUS, OH	126,189	4	6560	05/02/2003	04/17/2003	20030673
Bar Harbor Banking and Trust Company__ BAR HARBOR, ME	572,138	11971	Androscooggin Savings Bank LEWISTON, ME	21,007	1	17751	12/30/2003	12/11/2003	20033012
Northern Trust Bank, Federal Savings Bank__ BLOOMFIELD HILLS, MI	412,427	34835	Legacy South, Inc. ATLANTA, GA	77,592	1	0	03/18/2003	03/17/2003	20030393
Community Central Bank__ MOUNT CLEMENS, MI	322,706	34234	North Oakland Community Bank ROCHESTER HILLS, MI	32,059	1	34879	09/26/2003	09/04/2003	20032015
Citizens Union State Bank and Trust__ CLINTON, MO	240,870	10619	Missouri State Bank and Trust Company CLAYTON, MO	36,564	1	19671	05/21/2003	05/13/2003	20030897
The Lathrop Bank__ LATHROP, MO	28,412	8569	Missouri Federal Savings Bank CAMERON, MO	8,458	1	32487	07/08/2003	06/26/2003	20031306
First State Bank of Purdy__ PURDY, MO	127,311	16162	The First National Bank of Mount Vernon MOUNT VERNON, MO	9,790	1	4555	12/03/2003	11/17/2003	20032703
Security Bank__ RICH HILL, MO	25,240	9806	First Independent Bank AURORA, MO	22,855	2	18380	02/24/2003	02/14/2003	20030160
Allegiant Bank__ SAINT LOUIS, MO	2,307,993	1078	Heartland Bank SAINT LOUIS, MO	23,468	1	28694	06/03/2003	05/22/2003	20030971
The Merchants and Farmers Bank of Salisbury__ SALISBURY, MO	74,896	8259	Bank Midwest, National Association KANSAS CITY, MO	14,859	1	32964	12/31/2003	12/19/2003	20033026

**Regular Mergers (Page 4 of 8, of 153 records)**

**Data Date(s) 01/01/2003 to 12/31/2003**

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
The Quad County State Bank__ VIBURNUM, MO	21,292	20115	Effingham State Bank EFFINGHAM, IL	238,071	19	1040	12/04/2003	10/29/2003	20032492
First Central Bank__ WARRENSBURG, MO	89,153	25268	Bank Midwest, National Association KANSAS CITY, MO	25,227	1	32964	12/23/2003	12/11/2003	20032959
Bank of Montgomery County__ WELLSVILLE, MO	27,175	15423	First Bank CREVE COEUR, MO	11,101	1	12229	11/07/2003	07/28/2003	20031669
United Mississippi Bank__ NATCHEZ, MS	124,498	21083	The Commercial Bank WOODVILLE, MS	60,173	3	8554	10/02/2003	09/26/2003	20032133
Crescent State Bank__ CARY, NC	207,036	35006	Centennial Bank SOUTHERN PINES, NC	58,361	2	35283	06/19/2003	05/22/2003	20031016
Cabarrus Bank & Trust Company__ CONCORD, NC	0	57545	Bank of Stanly ALBEMARLE, NC	16,848	2	24919	03/12/2003	03/03/2003	20023191
Yadkin Valley Bank and Trust Company__ ELKIN, NC	565,270	19861	High Country Bank BOONE, NC	177,769	5	34865	11/26/2003	11/07/2003	20032390
The Fidelity Bank__ FUQUAY VARINA, NC	1,005,074	11507	First-Citizens Bank & Trust Company RALEIGH, NC	14,000	4	11063	04/11/2003	03/31/2003	20030508
Carolina Trust Bank__ LINCOLNTON, NC	40,500	57026	Bank of Granite GRANITE FALLS, NC	5,626	1	5950	02/07/2003	01/23/2003	20023027
Southern Bank and Trust Company__ MOUNT OLIVE, NC	925,760	15359	RBC Centura Bank ROCKY MOUNT, NC	18,980	1	33184	09/25/2003	09/04/2003	20032044
United Community Bank__ MURPHY, NC	821,901	24581	RBC Centura Bank ROCKY MOUNT, NC	47,642	2	33184	09/23/2003	09/11/2003	20032102
United Community Bank__ MURPHY, NC	821,901	24581	RBC Centura Bank ROCKY MOUNT, NC	32,299	1	33184	10/09/2003	09/26/2003	20032103
First-Citizens Bank & Trust Company__ RALEIGH, NC	11,084,972	11063	First Virginia Bank - Hampton Roads NORFOLK, VA	13,730	1	6141	04/10/2003	03/31/2003	20030476
First-Citizens Bank & Trust Company__ RALEIGH, NC	11,203,315	11063	Avery County Bank NEWLAND, NC	71,853	1	13191	07/21/2003	07/03/2003	20031340
Security Savings Bank, SSB__ SOUTHPORT, NC	285,586	28139	Liberty Savings and Loan Association LIBERTY, NC	28,480	1	30602	01/17/2003	12/30/2002	20022938
First Bank__ TROY, NC	1,326,000	15019	RBC Centura Bank ROCKY MOUNT, NC	95,000	4	33184	10/07/2003	09/26/2003	20032181
FirsTier Bank__ BUSHNELL, NE	4,670	17478	Compass Bank BIRMINGHAM, AL	71,213	2	19048	05/15/2003	05/13/2003	20030869
South Central State Bank__ CAMPBELL, NE	38,451	16707	The Commercial Bank BLUE HILL, NE	39,821	1	10636	03/12/2003	02/14/2003	20030120
Farmers Bank of Cook__ COOK, NE	50,625	18528	Pinnacle Bank PAPILLION, NE	6,351	1	10634	10/09/2003	09/26/2003	20032157
De Witt State Bank__ DE WITT, NE	23,457	8339	Pinnacle Bank PAPILLION, NE	4,214	1	10634	10/09/2003	09/26/2003	20032194

**Regular Mergers (Page 5 of 8, of 153 records)**

**Data Date(s) 01/01/2003 to 12/31/2003**

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
The Provident Bank__ JERSEY CITY, NJ	3,919,208	12010	Sun National Bank VINELAND, NJ	25,308	3	26240	06/10/2003	05/23/2003	20030926
Lakeland Bank__ NEWFOUNDLAND, NJ	1,258,042	19953	Community State Bank TEANECK TOWNSHIP, NJ	145,402	4	34366	07/11/2003	06/26/2003	20031320
GreenPoint Bank__ BROOKLYN, NY	22,868,149	15960	The Trust Company of New Jersey JERSEY CITY, NJ	0	1	12525	12/30/2003	12/01/2003	20033017
Atlantic Bank of New York__ NEW YORK, NY	3,073,765	5915	Allied Irish Banks NEW YORK, NY	43,600	1	33684	11/13/2003	11/07/2003	20032580
Woori America Bank__ NEW YORK, NY	365,549	24920	Panasia Bank, National Association FORT LEE, NJ	214,596	6	33791	05/27/2003	04/17/2003	20030717
New York Community Bank__ WESTBURY, NY	12,470,143	16022	The Roslyn Savings Bank ROSLYN, NY	10,696,032	37	16038	08/29/2003	08/21/2003	20031970
The Union Bank Company__ COLUMBUS GROVE, OH	217,495	12969	RFC Banking Company FINDLAY, OH	71,523	3	5966	02/28/2003	02/15/2003	20030129
The Osgood State Bank__ OSGOOD, OH	76,858	9137	Community First Bank & Trust CELINA, OH	12,688	1	10660	07/18/2003	07/03/2003	20031436
Farmers Exchange Bank__ CHEROKEE, OK	83,735	15118	Gold Bank HENNESSEY, OK	17,388	2	413	05/02/2003	04/17/2003	20030720
BancFirst__ OKLAHOMA CITY, OK	2,817,624	27476	Gold BANK HENNESSEY, OK	44,809	2	413	10/29/2003	10/24/2003	20032374
Bank of Eastern Oregon__ ARLINGTON, OR	81,012	16243	Klamath First Federal Savings and Loan Association KLAMATH FALLS, OR	68,391	7	29339	11/18/2003	11/17/2003	20032383
Bank of the Cascades__ BEND, OR	683,439	22407	Community Bank of Grants Pass GRANTS PASS, OR	48,852	1	34131	12/01/2003	10/29/2003	20032485
Premier West Bank__ MEDFORD, OR	529,769	32975	Mid Valley Bank RED BLUFF, CA	175,146	5	22101	12/24/2003	12/11/2003	20032928
Laurel Savings Bank__ ALLISON PARK, PA	276,419	27956	Stanton Federal Savings Bank PITTSBURGH, PA	52,518	2	30564	03/05/2003	12/30/2002	20023021
Keystone Savings Bank__ BETHLEHEM, PA	1,063,978	28166	Nazareth National Bank and Trust Company NAZARETH, PA	636,956	19	7645	10/09/2003	07/18/2003	20031502
The Legacy Bank__ HARRISBURG, PA	249,461	35204	Leesport Bank LEESPORT, PA	60,737	4	7748	08/12/2003	06/26/2003	20031322
First Commonwealth Bank__ INDIANA, PA	4,801,439	7468	Pittsburgh Savings Bank PITTSBURGH, PA	377,428	7	30197	11/10/2003	10/29/2003	20032542
Minersville Safe Deposit Bank and Trust Company__ MINERSVILLE, PA	80,467	15145	Community Banks MILLERSBURG, PA	15,500	1	12984	10/02/2003	09/04/2003	20032097
Citizens Bank of Pennsylvania__ PHILADELPHIA, PA	23,869,185	57282	Roxborough-Manayunk Bank PHILADELPHIA, PA	873,960	14	28342	12/15/2003	10/29/2003	20032545
SunBank__ SELINGSGROVE, PA	945,621	441	Mechanics Savings Bank STEELTON, PA	57,469	2	28321	04/04/2003	02/26/2003	20030478

Regular Mergers (Page 6 of 8, of 153 records)

Data Date(s) 01/01/2003 to 12/31/2003



Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
Northwest Savings Bank__ WARREN, PA	4,676,845	28178	Bell Federal Savings and Loan Association BELLEVUE, PA	892,885	7	28421	06/13/2003	05/13/2003	20030913
R-G Premier Bank of Puerto Rico__ HATO REY, PR	4,694,821	32185	Banco Bilbao Vizcaya Argentaria Puerto Rico SAN JUAN, PR	4,500	1	19919	05/06/2003	05/06/2003	20030795
First-Citizens Bank and Trust Company of South Carolina__ COLUMBIA, SC	3,516,555	15504	First Bank and Trust CARNESVILLE, GA	120,525	2	18281	01/09/2003	12/30/2002	20022937
			First Banks, Inc. TOCCOA, GA	0	0	0			
			The Bank of Toccoa TOCCOA, GA	130,782	1	11296			
First-Citizens Bank and Trust Company of South Carolina__ COLUMBIA, SC	3,615,781	15504	Carolina First Bank GREENVILLE, SC	11,699	1	26849	05/06/2003	05/01/2003	20030711
First-Citizens Bank and Trust Company of South Carolina__ COLUMBIA, SC	3,977,492	15504	National Bank of Commerce MEMPHIS, TN	1,200	4	4978	08/22/2003	08/11/2003	20031764
Legends Bank__ CLARKSVILLE, TN	109,655	34936	National Bank of Commerce MEMPHIS, TN	3,500	3	4978	02/24/2003	02/06/2003	20030078
Greene County Bank__ GREENEVILLE, TN	907,937	895	First Independent Bank GALLATIN, TN	114,771	3	32741	10/16/2003	09/26/2003	20032059
			Rutherford Bank and Trust MURFREESBORO, TN	58,068	2	34246			
First Bank__ LEXINGTON, TN	890,690	8663	Bank of Murfreesboro MURFREESBORO, TN	149,973	3	34595	04/17/2003	03/17/2003	20030358
Franklin Bank, S.S.B.__ AUSTIN, TX	357,432	26870	Highland Lakes Bank KINGSLAND, TX	75,077	1	18717	04/11/2003	03/31/2003	20030411
Franklin Bank, S.S.B.__ AUSTIN, TX	1,156,681	26870	Jacksonville Savings Bank, SSB JACKSONVILLE, TX	471,796	9	28066	11/07/2003	10/24/2003	20032435
First American Bank, SSB__ BRYAN, TX	3,267,212	32623	Security Bank National Association GARLAND, TX	187,352	6	26422	11/25/2003	10/29/2003	20032364
First Security State Bank__ CRANFILLS GAP, TX	38,654	11932	The Bank WEATHERFORD, TX	14,815	1	26967	10/17/2003	09/26/2003	20032227
The Eden State Bank__ EDEN, TX	38,733	26738	Big Lake Bank, National Association BIG LAKE, TX	33,606	1	26658	08/07/2003	07/16/2003	20031750
Prosperity Bank__ EL CAMPO, TX	1,726,897	16835	Abrams Centre National Bank DALLAS, TX	93,622	2	25002	03/28/2003	03/17/2003	20030380
Prosperity Bank__ EL CAMPO, TX	1,726,897	16835	BankDallas, SSB DALLAS, TX	40,929	1	34365	05/14/2003	05/01/2003	20030800
Prosperity Bank__ EL CAMPO, TX	1,978,407	16835	MainBank, National Association DALLAS, TX	195,684	5	26624	09/24/2003	09/11/2003	20032031
Prosperity Bank__ EL CAMPO, TX	2,073,430	16835	First State Bank of North Texas DALLAS, TX	100,368	3	10360	11/20/2003	11/17/2003	20032667

Regular Mergers (Page 7 of 8, of 153 records)

Data Date(s) 01/01/2003 to 12/31/2003

**Applicant Institution**

**Other/Target Institution**

<b>Institution Name City, State</b>	<b>Total Assets (000's)</b>	<b>Cert #</b>	<b>Institution Name City, State</b>	<b>Assets Acquired (000's)</b>	<b>Offices Acquired</b>	<b>Cert#</b>	<b>Action Approved</b>	<b>DOJ Reply Date</b>	<b>Application Number</b>
Farmers State Bank___ GROESBECK, TX	79,545	15367	The First State Bank KOSSE, TX	12,558	1	1197	02/14/2003	02/14/2003	20030043
Hebbronville State Bank___ HEBBRONVILLE, TX	27,420	26727	State Bank of Kingsville KINGSVILLE, TX	33,171	2	2412	06/02/2003	05/23/2003	20030953
Enterprise Bank___ HOUSTON, TX	64,931	3326	Houston Commercial Bank HOUSTON, TX	37,332	1	57121	09/18/2003	09/04/2003	20032010
Southside Bank___ TAPPAHANNOCK, VA	284,479	11584	First Virginia Bank - Hampton Roads NORFOLK, VA	69,666	5	6141	09/10/2003	08/21/2003	20031849
Cashmere Valley Bank___ CASHMERE, WA	521,157	1265	Pacific Northwest Bank OAK HARBOR, WA	19,460	1	30887	10/29/2003	10/24/2003	20032484
FirstBank Northwest___ CLARKSTON, WA	332,066	28351	Pioneer Bank, A FSB BAKER CITY, OR	375,266	10	28049	10/07/2003	07/03/2003	20031374
Wheatland Bank___ DAVENPORT, WA	140,812	22939	Spokane Teachers Credit Union LIBERTY LAKE, WA	1	1	0	12/05/2003	10/24/2003	20032410
Bank of Alma___ ALMA, WI	133,758	26689	Wabasha County Bank WABASHA, MN	20,283	1	34568	12/12/2003	10/10/2003	20032414
Blackhawk State Bank___ BELOIT, WI	352,963	14078	First Bank, bc CAPRON, IL	76,795	3	16551	07/18/2003	06/26/2003	20031260
Citizens State Bank___ FORT ATKINSON, WI	60,994	2469	M&I Marshall and Ilsley Bank MILWAUKEE, WI	18,478	1	1020	09/12/2003	07/28/2003	20031792
Premier Bank___ FORT ATKINSON, WI	213,742	5295	Associated Bank, National Association GREEN BAY, WI	20,357	2	5296	08/27/2003	07/18/2003	20031421
Hartford Savings Bank___ HARTFORD, WI	174,949	28531	M&I Marshall and Ilsley Bank MILWAUKEE, WI	22,166	1	1020	02/24/2003	02/14/2003	20030184
Timberwood Bank___ WABENO, WI	14,833	15158	M&I Marshall and Ilsley Bank MILWAUKEE, WI	11,964	1	1020	07/23/2003	06/06/2003	20031076

**Regular Mergers (Page 8 of 8, of 153 records)**

**Data Date(s) 01/01/2003 to 12/31/2003**

# Corporate Reorganization Mergers

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
Bank Trust__ MOBILE, AL	269,621	26607	BankTrust of Brewton BREWTON, AL	120,085	3	60	10/15/2003	09/08/2003	20032078
Bank of Cave City__ CAVE CITY, AR	75,326	105	Bank of Evening Shade EVENING SHADE, AR	16,975	1	1751	02/20/2003	02/06/2003	20030023
The Bank of Jonesboro__ JONESBORO, AR	276,624	3878	MidSouth Bank JONESBORO, AR	321,160	9	15455	06/03/2003	05/22/2003	20031221
Valley Commerce Bank__ PHOENIX, AZ	153,110	34002	Valley Commerce Merger Corporation PHOENIX, AZ	1	1	0	09/17/2003	09/04/2003	20032096
Wilshire State Bank__ LOS ANGELES, CA	767,470	23301	Arlington National Bank ARLINGTON, TX	2	1	26822	09/30/2003	09/04/2003	20031885
American River Bank__ SACRAMENTO, CA	286,643	24655	North Coast Bank, National Association SANTA ROSA, CA	70,937	3	33212	11/24/2003	10/22/2003	20032699
Business Bank of California__ SAN BERNARDINO, CA	662,046	25070	Business Bancorp SAN RAFAEL, CA	74,059	0	0	12/01/2003	10/29/2003	20032729
Bank of the West__ SAN FRANCISCO, CA	27,813,151	3514	United California Capital SAN FRANCISCO, CA	123,000	0	0	11/24/2003	10/22/2003	20032673
Wells Fargo Bank, National Association__ SAN FRANCISCO, CA	183,712,000	3511	Wells Fargo Home Mortgage, Inc. DES MOINES, IA	4,124,000	0	0	05/14/2003	04/17/2003	20030845
Putnam Savings Bank__ PUTNAM, CT	223,870	18240	Putnam Savings Bank (Stock Savings Bank) PUTNAM, CT	0	0	0	05/09/2003	09/26/2002	20022343
Webster Bank, National Association__ WATERBURY, CT	479,565	18221	Webster Trust Company, National Association WATERBURY, CT	12,155	2	33932	11/06/2003	09/29/2003	20041291
Southern Community Bank__ ORLANDO, FL	358,828	34828	Southern Community Bank, Atlantic DAYTONA BEACH, FL	124,712	4	34816	07/15/2003	06/06/2003	20031073
Main Street Bank__ COVINGTON, GA	1,378,178	9243	First Colony Bank ALPHARETTA, GA	324,135	3	25847	06/07/2003	05/22/2003	20031049
The Heritage Bank__ HINESVILLE, GA	245,892	193	Cumberland National Bank SAINT MARYS, GA	54,486	1	35289	09/02/2003	07/28/2003	20031705
Farmers & Merchants Bank__ LAKELAND, GA	95,319	5716	The United Banking Company NASHVILLE, GA	83,628	2	158	06/05/2003	02/14/2003	20030290
Rubio Savings Bank of Brighton, Iowa__ BRIGHTON, IA	24,572	14352	Washington Federal Savings Bank WASHINGTON, IA	99,205	3	28978	03/21/2003	02/06/2003	20030244
Poweshiek County Savings Bank__ BROOKLYN, IA	42,712	14783	Gibson Savings Bank GIBSON, IA	35,437	4	13933	12/18/2003	11/07/2003	20032817
Citizens Bank__ CLIVE, IA	93,651	35516	Citizens Bank MOUNT AYR, IA	266,981	19	18608	01/30/2003	12/30/2002	20023165
			Citizens Bank of Princeton PRINCETON, MO	39,016	2	1628			
Corwith State Bank__ CORWITH, IA	24,065	16710	Corwith State Bancshares, Inc. CORWITH, IA	2,398	0	0	07/25/2003	07/03/2003	20031906

Corporate Reorganization Mergers (Page 1 of 6, of 107 records)

Data Date(s) 01/01/2003 to 12/31/2003

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
Citizens Bank and Trust Company__ HUDSON, IA	75,267	16257	Belle Plaine Service Corp. BELLE PLAINE, IA	4	0	0	06/10/2003	05/22/2003	20031200
Kerndt Brothers Savings Bank__ LANSING, IA	83,096	8761	Farmers Savings Bank WEST UNION, IA	50,622	2	243	05/12/2003	04/17/2003	20030973
Mahaska State Bank__ OSKALOOSA, IA	185,252	14197	Citizens Bank and Trust Company HUDSON, IA	79,516	4	16257	06/10/2003	05/22/2003	20031105
Perry State Bank__ PERRY, IA	91,268	245	Raccoon Valley State Bank ADEL, IA	69,962	3	222	09/08/2003	08/11/2003	20031927
State Bank__ WORTHINGTON, IA	40,354	15521	Worthington Bancorporation WORTHINGTON, IA	0	0	0	12/04/2003	10/23/2003	20032720
State Bank of Aviston__ AVISTON, IL	97,170	10881	KFS Bank, F.S.B. KANKAKEE, IL	518,912	14	27682	09/17/2003	07/18/2003	20041305
First State Bank of Bloomington__ BLOOMINGTON, IL	47,457	22034	First State Bank of Heyworth HEYWORTH, IL	23,753	1	11316	03/27/2003	03/04/2003	20030439
Bank One, National Association__ CHICAGO, IL	206,244,000	3618	First Chicago NBD Auto Lease Corporation DETROIT, MI	49,093	1	0	01/02/2003	12/26/2002	20023006
Bank One, National Association__ CHICAGO, IL	231,100,000	3618	MPR, INC. CHICAGO, IL	21,507	0	0	10/28/2003	10/17/2003	20032577
			BOM COMLOAN, INCORPORATED HENDERSON, NV	5,473,608	0	0			
J.P. Morgan Chase Interim National Bank__ CHICAGO, IL	2,500	0	The Chase Manhattan Trust Company of Illinois CHICAGO, IL	5,707,000	1	34846	03/12/2003	03/04/2003	20030265
Mutual Bank__ HARVEY, IL	226,952	18659	Security Bank of DuPage NAPERVILLE, IL	120,112	4	20111	12/03/2003	10/24/2003	20032576
First State Bank of Monticello__ MONTICELLO, IL	137,138	16332	First State Bank ATWOOD, IL	34,445	2	5748	11/17/2003	10/29/2003	20032741
Amcore Bank, National Association__ ROCKFORD, IL	4,409,823	3735	Amcore Mortgage, Inc. ROCKFORD, IL	122,595	0	0	01/10/2003	12/18/2002	20022987
First Community Bank and Trust__ BARGERSVILLE, IN	162,529	29596	MainSource Bank GREENSBURG, IN	20,576	2	5766	10/07/2003	09/11/2003	20032165
The Fountain Trust Company__ COVINGTON, IN	109,871	5768	Heritage Bank & Trust Company DARLINGTON, IN	14,090	2	14632	03/19/2003	02/14/2003	20030362
Community Bank of Southern Indiana__ NEW ALBANY, IN	443,050	28915	Community Bank of Kentucky, Inc. BARDSTOWN, KY	64,602	2	31626	10/20/2003	09/17/2003	20032284
The Farmers State Bank of Bucklin, Kansas__ BUCKLIN, KS	28,383	18101	Bucklin Bankshares, Inc. BUCKLIN, KS	0	0	0	11/17/2003	10/24/2003	20032623
Emprise Bank (Wichita)__ WICHITA, KS	498,743	4789	Emprise Bank (Iola) IOLA, KS	10,302	2	14463	06/02/2003	05/01/2003	20031042
Beverly Interim Stock Co-operative Bank__ BEVERLY, MA	0	0	Beverly Co-operative Bank BEVERLY, MA	151,923	4	26601	09/16/2003	07/18/2003	20041287

Corporate Reorganization Mergers (Page 2 of 6, of 107 records)

Data Date(s) 01/01/2003 to 12/31/2003

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
Inerim Stock Savings Bank__ CLINTON, MA	0	0	Clinton Savings Bank CLINTON, MA	339,486	5	90181	10/17/2003	07/03/2003	20041289
PeoplesBank__ HOLYOKE, MA	0	0	PeoplesBank HOLYOKE, MA	924,786	9	90213	07/25/2003	05/01/2003	20041285
Bridgewater Interim Stock Savings Bank__ RAYNHAM, MA	0	0	Bridgewater Savings Bank RAYNHAM, MA	286,169	4	90169	03/03/2003	12/18/2002	20041283
South Shore Interim Stock Bank__ WEYMOUTH, MA	0	0	South Shore Co-operative Bank WEYMOUTH, MA	147,322	2	26575	06/16/2003	03/04/2003	20041284
Mercantile-Safe Deposit and Trust Company__ BALTIMORE, MD	4,514,399	20347	Farmers & Mechanics Bank FREDERICK, MD	28,600	2	4842	07/29/2003	06/24/2003	20031478
The Fidelity Bank__ FROSTBURG, MD	45,699	12882	Farmers & Mechanics Bank FREDERICK, MD	220,600	9	4842	07/29/2003	06/24/2003	20031481
Potomac Valley Bank__ GAITHERSBURG, MD	586,899	21415	Farmers & Mechanics Bank FREDERICK, MD	159,400	5	4842	07/29/2003	07/08/2003	20031479
Maryland Permanent Bank & Trust Company__ OWINGS MILLS, MD	84,362	27555	Maryland Permanent Capital Corporation OWINGS MILLS, MD	76	0	0	10/20/2003	07/23/2003	20031842
Westminster Union Bank__ WESTMINSTER, MD	617,059	12884	Farmers & Mechanics Bank FREDERICK, MD	249,200	8	4842	07/29/2003	07/08/2003	20031477
Rural American Bank - East Grand Forks__ EAST GRAND FORKS, MN	106,403	19180	Community National Bank of Grand Forks GRAND FORKS, ND	117,545	2	18764	08/05/2003	07/03/2003	20031623
Border State Bank of Greenbush__ GREENBUSH, MN	51,933	15684	Border State Bank ROSEAU, MN	75,404	3	16777	04/08/2003	03/03/2003	20030521
			First National Bank THIEF RIVER FALLS, MN	53,313	2	16225			
Farmers Bank__ ANTONIA, MO	50,227	19435	Normandy Bank NORTHWOODS, MO	70,272	2	1063	05/20/2003	05/13/2003	20030940
Linn State Bank__ LINN, MO	144,150	12616	Charter 1 Bank OWENSVILLE, MO	40,540	3	23894	03/25/2003	03/04/2003	20030407
The Maries County Bank__ VIENNA, MO	138,031	8576	Belle State Bank BELLE, MO	61,673	3	18086	01/14/2003	12/09/2002	20023016
Bank of America, National Association__ CHARLOTTE, NC	565,382	3510	BA Mortgage, LLC CHARLOTTE, NC	748	0	0	03/27/2003	02/24/2003	20030464
Bank of America, National Association__ CHARLOTTE, NC	769,179,000	3510	Banc of America Specialty Finance, Inc. ALPHARETTA, GA	0	0	0	10/29/2003	09/22/2003	20032274
			Fleetwood Credit Corp. ALPHARETTA, GA	0	0	0			
			Sea Ray Credit Corporation ALPHARETTA, GA	0	0	0			
			Winnebago Acceptance Corporation ALPHARETTA, GA	0	0	0			

Corporate Reorganization Mergers (Page 3 of 6, of 107 records)

Data Date(s) 01/01/2003 to 12/31/2003

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
New Century Bank of Fayetteville__ FAYETTEVILLE, NC	0	57609	New Century Bank DUNN, NC	9,000	1	35465	09/30/2003	06/07/2003	20031268
Bank of Granite__ GRANITE FALLS, NC	698,711	5950	First Commerce Bank CHARLOTTE, NC	180,179	3	34215	03/14/2003	03/04/2003	20030632
Branch Banking and Trust Company__ WINSTON SALEM, NC	67,483,312	9846	First Vantage Bank /Tri-Cities BRISTOL, VA	268,061	12	9982	09/25/2003	07/25/2003	20031805
Branch Banking and Trust Company__ WINSTON SALEM, NC	67,483,312	9846	Atlantic Bank OCEAN CITY, MD	2,409,890	13	21641	09/25/2003	07/25/2003	20031806
Branch Banking and Trust Company__ WINSTON SALEM, NC	67,483,312	9846	Farmers Bank of Maryland ANNAPOLIS, MD	1,415,082	42	4821	09/25/2003	07/25/2003	20031807
State Bank & Trust__ FARGO, ND	950,979	19581	Northern Capital Trust Company FARGO, ND	2,462	0	57592	12/01/2003	10/29/2003	20032764
State Bank of Fargo__ FARGO, ND	666,096	19581	State Bank of Moorhead MOORHEAD, MN	126,846	1	34349	06/23/2003	06/07/2003	20031500
			State Bank of West Fargo WEST FARGO, ND	105,651	2	19037			
U.S. Bank National Association ND__ FARGO, ND	2,986,750	34590	USB Services, Inc. WILMINGTON, DE	0	0	0	11/26/2003	11/07/2003	20032602
The Fingal State Bank__ FINGAL, ND	13,751	9425	Page State Bank PAGE, ND	7,736	1	19350	09/24/2003	09/04/2003	20031982
Bruning State Bank__ BRUNING, NE	101,187	18748	The Commercial State Bank CLAY CENTER, NE	31,987	1	18782	03/12/2003	02/14/2003	20030300
Bank of Clarks__ CLARKS, NE	19,839	16953	Farmers State Bank of Silver Creek SILVER CREEK, NE	15,361	1	8353	05/22/2003	04/22/2003	20030909
Farmers State Bank__ MAYWOOD, NE	38,299	15907	State Bank of Trenton TRENTON, NE	19,127	1	11026	11/12/2003		20032467
Heritage Bank__ WOOD RIVER, NE	212,541	17145	City National Bank and Trust Company, Hastings, Nebraska HASTINGS, NE	219,248	2	13749	05/06/2003	03/27/2003	20030752
Providian National Bank__ TILTON, NH	12,713,368	6252	Providian Bank SALT LAKE CITY, UT	1,376,053	1	34166	12/31/2003	10/24/2003	20041292
Manufacturers and Traders Trust Company__ BUFFALO, NY	50,218,278	588	Allfirst Trust Company of Pennsylvania, National Association HARRISBURG, PA	4,839	8	35482	05/20/2003	04/14/2003	20041298
			Allfirst Trust Company National Association MCLEAN, VA	89,180	8	34466			
Provident Municipal Bank__ MONTEBELLO, NY	95,004	57339	Provident Bank MONTEBELLO, NY	1,303,909	21	30337	11/20/2003	09/22/2003	20041302
Habib American Bank__ NEW YORK, NY	221,223	25093	Habib Bank of New Jersey EDISON, NJ	0	1	0	04/02/2003	03/03/2003	20041301
Charter One Bank, National Association__ CLEVELAND, OH	42,042,160	28932	GCCC, Inc. CLEVELAND, OH	0	0	0	03/26/2003	03/04/2003	20030458

Corporate Reorganization Mergers (Page 4 of 6, of 107 records)

Data Date(s) 01/01/2003 to 12/31/2003

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
The Union Bank Company COLUMBUS GROVE, OH	217,495	12969	Citizens Bank of Delphos DELPHOS, OH	140,981	1	29740	02/28/2003	02/06/2003	20041294
			The Bank of Leipsic Company LEIPSIC, OH	67,702	2	11088			
Farmers State Bank, Allen, Oklahoma__ ALLEN, OK	30,057	12758	Allen Bancshares, Inc. ALLEN, OK	0	0	0	04/25/2003	03/24/2003	20030630
All America Bank__ OKLAHOMA CITY, OK	48,739	20093	First Mustang Corporation OKLAHOMA CITY, OK	0	0	0	11/20/2003	10/24/2003	20032536
Southwest State Bank__ SENTINEL, OK	34,063	4195	Southwest State Corporation SENTINEL, OK	90	0	0	05/08/2003	04/07/2003	20030707
Bank of the Wichitas__ SNYDER, OK	49,770	4198	Wichita Bancshares, Inc. SNYDER, OK	14	0	0	05/08/2003	04/07/2003	20030718
First American Bank__ STONEWALL, OK	18,005	15762	First American Bancorp, Inc. STONEWALL, OK	0	0	0	03/26/2003	03/04/2003	20030379
Carolina First Bank__ GREENVILLE, SC	7,127,000	26849	MountainBank HENDERSONVILLE, NC	882,000	19	34438	08/22/2003	08/11/2003	20031723
Arthur State Bank__ UNION, SC	215,322	15085	Carolina State Bank CHESNEE, SC	82,088	2	9920	08/25/2003	07/09/2003	20031557
			Pinnacle State Bank WOODRUFF, SC	65,262	4	14067			
First Western Bank__ RAPID CITY, SD	183,661	21131	American Bank Shares, Inc. HURON, SD	27	0	0	11/05/2003	10/01/2003	20032475
The First Western Bank Wall__ WALL, SD	135,103	488	First Western Bank RAPID CITY, SD	183,661	3	21131	11/05/2003	10/01/2003	20032476
Great Western Bank__ WATERTOWN, SD	595,406	15289	Great Western Bank RAPID CITY, SD	248,338	6	25259	04/18/2003	03/31/2003	20030604
National Bank of Commerce__ MEMPHIS, TN	21,299,966	4978	BancMortgage Financial Corporation ATLANTA, GA	250,186	10	0	04/30/2003	03/04/2003	20031019
Community Bank & Trust, S.S.B.__ BEAUMONT, TX	952,491	15325	Community Interim Bank & Trust, SSB TYLER, TX	56,928	1	34412	07/28/2003	07/03/2003	20031635
Sterling Bank__ HOUSTON, TX	3,442,894	21726	Plaza Bank SAN ANTONIO, TX	82,821	3	22270	10/30/2003	09/17/2003	20032766
Branch Banking and Trust Company of Virginia__ RICHMOND, VA	12,235,002	22584	First Virginia Bank FALLS CHURCH, VA	4,572,585	84	17092	09/25/2003	07/25/2003	20031808
Branch Banking and Trust Company of Virginia__ RICHMOND, VA	12,235,002	22584	First Vantage Bank /Tri-Cities BRISTOL, VA	379,754	17	9982	09/25/2003	07/25/2003	20031809
Branch Banking and Trust Company of Virginia__ RICHMOND, VA	12,235,002	22584	First Virginia Bank - Colonial RICHMOND, VA	967,486	30	20450	09/25/2003	07/25/2003	20031810
Branch Banking and Trust Company of Virginia__ RICHMOND, VA	12,235,002	22584	First Virginia Bank-Southwest ROANOKE, VA	1,443,587	48	20877	09/25/2003	07/25/2003	20031811

Corporate Reorganization Mergers (Page 5 of 6, of 107 records)

Data Date(s) 01/01/2003 to 12/31/2003

**Applicant Institution****Other/Target Institution**

<b>Institution Name City, State</b>	<b>Total Assets (000's)</b>	<b>Cert #</b>	<b>Institution Name City, State</b>	<b>Assets Acquired (000's)</b>	<b>Offices Acquired</b>	<b>Cert#</b>	<b>Action Approved</b>	<b>DOJ Reply Date</b>	<b>Application Number</b>
Branch Banking and Trust Company of Virginia__ RICHMOND, VA	12,235,002	22584	First Virginia Bank - Blue Ridge STAUNTON, VA	593,802	23	6134	09/25/2003	07/25/2003	20031812
Branch Banking and Trust Company of Virginia__ RICHMOND, VA	12,235,002	22584	First Virginia Bank - Hampton Roads NORFOLK, VA	1,160,245	38	6141	09/25/2003	07/25/2003	20031824
Planters Bank & Trust Company of Virginia__ STAUNTON, VA	551,375	20786	Second Bank & Trust CULPEPER, VA	59,478	1	6834	03/31/2003	02/06/2003	20030180
Union Bank__ MORRISVILLE, VT	239,377	14158	Citizens Savings Bank and Trust Company SAINT JOHNSBURY, VT	103,719	4	14169	04/03/2003	03/04/2003	20030470
Puyallup Valley Bank__ PUYALLUP, WA	149,026	21231	Valley Bank AUBURN, WA	20,038	2	34913	01/17/2003	12/30/2002	20022968
AmericanWest__ SPOKANE, WA	769,251	22441	Bank of Latah SAINT MARIES, ID	151,198	9	18379	03/03/2003	02/06/2003	20030544
Johnson Bank__ RACINE, WI	2,251,543	20296	Johnson Trust Company RACINE, WI	1	1	0	08/14/2003	07/18/2003	20041288

**Corporate Reorganization Mergers (Page 6 of 6, of 107 records)****Data Date(s) 01/01/2003 to 12/31/2003**



# Interim Mergers

Applicant Institution			Other/Target Institution					
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Cert#	Action Approved	DOJ Reply Date	Application Number
Community Capital Interim Bank__ DOTHAN, AL	0	0	First Bank of Dothan, Inc. DOTHAN, AL	26,438	27207	10/27/2003	09/26/2003	20032062
Auburn Merger Company__ AUBURN, CA	1	0	Auburn Community Bank AUBURN, CA	87,508	34557	01/23/2003	12/18/2002	20030073
Southwest Community Bank__ ENCINITAS, CA	250,898	34410	SWC Merger Company CARLSBAD, CA	0	0	03/28/2003	01/30/2003	20030774
First State Bank of California__ GRANADA HILLS, CA	139,744	24841	FSB Merger Corporation GRANADA HILLS, CA	1	0	01/10/2003	01/16/2003	20022947
Nara Merger Sub, Inc.__ LOS ANGELES, CA	1	0	Asiana Bank SUNNYVALE, CA	43,774	34831	08/05/2003	07/18/2003	20031454
Citizens Merger Sub__ NEVADA CITY, CA	2	0	Citizens Bank of Nevada County NEVADA CITY, CA	109,108	33983	05/20/2003	05/01/2003	20030915
Heritage Oaks Merger Corporation__ PASO ROBLES, CA	332,073	24229	Hacienda Bank SANTA MARIA, CA	72,014	27166	08/25/2003	08/18/2003	20031772
FSB Merger Company__ ROCKLIN, CA	1	0	Five Star Bank ROCKLIN, CA	66,167	35361	01/28/2003	01/02/2003	20023222
Pacific Business Bank__ SANTA FE SPRINGS, CA	167,319	25069	EWB Merger Sub, Inc. SAN MARINO, CA	1	0	02/27/2003	02/14/2003	20030468
Verdugo Acquisition Corporation__ SANTA MONICA, CA	1	0	Verdugo Banking Company GLENDALE, CA	179,149	33483	07/17/2003	06/26/2003	20031283
Bank of Stockton__ STOCKTON, CA	1,389,198	1536	Central Valley Bancorp MODESTO, CA	299,000	0	10/07/2003	09/26/2003	20032166
Service 1st Merger Corporation__ STOCKTON, CA	0	0	Service 1st Bank STOCKTON, CA	83,306	35215	05/21/2003	04/28/2003	20030984
Monterey Bank Op Sub, LLC__ WATSONVILLE, CA	0	0	Union Bank of California, National Association SAN FRANCISCO, CA	39,603,076	22826	05/30/2003	05/22/2003	20031068
Townsend Interim Bank__ TOWNSEND, DE	0	0	Townsend Bank TOWNSEND, DE	354	0	08/25/2003	07/30/2003	20031820
COAST BANK OF FLORIDA__ BRADENTON, FL	156,136	35397	Coast Interim Bank BRADENTON, FL	0	0	01/31/2003	01/23/2003	20023134
Englewood Acquisition Bank__ ENGLEWOOD, FL	0	0	Englewood Bank ENGLEWOOD, FL	143,418	27205	12/10/2003	11/17/2003	20032664
MLB Interim Bank__ GAINESVILLE, FL	0	0	Millennium Bank GAINESVILLE, FL	98,792	34946	04/04/2003	03/31/2003	20030429
Bank of Alapaha__ ALAPAHA, GA	69,906	155	Alapaha Interim Company ALAPAHA, GA	0	0	07/18/2003	06/24/2003	20031411
Piedmont Bank of Georgia__ ATLANTA, GA	84,623	57219	Piedmont Interim Corporation ATLANTA, GA	0	0	01/13/2003	12/18/2002	20022862
Security Interim Bank__ GRAY, GA	0	0	Bank of Gray GRAY, GA	233,766	8486	04/03/2003	03/17/2003	20030392

Interim Mergers (Page 1 of 3, of 54 records)

Data Date(s) 01/01/2003 to 12/31/2003

Applicant Institution			Other/Target Institution					
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Cert#	Action Approved	DOJ Reply Date	Application Number
Community Bank of Pickens County__ JASPER, GA	68,903	35513	Pickens Interim Corporation JASPER, GA	0	0	04/25/2003	03/19/2003	20030633
The Carver State Bank__ SAVANNAH, GA	22,487	16584	Carver Interim, Inc. SAVANNAH, GA	0	0	07/02/2003	06/02/2003	20031263
North Georgia Bank__ WATKINSVILLE, GA	66,880	35242	NGB Interim Corporation WATKINSVILLE, GA	0	0	03/26/2003	03/04/2003	20030459
Country Bank__ ALEDO, IL	60,834	35395	Republic Bank of Aledo ALEDO, IL	0	0	06/11/2003	05/22/2003	20030993
Partners Bank__ GLEN CARBON, IL	90,936	35416	PB Interim Bank GLEN CARBON, IL	10	0	11/13/2003	10/24/2003	20032564
Godfrey Interim Bank__ GODFREY, IL	0	0	The Bank of Godfrey GODFREY, IL	26,185	34552	02/28/2003	02/06/2003	20030019
Goodfield State Bank__ GOODFIELD, IL	36,056	11699	Republic Bank of Goodfield GOODFIELD, IL	0	0	02/14/2003	12/30/2002	20023047
The Iuka State Bank__ IUKA, IL	14,059	11317	Iuka Interim Bank IUKA, IL	0	0	11/13/2003	10/24/2003	20032565
Oak Lawn Bank__ OAK LAWN, IL	54,769	35272	Oak Lawn Interim Bank OAK LAWN, IL	0	0	08/29/2003	07/28/2003	20031859
Independence Bank__ NEW ALBANY, IN	99,674	11338	I-Bank LOUISVILLE, KY	1	0	07/23/2003	07/03/2003	20041303
Red River Interim Bank__ ALEXANDRIA, LA	1	0	Bank of Lecomppte LECOMPTE, LA	40,639	9318	08/15/2003	08/11/2003	20031847
New Liberty Bank__ NEW ORLEANS, LA	0	0	First American Bank JACKSON, MS	18,591	33819	05/13/2003	03/31/2003	20030586
Peoples State Bank__ HAMTRAMCK, MI	402,853	14939	PSB Interim Bank HAMTRAMCK, MI	0	0	04/10/2003	03/18/2003	20030602
SCB Merger Company__ NEWPORT, MN	1	0	Sun Country Bank VICTORVILLE, CA	180,971	33121	07/11/2003	07/03/2003	20031354
Business Interim Bank__ CLAYTON, MO	300	0	The Business Bank of Saint Louis CLAYTON, MO	76,765	57358	06/26/2003	06/06/2003	20031246
Frontenac Interim Bank__ EARTH CITY, MO	300	0	Frontenac Bank EARTH CITY, MO	136,118	34986	02/18/2003	02/06/2003	20030193
AB Interim Bank__ HARRISONVILLE, MO	75	0	Allen Bank and Trust Company HARRISONVILLE, MO	82,526	8583	11/10/2003	10/15/2003	20032635
The Siwooganock Bank__ LANCASTER, NH	75,504	18037	The Siwooganock Interim Bank LANCASTER, NH	0	0	07/09/2003	06/26/2003	20031415
Millington Savings Bank__ MILLINGTON, NJ	196,992	30022	Millington Interim Savings Bank MILLINGTON, NJ	0	0	12/04/2003	09/11/2003	20032210
NSB Merger Company__ RENO, NV	1	0	Nevada Security Bank RENO, NV	93,815	57110	07/28/2003	06/26/2003	20031942

Interim Mergers (Page 2 of 3, of 54 records)

Data Date(s) 01/01/2003 to 12/31/2003

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Cert#	Action Approved	DOJ Reply Date	Application Number	
Bank Audi U.S.A.____ NEW YORK, NY	755,364	24516	INTERAUDI Florida Interim Bank MIAMI, FL	2,150	0	03/19/2003	02/25/2003	20030455	
Country Bank____ NEW YORK, NY	252,439	27226	Country Interim Bank NEW YORK, NY	0	0	08/28/2003	07/23/2003	20031860	
Victory State Bank____ STATEN ISLAND, NY	135,885	34565	Victory Interim Bank STATEN ISLAND, NY	0	0	03/03/2003	02/10/2003	20030326	
Columbia Savings Bank____ CINCINNATI, OH	61,036	32284	Corryville Savings Bank CINCINNATI, OH	0	0	09/15/2003	08/11/2003	20031891	
The Peoples Savings Bank____ NEW MATAMORAS, OH	38,654	9439	PSB Interim Bank NEW MATAMORAS, OH	50	0	11/26/2003	10/24/2003	20032538	
Clearfield Bank & Trust Company____ CLEARFIELD, PA	243,565	11116	Clearfield Interim Bank & Trust Company CLEARFIELD, PA	250	0	02/24/2003	02/06/2003	20030293	
Sharon Savings Bank____ DARBY, PA	178,284	28793	Sharon Interim Two DARBY, PA	0	0	10/14/2003	06/26/2003	20031560	
First County Bank____ DOYLESTOWN, PA	141,600	34251	UNB Interim Acquisition , PA	0	0	04/30/2003	04/30/2003	20041306	
HomeTowne Heritage Bank____ INTERCOURSE, PA	144,119	35104	NPB Interim Bank BOYERTOWN, PA	85	0	11/12/2003	10/24/2003	20032511	
First American Bank, SSB____ BRYAN, TX	3,267,212	32623	Beltline Bancshares, Inc. GARLAND, TX	13	0	11/25/2003	10/29/2003	20032999	
Rio Interim Corp.____ MCALLEN, TX	0	0	Rio Bank MCALLEN, TX	63,917	25886	12/10/2003	11/07/2003	20032998	
The Bevans State Bank of Menard____ MENARD, TX	16,305	10704	BSA Acquisition Corporation ABILENE, TX	1	0	06/02/2003	05/22/2003	20031074	
Community Interim Bank & Trust S.S.B____ TYLER, TX	0	0	Secured Trust Bank TYLER, TX	49,618	34412	07/28/2003	07/03/2003	20041304	
Wolf River Community Savings Bank____ HORTONVILLE, WI	56,048	34240	WR Interim Bank HORTONVILLE, WI	5	0	05/02/2003	04/01/2003	20030706	

**Interim Mergers (Page 3 of 3, of 54 records)**

**Data Date(s) 01/01/2003 to 12/31/2003**

## Failed or Closed Bank Mergers

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
Earthstar Bank SOUTHAMPTON, PA	112,189	35561	Pulaski Savings Bank PHILADELPHIA, PA	8,900	1	27203	11/14/2003	N/A	
Beal Bank, SSB PLANO, TX	5,478,664	32574	Southern Pacific Bank TORRANCE, CA	201,500	3	27094	02/07/2003	N/A	
The Park Bank MADISON, WI	276,173	19608	First National Bank of Blanchardsville BLANCHARDSVILLE, WI	1,400	1	11639	05/08/2003	N/A	

**Note:** These target institutions were either closed or in danger of being closed. The respective "applicant" institutions were the competitive bidding winners to purchase certain assets of and assume the liability to pay certain deposits of the target. The FDIC's Board of Directors found that immediate action was necessary and waived the publication of notice and solicitation of reports on the competitive factors involved.

Federal Deposit Insurance Corporation

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