

# Merger Decisions 2010

Federal  
Deposit  
Insurance  
Corporation

**FDIC** 

# FEDERAL DEPOSIT INSURANCE CORPORATION

## MERGER DECISIONS

### ANNUAL REPORT TO CONGRESS

Bank Merger Act Reporting Requirements  
(Friday, January 01, 2010 through Friday, December 31, 2010)

The Merger applications listed below have been approved by the FDIC during 2010. Regarding each application, the FDIC considered and found favorably with respect to the relevant statutory factors, including financial and managerial resources; future prospects of the existing and proposed institutions; convenience and needs of the community to be served; and the effectiveness of each depository institution involved in the merger in establishing programs to combat money laundering activities, including in overseas branches.

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

In each case, the FDIC has determined that the transaction would not result in a monopoly or further any combination or conspiracy to monopolize or attempt to monopolize the business of banking in any part of the United States. In addition, the FDIC determined 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 transaction in meeting the convenience and needs of the community to be served.

Finally, the FDIC determined that, for each interstate merger case approved on or after July 21, 2010 (other than a case involving an insured depository institution in default or in danger of default), the resulting insured depository institution, including its affiliated insured depository institutions, upon consummation of the transactions would not control more than ten percent (10%) of the total amount of deposits of all insured depository institutions in the United States.

Note: This Report is available from the FDIC's Public Information Center Web site at:  
<https://www.fdic.gov/bank/individual/merger>

# Regular Mergers

Applicant Institution			Other/Target Institution				Action Approved	DOJ Reply Date	Application Number
Institution Name City, State	Total Assets (000's)	Cert#	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#			
Calhoun County Bank HAMPTON, AR	178,620	88	Signature Bank of Arkansas FAYETTEVILLE, AR	77,118	2	89	10/12/2010	07/30/2010	20101943
California United Bank ENCINO, CA	532,023	57904	California Oaks State Bank THOUSAND OAKS, CA	125,720	1	34579	11/17/2010	11/01/2010	20102915
Grandpoint Merger Corp. LOS ANGELES, CA	0	N/A	Santa Ana Business Bank SANTA ANA, CA	27,330	1	58390	05/28/2010	02/26/2010	20100260
California General Bank, NA PASADENA, CA	59,677	58674	Professional Business Bank PASADENA, CA	305,755	5	57148	12/02/2010	10/14/2010	20102382
First General Bank ROWLAND HEIGHTS, CA	208,643	58060	American Premier Bank ARCADIA, CA	110,649	4	57198	12/14/2010	12/03/2010	20103100
First Republic Bank SAN FRANCISCO, CA	0	59017	Bank of America, National Association CHARLOTTE, NC	19,761,000	57	3510	05/28/2010	05/05/2010	20101349
Grandpoint Bank SANTA ANA, CA	95,184	58390	First Commerce Bank ENCINO, CA	335,346	2	32193	11/10/2010	11/04/2010	20102706
The Eastern Colorado Bank CHEYENNE WELLS, CO	193,489	16125	Home State Bank ERIE, KS	25,979	0	1875	06/18/2010	05/20/2010	20101370
The Eastern Colorado Bank CHEYENNE WELLS, CO	193,489	16125	First National Bank GOODLAND, KS	19,047	1	14420	06/18/2010	05/20/2010	20101371
Union Savings Bank DANBURY, CT	1,919,238	18190	The First National Bank of Litchfield LITCHFIELD, CT	527,439	9	2500	03/17/2010	01/14/2010	20093026
Liberty Bank MIDDLETOWN, CT	3,183,991	17943	Connecticut River Community Bank WETHERSFIELD, CT	174,459	3	57475	10/29/2010	10/14/2010	20102716
Florida Shores Bank - Southeast POMPANO BEACH, FL	89,602	58331	Florida Capital Bank, National Association JACKSONVILLE, FL	25,000	1	26323	08/19/2010	12/17/2009	20101790
Heritage Bank of the South ALBANY, GA	568,766	50028	The Park Avenue Bank VALDOSTA, GA	101,950	5	19797	04/23/2010	04/02/2010	20100698
Two Rivers Bank & Trust BURLINGTON, IA	542,022	58013	American Bank and Trust Company, National Association DAVENPORT, IA	40,268	2	34955	04/19/2010	04/02/2010	20100783
United Bank of Iowa IDA GROVE, IA	861,382	958	Moorhead State Bank MOORHEAD, IA	18,920	1	960	11/23/2010	11/04/2010	20103056
Green Belt Bank & Trust IOWA FALLS, IA	216,181	26760	Liberty Bank, F.S.B. WEST DES MOINES, IA	49,111	2	20594	06/23/2010	06/11/2010	20101483
Washington Savings Bank EFFINGHAM, IL	211,867	29227	Centrue Bank STREATOR, IL	22,258	1	3744	05/28/2010	05/03/2010	20101178
Farmers State Bank & Trust Co. MOUNT STERLING, IL	62,267	10458	Timewell State Bank TIMEWELL, IL	7,520	1	11331	03/12/2010	01/27/2010	20092902

**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>
Peoples Bank & Trust PANA, IL	216,514	17320	The Citizens National Bank of Paris PARIS, IL	52,338	1	3721	06/07/2010	05/20/2010	20101365
Providence Bank, LLC SOUTH HOLLAND, IL	301,828	57754	First Choice Bank GENEVA, IL	45,000	1	57212	12/08/2010	11/22/2010	20103218
Bank of Springfield SPRINGFIELD, IL	637,559	19506	First Bank CREVE COEUR, MO	28,049	1	12229	07/26/2010	06/25/2010	20101803
German American Bancorp JASPER, IN	1,235,822	17393	Farmers State Bank of Alto Pass, Ill. ALTO PASS, IL	55,237	2	11299	04/05/2010	04/05/2010	20100795
German American Bancorp JASPER, IN	1,348,668	17393	Bank of Evansville EVANSVILLE, IN	325,669	3	57122	12/08/2010	12/03/2010	20103075
The Citizens State Bank GRIDLEY, KS	93,912	15111	The First National Bank of Le Roy LEROY, KS	26,592	1	4715	08/05/2010	07/30/2010	20101972
The First Security Bank OVERBROOK, KS	25,780	4752	Patriots Bank GARNETT, KS	3,805	1	18019	02/25/2010	02/03/2010	20100171
The Bank of Protection PROTECTION, KS	39,431	23099	The Coldwater Native Bank COLDWATER, KS	13,040	1	4645	09/02/2010	08/26/2010	20102146
The Riley State Bank of Riley, Kansas RILEY, KS	44,882	16120	The Farmers and Merchants State Bank WAKEFIELD, KS	21,863	2	1871	06/09/2010	04/21/2010	20101018
The Wilson State Bank WILSON, KS	38,765	12136	The Hoisington National Bank HOISINGTON, KS	21,986	1	4688	02/04/2010	02/03/2010	20100185
The Wilson State Bank WILSON, KS	63,951	12136	Midwest Community Bank PLAINVILLE, KS	10,050	1	10925	12/06/2010	12/02/2010	20103065
The Cecilian Bank CECILIA, KY	406,515	8774	Integra Bank National Association EVANSVILLE, IN	43,000	2	4392	04/20/2010	04/02/2010	20100756
Lewisburg Banking Company LEWISBURG, KY	70,153	297	Citizens Union Bank of Shelbyville SHELBYVILLE, KY	23,486	1	5840	11/22/2010	11/04/2010	20103143
FNB Bank, Inc. MAYFIELD, KY	195,693	2759	Integra Bank National Association EVANSVILLE, IN	145,640	3	4392	07/26/2010	07/02/2010	20101874
First Security Bank of Owensboro, Inc. OWENSBORO, KY	226,458	34524	Integra Bank National Association EVANSVILLE, IN	189,169	8	4392	06/22/2010	04/21/2010	20100956
Citizens Deposit Bank & Trust VANCEBURG, KY	122,159	12165	Integra Bank National Association EVANSVILLE, IN	71,000	4	4392	08/31/2010	08/13/2010	20101593
Community Trust Bank CHOUDRANT, LA	1,156,910	12614	Madison County Bank MADISON, MS	66,000	3	57242	02/17/2010	02/03/2010	20100136
Farmers State Bank & Trust Co. CHURCH POINT, LA	81,070	16114	First Louisiana National Bank BREAUX BRIDGE, LA	2,270	1	24679	04/08/2010	04/02/2010	20100900
Eastern Bank BOSTON, MA	6,721,974	32773	Wainwright Bank & Trust Company BOSTON, MA	1,051,812	12	27009	09/27/2010	08/26/2010	20102456
Citizens-Union Savings Bank FALL RIVER, MA	699,439	90196	Bank of Fall River, a Co-operative Bank FALL RIVER, MA	163,291	4	26551	10/21/2010	09/30/2010	20102675

**Regular Mergers (Page 2 of 5, of 90 records)**

**Data Date(s) 01/01/2010 to 12/31/2010**

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
Colonial Co-operative Bank GARDNER, MA	74,862	26556	Monadnock Community Bank PETERBOROUGH, NH	7,119	0	34167	07/15/2010	06/11/2010	20101622
Lowell Co-operative Bank LOWELL, MA	106,022	26467	Omega Mortgage Corp. SUDBURY, MA	3,760	0	N/A	12/14/2010	07/30/2010	20102192
Skowhegan Savings Bank SKOWHEGAN, ME	422,365	19532	Border Trust Company AUGUSTA, ME	22,297	1	20012	07/19/2010	05/20/2010	20101205
Farmers & Merchants State Bank of Clarkfield CLARKFIELD, MN	37,621	10184	American Bank of St. Paul SAINT PAUL, MN	25,584	2	20843	08/17/2010	07/15/2010	20101852
Citizens State Bank of Hayfield HAYFIELD, MN	60,261	10957	Equity Bank MINNETONKA, MN	1,500	1	16635	04/02/2010	02/26/2010	20100403
PrinsBank PRINSBURG, MN	83,812	10191	Minnwest Bank Metro EAGAN, MN	18,000	1	17898	10/25/2010	09/13/2010	20102620
The First State Bank of Red Wing REDWING, MN	49,002	8191	Americana Community Bank SLEEPY EYE, MN	24,570	1	8205	11/10/2010	09/30/2010	20102746
Farmers State Bank CAMERON, MO	160,699	13897	Exchange Bank of Fairfax FAIRFAX, MO	14,729	1	8563	10/13/2010	09/30/2010	20102668
First State Community Bank FARMINGTON, MO	992,609	17323	Truman Bank ST. LOUIS, MO	68,234	2	27316	02/12/2010	01/14/2010	20100073
First State Community Bank FARMINGTON, MO	1,097,745	17323	Premier Bank JEFFERSON CITY, MO	107,000	3	34016	05/13/2010	04/21/2010	20100859
First State Community Bank FARMINGTON, MO	1,092,871	17323	Sun Security Bank ELLINGTON, MO	2,040	1	20115	10/28/2010	08/13/2010	20102277
Peoples Community Bank GREENVILLE, MO	91,591	22394	Security Bank RICH HILL, MO	22,714	2	9806	12/07/2010	11/22/2010	20103156
Alliant Bank MADISON, MO	105,752	1946	Citizens Bank and Trust Company CHILLICOTHE, MO	81	2	4533	07/06/2010	06/11/2010	20101580
UNICOBANK MINERAL POINT, MO	219,735	10608	Planters & Merchants Bank GILLETTS, AR	434	1	19722	06/30/2010	06/11/2010	20101525
Great Southern Bank REEDS SPRING, MO	3,639,987	29546	Southern Bancorp TRUMANN, AR	530	1	11244	04/08/2010	04/02/2010	20100662
Bank of Rothville ROTHVILLE, MO	46,542	10628	Union Bank KANSAS CITY, MO	21,858	1	19582	06/07/2010	05/05/2010	20101266
Pony Express Community Bank SAINT JOSEPH, MO	36,664	22185	United Bank of Kansas LENEXA, KS	16,404	1	17104	03/23/2010	02/26/2010	20100500
STIFEL BANK AND TRUST SAINT LOUIS, MO	1,159,367	57311	Anheuser-Busch Employees' Credit Union d/b/a American Eagle Credit Union SAINT LOUIS, MO	35,457	1	N/A	03/11/2010	02/26/2010	20100420
Empire Bank SPRINGFIELD, MO	859,783	17633	Citizens National Bank of Springfield SPRINGFIELD, MO	254,379	5	27465	09/16/2010	08/26/2010	20102391
First State Bank of North Dakota ARTHUR, ND	206,933	8387	Cornerstone Bank ENDERLIN, ND	63,376	4	13198	10/27/2010	10/14/2010	20102875

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Data Date(s) 01/01/2010 to 12/31/2010

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
Pinnacle Bank LINCOLN, NE	2,642,574	10634	American National Bank of Fremont FREMONT, NE	150,316	3	24481	10/12/2010	09/30/2010	20102686
Security First Bank LINCOLN, NE	699,301	5415	The First National Bank of Valentine VALENTINE, NE	102,872	1	5485	01/11/2010	12/03/2009	20092463
BCB Community Bank BAYONNE,NJ	630,512	35541	Pamrappo Savings Bank, SLA BAYONNE, NJ	558,536	10	30579	04/23/2010	11/20/2009	20092395
The Bank of Princeton PRINCETON, NJ	264,764	58513	The Provident Bank JERSEY CITY, NJ	300	1	12010	03/04/2010	01/14/2010	20092243
The Bank of Princeton PRINCETON, NJ	289,708	58513	MoreBank PHILADELPHIA, PA	72,607	2	57871	08/04/2010	06/28/2010	20101626
Investors Savings Bank SHORT HILLS, NJ	8,840,622	28892	Millennium BCP Bank, National Association NEWARK,NJ	633,552	15	35280	07/30/2010	06/11/2010	20101430
Emigrant Bank NEWYORK,NY	9,798,648	12054	New York Private Bank & Trust, FSB WILMINGTON, DE	0	0	58204	10/28/2010	N/A	20103108
The Fanners & Merchants State Bank ARCHBOLD,OH	870,297	5969	First Place Bank WARREN, OH	27,838	1	34657	06/14/2010	05/20/2010	20101298
First Commercial Bank EDMOND,OK	267,270	34377	Liberty Savings Bank, F.S.B. WILMINGTON, OH	52,576	2	32242	04/27/2010	02/03/2010	20100110
BancFirst OKLAHOMA CITY, OK	4,303,806	27476	First State Bank, Jones, Oklahoma JONES, OK	35,714	1	4126	02/05/2010	03/05/2010	20093013
BancFirst OKLAHOMA CITY, OK	4,611,132	27476	Union Bank of Chandler CHANDLER, OK	136,810	2	4057	10/08/2010	10/08/2010	20102565
Welch State Bank of Welch, Okla. WELCH,OK	199,930	9472	Regent Bank NOWATA,OK	15,444	1	4160	11/19/2010	10/14/2011	20101883
Graystone Tower Bank LANCASTER, PA	1,474,516	58166	First National Bank of Chester County WEST CHESTER, PA	1,394,914	23	7802	05/13/2010	05/05/2010	20100803
Reliabank Dakota ESTELLINE,SD	177,796	16221	Farmers State Bank MARION, SD	12,599	2	9935	11/29/2010	11/04/2010	20103130
Great Western Bank WATERTOWN, SD	5,332,471	15289	F&M Bank-Iowa Central MARSHALLTOWN, IA	470,988	10	10904	03/11/2010	02/26/2010	20100431
Legends Bank CLARKSVILLE, TN	322,469	34936	Red Mountain Bank, National Association BIRMINGHAM, AL	22,786	1	57764	06/29/2010	06/28/2010	20101526
Farmer's and Merchants Bank TREZEVANT, TN	225,158	8439	Peoples State Bank of Commerce NOLENSVILLE, TN	34,850	1	1701	12/13/2010	11/22/2010	20103278
Security State Bank ANAHUAC, TX	78,132	11552	Legend Bank, N.A BOWIE, TX	21,084	1	3108	09/10/2010	09/09/2010	20102282
Prosperity Bank EL CAMPO, TX	8,845,088	16835	U.S. Bank National Association CINCINNATI, OH	420,000	4	6548	02/24/2010	02/03/2010	20100266
Prosperity Bank EL CAMPO, TX	8,845,088	16835	First Bank CREVE COEUR, MO	500,000	19	12229	04/01/2010	03/19/2010	20100563

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Data Date(s) 01/01/2010 to 12/31/2010

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
Happy State Bank HAPPY, TX	1,385,881	10359	City Bank LUBBOCK, TX	28,871	4	25103	12/13/2010	12/03/2010	20103367
The First State Bank LOUISE, TX	228,363	17588	Commercial State Bank of El Campo EL CAMPO, TX	19,155	1	2409	04/29/2010	04/21/2010	20100882
Independent Bank MCKINNEY, TX	907,738	3076	Town Center Bank COPPELL, TX	39,370	2	57826	07/08/2010	05/20/2010	20101246
Security State Bank PEARSALL, TX	368,049	1497	Medina Valley Bancshares, Inc. DEVINE, TX	11,192	0	NIA	05/18/2010	05/05/2010	20101017
			Medina Valley State Bank DEVINE, TX	78,533	2	15513			
Town & Country Bank SAINT GEORGE, UT	67,602	58522	ADB Bank dba Allegiance Direct Bank CEDAR CITY, UT	2,368	0	57962	12/07/2010	12/03/2010	20103408
Lee Bank and Trust Company PENNINGTON GAP, VA	166,985	11582	The Peoples Bank EWING, VA	750	0	10730	03/15/2010	02/26/2010	20092678
Towne Bank PORTSMOUTH, VA	3,732,744	35095	The Bank of Currituck MOYOCK, NC	167,552	6	2039	11/05/2010	09/13/2010	20102463
State Bank of Cross Plains CROSS PLAINS, WI	721,645	15091	The Black Earth State Bank BLACK EARTH, WI	45,574	1	12787	04/20/2010	03/19/2010	20100480
Horicon Bank HORICON, WI	525,256	11236	Westbury Bank WEST BEND, WI	17,919	1	28400	12/02/2010	11/02/2010	20103199
AnchorBank, fsb MADISON, WI	1,052,000	29979	Royal Credit Union EAU CLAIRE, WI	74,500	11	N/A	06/10/2010	02/03/2010	20100053
Peoples State Bank PRAIRIE DU CHIEN, WI	380,536	12814	The Woodhouse & Bartley Bank BLOOMINGTON, WI	28,538	1	12790	12/20/2010	11/12/2010	20103236

Regular Mergers (Page 5 of 5, of 90 records)

Data Date(s) 01/01/2010 to 12/31/2010

# 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 See Note 1	Application Number
De Witt Bank and Trust Company DEWITT, AR	109,168	1522	Planters & Merchants Bank GILLETT, AR	26,662	2	19722	08/06/2010		20101678
Alliance Bank of Arizona PHOENIX, AZ	1,403,274	57512	First Independent Bank of Nevada RENO, NV	558,774	8	35202	12/10/2010		20103193
American Premier Bank ARCADIA, CA	110,649	57198	American Premier Bancorp ARCADIA, CA	0	0	N/A	12/14/2010		20103101
Royal Business Bank LOS ANGELES, CA	258,574	58816	RB Merger Corp. LOS ANGELES, CA		0	N/A	10/28/2010		20102383
Point Loma Community Bank SAN DIEGO, CA	75,167	57808	Bank of Escondido ESCONDIDO, CA	106,146	1	57590	01/15/2010		20092320
			Sunrise Community Bank PALM DESERT, CA	42,323	1	58487			
			Sunrise Bank Of San Diego SAN DIEGO, CA	84,048	1	57067			
Point Loma Community Bank SAN DIEGO, CA	75,167	57808	Bank of Escondido ESCONDIDO, CA	106,146	1	57590	03/23/2010		20100778
			Sunrise Community Bank PALM DESERT, CA	42,323	1	58487			
			Sunrise Bank Of San Diego SAN DIEGO, CA	84,048	1	57067			
Torrey Pines Bank SAN DIEGO, CA	1,190,560	57577	Alta Alliance Bank OAKLAND, CA	213,000	3	58400	12/10/2010		20103192
Union Bank, National Association SAN FRANCISCO, CA	83,842,126	22826	Bank of Tokyo-Mitsubishi UFJ, Ltd. NEW YORK, NY	54,000	0	N/A	10/15/2010		20103076
Savings Bank of Mendocino County UKIAH, CA	759,847	8011	Bank of Willits WILLITS, CA	132,396	2	11647	05/27/2010		20101045
First Western Trust Bank DENVER, CO	458,251	57607	First Western Investment Advisors, LLC DENVER, CO	11,050	0	N/A	06/21/2010		20101477
The First State Bank of Hotchkiss HOTCHKISS, CO	55,772	12373	Orchard Valley Financial Corp DENVER, CO	0	0	N/A	04/15/2010		20101091
			Paonia Financial Services, Inc. PAONIA, CO	0	0	N/A			
PNC Bank, National Association WILMINGTON, DE	251,296,862	6384	Midland Loan Services, Inc. OVERLAND PARK, KS	0	0	N/A	12/20/2010		20103881
PNC Bank, National Association WILMINGTON, DE	251,296,862	6384	PNC Multifamily Mortgage LLC CALABASAS HILLS, CA	0	0	N/A	12/20/2010		20103883
BBU Bank CORAL GABLES, FL	273,347	57815	Banesco International Bank Corp. HATOREY, PR	21,902	1	N/A	07/21/2010		20100209
The Jacksonville Bank JACKSONVILLE, FL	452,445	34941	Oceanside Bank JACKSONVILLE BEACH, FL	274,259	3	34284	10/29/2010		20102267

Corporate Reorganization Mergers (Page 1 of 7, of 122 records)

Data Date(s) 01/01/2010 to 12/31/2010



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 See Note 1	Application Number
Florida Bank of Commerce ORLANDO, FL	169,376	58081	Prime Bank MELBOURNE, FL	72,384	2	57832	03/04/2010		20100184
Columbus Bank and Trust Company COLUMBUS, GA	7,202,014	873	First Commercial Bank BIRMINGHAM, AL	1,985,416	14	26359	05/29/2010		20100794
			Community Bank and Trust of Southeast Alabama DOTHAN, AL	539,293	8	19649			
			First Commercial Bank of Huntsville HUNTSVILLE, AL	727,872	5	25645			
			The First National Bank of Jasper JASPER, AL	573,369	7	2808			
			Sterling Bank MONTGOMERY, AL	675,970	3	21194			
			CB&T Bank of East Alabama PHENIX CITY, AL	294,815	4	9055			
			The Bank of Tuscaloosa TUSCALOOSA, AL	511,206	5	27209			
			First Coast Community Bank FERNANDINA BEACH, FL	270,316	1	27075			
			Synovus Bank of Jacksonville JACKSONVILLE, FL	226,699	4	57725			
			COASTAL BANK AND TRUST OF FLORIDA PENSACOLA, FL	1,777,337	25	20830			
			Synovus Bank SAINT PETERSBURG, FL	1,347,152	24	34172			
			Tallahassee State Bank TALLAHASSEE, FL	344,530	4	21866			
			SB&TBANK ALBANY, GA	611,107	7	20246			
			Bank of North Georgia ALPHARETTA, GA	5,082,865	47	31203			
			AFB&T ATHENS,GA	1,543,106	17	28225			
			The Coastal Bank of Georgia BRUNSWICK, GA	552,066	6	16911			
			Georgia Bank & Trust CALHOUN,GA	467,076	3	27173			
			Commercial Bank & Trust Company of Troup County LAGRANGE, GA	315,363	4	15848			
			Bank of Coweta NEWNAN,GA	336,462	5	20827			

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Data Date(s) 01/01/2010 to 12/31/2010

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 See Note 1	Application Number
Columbus Bank and Trust Company COLUMBUS, GA	7,202,014	873	Citizens First Bank ROME, GA	359,404	1	27797	05/29/2010		20100794
			Sea Island Bank STATESBORO, GA	777,609	9				
			Commercial Bank THOMASVILLE, GA	562,505	2				
			First Community Bank of Tifton TIFTON, GA	347,797	2				
			First State Bank and Trust Company of Valdosta VALDOSTA, GA	560,039	3				
			CB&T Bank of Middle Georgia WARNER ROBINS, GA	531,106	6				
			The National Bank of South Carolina SUMTER, SC	4,546,216	46				
			Cohutta Banking Company CHATTANOOGA, TN	368,565	10				
Synovus Bank COLUMBUS, GA	31,645,577	873	Trust One Bank MEMPHIS, TN	374,412	9	34059	06/25/2010		20101521
			The Bank of Nashville NASHVILLE, TN	692,585	10	32713			
First Choice Community Bank DALLAS, GA	117,905	58539	First Choice Community Bank 1874 NEWNAN, GA	220,938	6	16574	02/01/2010		20081999
Bryan Bank & Trust RICHMOND HILL, GA	257,384	32744	The Savannah Bank, National Association SAVANNAH, GA	0	1	33120	11/26/2010		20102940
Bank of Valdosta VALDOSTA, GA	51,999	58185	Sunrise Bank of Atlanta ATLANTA, GA	58,733	1	58211	06/18/2010		20101066
			Peoples State Bank JEFFERSONVILLE, GA	26,081	1	19786			
Fidelity Bank & Trust DUBUQUE, IA	392,387	14382	Iowa Bank BELLEVUE, IA	51,435	3	34694	02/19/2010		20093001
United Bank of Iowa IDA GROVE, IA	854,006	958	American National Bank HOLSTEIN, IA	242,732	6	33993	08/20/2010		20101876
Archer Bank CHICAGO, IL	521,154	18625	Allegiance Community Bank TINLEY PARK, IL	178,359	3	34987	03/29/2010		20100443
Harris National Association CHICAGO, IL	44,942,523	16571	ARP Holdings, LLC ROCKFORD, IL	348,019	0	N/A	11/15/2010		20102960
Marquette Bank CHICAGO, IL	1,817,776	16250	Marquette Investments LLC CHICAGO, IL	0	0	N/A	01/25/2010		20092669
The PrivateBank and Trust Company CHICAGO, IL	12,640,063	33306	The PrivateBank, N.A. MILWAUKEE, WI	187,275	1	58455	07/07/2010		20101337

**Corporate Reorganization Mergers (Page 3 of 7, of 122 records)**

**Data Date(s) 01/01/2010 to 12/31/2010**

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 See Note 1	Application Number
Midland States Bank EFFINGHAM, IL	1,650,960	1040	Strategic Capital Trust Company CHAMPAIGN, IL	0	0	57205	12/28/2010		20103501
First State Bank of Forrest FORREST, IL	61,872	11669	Erie State Bank ERIE,IL	18,556	1	16232	11/05/2010		20102881
			The Heights Bank PEORIA HEIGHTS, IL	42,068	1	20930			
Iroquois Farmers State Bank IROQUOIS, IL	40,391	11746	Central Bank ASHKUM,IL	38,182	2	21982	02/22/2010		20100182
West Suburban Bank LOMBARD, IL	1,965,792	18509	West Suburban Realty, LLC LOMBARD,IL	0	0	N/A	11/16/2010		20103400
			West Suburban Management Company, LLC LAS VEGAS, NV	0	0	N/A			
Goshen Community Bank GOSHEN, IN	81,248	57037	Elkhart Community Bank ELKHART, IN	94,167	1	35270	03/12/2010		20100015
First Merchants Bank National Association MUNCIE, IN	4,345,939	4365	First Merchants Trust Company, National Association MUNCIE, IN	24,143	1	57573	07/29/2010		20101817
The Baxter State Bank BAXTER SPRINGS, KS	25,381	12432	The Bank of Quapaw QUAPAW, OK	6,877	1	11865	12/14/2010		20102929
Community Trust Bank CHOUDRANT, LA	1,156,910	12614	First Louisiana Bank SHREVEPORT, LA	123,842	4	34984	02/12/2010		20100145
Community Trust Bank CHOUDRANT, LA	1,439,592	12614	COMMUNITY TRUST BANK OF TEXAS DALLAS, TX	224,323	3	5504	06/03/2010		20101356
First NBC Bank NEW ORLEANS, LA	1,154,177	58302	Dryades Savings Bank, F.S.B. NEW ORLEANS, LA	82,425	4	33933	11/18/2010		20103181
Citizens Bank & Trust Company of Vivian, Louisiana VIVIAN, LA	139,007	19744	Magnolia Home Mortgage, Inc. BOSSIER CITY, LA	0	0	N/A	08/30/2010		20102306
Eastern Bank BOSTON, MA	6,721,974	32773	Wainwright Bank & Trust Company BOSTON, MA	1,051,812	12	27009	09/27/2010		20102457
1889 Bank (in organization) NORWOOD, MA	0	N/A	Norwood Co-operative Bank NORWOOD, MA	401,944	1	26555	03/08/2010		20091446
Michigan Commerce Bank ANN ARBOR, MI	1,107,629	33134	Bank of Auburn Hills AUBURN HILLS, MI	35,547	1	57984	03/25/2010		20091415
Michigan Commerce Bank ANN ARBOR, MI	1,107,629	33134	Paragon Bank & Trust HOLLAND, MI	107,019	1	33126	03/25/2010		20093176
Exchange State Bank CARSONVILLE, MI	116,564	15064	Exchange State Bank Mortgage Company CARSONVILLE, MI	0	0	N/A	10/26/2010		20102895
The State Bank FENTON, MI	361,298	11406	Fentura Mortgage Company MASON, MI	0	0	N/A	01/27/2010		20093177
Independent Bank IONIA,MI	2,737,802	27811	Independent Mortgage Company IONIA, MI	951,829	0	N/A	11/05/2010		20102893

Corporate Reorganization Mergers (Page 4 of 7, of 122 records)

Data Date(s) 01/01/2010 to 12/31/2010

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 See Note 1	Application Number
Monroe Bank & Trust MONROE, MI	1,441,761	12181	MBT Credit Company, Inc. MONROE, MI	0	1	N/A	02/05/2010		20100068
United Bank & Trust TECUMSEH, MI	512,610	13177	United Bank & Trust -Washtenaw ANN ARBOR, MI	393,820	5	57133	03/30/2010		20100274
First State Bank of Bigfork BIGFORK, MN	44,422	10991	Citizens State Bank of Kelliher KELLIHER, MN	16,064	1	16633	12/03/2010		20103657
Frandsen Bank & Trust LONSDALE, MN	739,711	1399	Valley Bank WATERVILLE, MN	258,881	8	18845	03/01/2010		20100119
First Security Bank - Sleepy Eye SLEEPY EYE, MN	157,381	5252	First Security Bank - Evansville EVANSVILLE, MN	20,772	1	8186	11/30/2010		20103028
First State Community Bank FARMINGTON, MO	992,609	17323	Progress Mortgage Company, L.L.C. FARMINGTON, MO	0	0	N/A	01/15/2010		20092831
Hancock Bank GULFPORT, MS	5,291,120	12441	Hancock Bank of Louisiana BATON ROUGE, LA	2,857,580	50	33029	12/21/2010		20103460
Bank of America, National Association CHARLOTTE, NC	1,496,322,000	3510	Merrill Lynch Commercial Finance Corp. CHICAGO, IL	6,975,475	0	N/A	07/09/2010		20101113
First-Citizens Bank & Trust Company RALEIGH, NC	18,108,502	11063	IronStone Bank FORT MYERS, FL	2,805,493	59	34340	12/23/2010		20103033
Drayton State Bank DRAYTON, ND	47,411	8386	Bank of Minto MINTO, ND	22,865	1	17829	01/25/2010		20100072
Geneva State Bank GENEVA, NE	210,476	18740	Farmers State Bank FAIRMONT, NE	9,904	1	18739	08/16/2010		20102174
F&M Bank WEST POINT, NE	110,496	14922	Dakota County State Bank SOUTH SIOUX CITY, NE	93,694	3	18944	08/12/2010		20102008
			Farmers & Merchants State Bank of Wayne WAYNE, NE	41,390	1	33235			
Sugar River Bank NEWPORT, NH	256,225	18028	Sugar River Bank (in formation) NEWPORT, NH	0	0	N/A	12/28/2010		20102673
Bank of Las Vegas LAS VEGAS, NV	74,408	57276	Black Mountain Community Bank HENDERSON, NV	173,361	1	35421	01/15/2010		20092028
			Desert Community Bank LAS VEGAS, NV	107,249	1	35253			
			Red Rock Community Bank LAS VEGAS, NV	138,544	1	35357			
Glens Falls National Bank and Trust Company GLENS FALLS, NY	1,588,707	7074	U.S. Benefits, Inc. GLENS FALLS, NY	200	0	N/A	07/29/2010		20101970
Royal Bank America NARBERTH, PA	900,365	18962	Noah Bank ELKINS PARK, PA	115,471	4	58196	09/29/2010		20112772
Citizens & Northern Bank WELLSBORO, PA	1,298,126	7799	First State Bank CANISTEO, NY	54,821	2	591	07/30/2010		20101825

**Corporate Reorganization Mergers (Page 5 of 7, of 122 records)**

**Data Date(s) 01/01/2010 to 12/31/2010**

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 See Note 1	Application Number
Banco Santander Puerto Rico SAN JUAN, PR	6,560,192	20828	Santander International Bank Inc. SAN JUAN, PR	165,000	0	N/A	11/29/2010		20102902
Farmers & Merchants State Bank IROQUOIS, SD	49,393	6080	Farmers State Bank STICKNEY, SD	54,059	1	17821	08/12/2010		20102112
First Bank & Trust SIOUX FALLS, SD	378,083	27078	Meta Trust Company SIOUX FALLS, SD	200	0	N/A	12/06/2010		20103591
Wells Fargo Bank, National Association SIOUX FALLS, SD	1,065,890,000	3511	Metropolitan West Securities, LLC LOS ANGELES, CA	22,100	1	N/A	09/09/2010		20102197
Wells Fargo Bank, National Association SIOUX FALLS, SD	547,690,000	3511	Calibre Advisory Services, Inc. WALTHAM, MA	4,000	0	N/A	01/25/2010		20112780
Wells Fargo Bank, National Association SIOUX FALLS, SD	1,065,890,000	3511	Wells Fargo Education Finance, Inc. RANCHO CORDOVA, CA	10,660,800	0	N/A	07/22/2010		20112781
Wells Fargo Bank, National Association SIOUX FALLS, SD	1,073,280,000	3511	Wells Fargo Retail Finance, LLC BOSTON, MA	778,000	0	N/A	09/23/2010		20112783
Wells Fargo Bank, National Association SIOUX FALLS, SD	1,073,280,000	3511	Wells Fargo Trade Capital, LLC NEWYORK,NY	428,000	0	N/A	10/12/2010		20112785
Wells Fargo Bank, National Association SIOUX FALLS, SD	1,073,280,000	3511	Wachovia Financial Services, Inc. CHARLOTTE, NC	9,100,000	0	N/A	11/04/2010		20112789
Wells Fargo Bank, National Association SIOUX FALLS, SD	1,073,280,000	3511	Wachovia Shared Resources, LLC CHARLOTTE, NC	1,800,000	0	N/A	11/04/2010		20112791
Wells Fargo Bank, National Association SIOUX FALLS, SD	1,073,280,000	3511	Wells Fargo Alaska Trust Company ANCHORAGE, AK	6,132	0	57755	10/12/2010		20112792
Civic Bank & Trust NASHVILLE, TN	127,289	58040	Civic Bancorp NASHVILLE, TN	1,380	0	N/A	07/28/2010		20101898
TIB The Independent Bankers Bank IRVING, TX	2,300,552	23647	Bankers Bank Card Services Company LAWRENCEVILLE, GA	16,004	0	N/A	11/04/2010		20102928
Independent Bank MCKINNEY, TX	947,108	3076	First Bank FARMERSVILLE, TX	95,289	4	14552	08/31/2010		20102603
Capital One, National Association MCLEAN, VA	125,305,048	4297	Capital One Auto Finance, Inc. PLANO, TX	15,113,600	0	N/A	11/18/2010		20102400
Issaquah Community Bank ISSAQUAH, WA	35,034	58620	Bank of Bellevue BELLEVUE, WA	57,093	1	58002	01/15/2010		20092027
			Bank of Everett EVERETT, WA	44,232	1	58337			
			Bank of Tacoma TACOMA,WA	43,936	1	58477			
Sterling Savings Bank SPOKANE, WA	10,021,924	32158	Golf Savings Bank MOUNTLAKE TERRACE, WA	558,290	1	35362	06/24/2010		20101363
Capitol Bank MADISON, WI	236,103	34074	Capitol Investments, Inc. LAS VEGAS, NV	0	0	N/A	09/15/2010		20102340

Corporate Reorganization Mergers (Page 6 of 7, of 122 records)

Data Date(s) 01/01/2010 to 12/31/2010

**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 See Note 1</b>	<b>Application Number</b>
The Park Bank MADISON, WI	834,110	19608	Park Investment, Inc. MADISON, WI	0	0	N/A	07/12/2010		20101658
ANZ Guam, Inc. HAGATNA, GU	158,149	33316	America Samoa Bank PAGO PAGO, AS	134,196	2	23671	09/27/2010		20102381

**Corporate Reorganization Mergers (Page 7 of 7, of 122 records)****Data Date(s) 01/01/2010 to 12/31/2010**

**Note 1:** The Bank Merger Act does not require that the responsible agency request a report of competitive factors from the Department of Justice when the merger transaction solely involved an insured depository institution and one or more of the affiliates of such depository institution. See 12 U.S.C. 1828(c)(4).

# 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 See Note 2	Application Number
River City Bank SACRAMENTO, CA	1,006,218	18983	RCB Corporation SACRAMENTO, CA	126	N/A	08/19/2010		20102086
Alta Pacific Bank SANTA ROSA, CA	87,579	58275	AltaPacific Merger Subsidiary, Inc. SANTA ROSA, CA	0	N/A	09/22/2010		20102123
MidCoast Community Bank WILMINGTON, DE	167,010	58498	Interim MidCoast Community Bank WILMINGTON, DE	167,010	N/A	06/23/2010		20101455
Bank of Chestnut CHESTNUT, IL	14,496	10885	Interim Bank of Chestnut CHESTNUT, IL	0	N/A	06/07/2010		20101217
Harvard Savings Bank HARVARD, IL	160,050	28938	Harvard Interim Bank I HARVARD, IL	0	N/A	02/12/2010		20092291
Harvard Savings Bank HARVARD, IL	160,050	28938	Harvard Interim Bank II HARVARD, IL	0	N/A	02/12/2010		20092292
First Community Bank VANCEBURG, KY	23,902	22355	First Community Interim Bank, Inc. VANCEBURG, KY	1,847	N/A	05/27/2010		20100949
Sykesville Federal Savings Association SYKESVILLE, MD	95,205	32393	Carroll Community Bank SYKESVILLE, MD	0	N/A	06/25/2010		20101033
Haven Savings Bank HOBOKEN, NJ	728,054	30039	Haven Interim Bank II HOBOKEN, NJ	728,054	N/A	03/08/2010		20091553
Western Liberty - Service 1st Interim Bank (WL-SI Interim Bank) LAS VEGAS, NV	0	N/A	Service 1st Bank of Nevada LAS VEGAS, NV	231,525	58473	09/24/2010		20100265
American State Bank ARP, TX	220,203	9967	ASB Acquisition Corp TYLER, TX	0	N/A	11/22/2010		20103504
Choice Bank OSHKOSH, WI	122,794	58244	Choice Interim Bank OSHKOSH, WI	0	N/A	07/14/2010		20101490

**Interim Mergers (Page 1 of 1, of 12 records)**

**Data Date(s) 01/01/2010 to 12/31/2010**

**Note 2:** An interim merger is a merger (other than a purchase and assumption transaction) between an operating institution and a newly formed institution that will not open for business, which exists solely for the purpose of facilitating an acquisition and would have no effect on competition. Therefore, similar to the corporate reorganization-type mergers, the responsible agency need not request a report of competitive factors from the Department of Justice.

# Failed or Closed Bank Mergers

Applicant Institution			Other/Target Institution				Action Approved	DOJ Reply Date See Note 3	Application Number See Note 3
Institution Name City, State	Total Assets (000's)	Cert#	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#			
First State Bank of St. Joseph SAINT JOSEPH, MN	132,413	8546	St. Stephen State Bank SAINT STEPHEN, MN	22,895	2	17522	01/15/2010		
First American Bank ELK GROVE VILLAGE, IL	2,865,573	3657	Town Community Bank & Trust ANTIOCH, IL	70,758	1	34705	01/15/2010		
Columbia State Bank TACOMA, WA	3,200,432	33826	Columbia River Bank THE DALLES, OR	955,112	21	22469	01/22/2010		
Umpqua Bank ROSEBURG, OR	9,378,123	17266	Evergreen Bank SEATTLE, WA	395,980	7	20501	01/22/2010		
Columbia State Bank TACOMA, WA	3,200,432	33826	American Marine Bank BAINBRIDGE ISLAND, WA	329,246	11	16730	01/29/2010		
Community & Southern Bank CARROLLTON, GA	0	59010	First National Bank of Georgia CARROLLTON, GA	840,633	11	16480	01/29/2010		
First-Citizens Bank & Trust Co. RALEIGH, NC	15,789,930	11063	First Regional Bank LOS ANGELES, CA	2,082,684	8	23011	01/29/2010		
United Valley Bank CAVALIER, ND	15,589	15478	Marshall Bank, N.A. HALLOCK, MN	58,566	3	16133	01/29/2010		
Heritage Bank of Nevada RENO, NV	402,176	34072	Carson River Community Bank CARSON CITY, NV	51,095	1	58352	02/26/2010		
Umpqua Bank ROSEBURG, OR	9,378,129	17266	Rainier Pacific Bank TACOMA, WA	717,806	14	38129	02/26/2010		
Heartland Bank and Trust Co. BLOOMINGTON, IL	1,448,270	20369	Bank of Illinois NORMAL, IL	211,711	2	9268	03/05/2010		
First-Citizens Bank RALEIGH, NC	15,789,830	11063	Sun American Bank BOCO RATON, FL	535,724	12	27126	03/05/2010		
Community & Southern Bank CARROLLTON, GA	0	59010	Appalachian Community Bank ELLIJAY, GA	1,010,075	10	33989	03/19/2010		
Bank of Upson THOMASTON, GA	315,105	17041	Century Security Bank DULUTH, GA	96,535	2	58104	03/19/2010		
First Citizens Bank LUVERNE, AL	102,297	23152	First Lowndes Bank FORT DEPOSIT, AL	137,175	4	24957	03/19/2010		
Northern State Bank ASLAND, WI	179,748	15242	State Bank of Aurora AURORA, MN	28,159	1	8221	03/19/2010		
New York Community Bank WESTBURY, NY	40,150,052	16022	Desert Hills Bank PHOENIX, AZ	496,552	6	57060	03/26/2010		
Bank of the Ozarks LITTLE ROCK, AR	2,755,222	110	Unity National Bank CATERSVILLE, GA	300,590	5	34678	03/26/2010		
Bank of North Carolina THOMASVILLE, NC	1,627,579	33527	Beach First National Bank Myrtle Beach, SC	590,024	7	34242	04/09/2010		

**Failed or Closed Bank Mergers (Page 1 of 4, of 71 records)**

**Data Date(s) 01/01/2010 to 12/31/2010**



Applicant Institution			Other/Target Institution				Action Approved	DOJ Reply Date See Note 3	Application Number See Note 3
Institution Name City, State	Total Assets (000's)	Cert#	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#			
Whidbey Island Bank COUPEVILLE, WA	1,045,598	18412	City Bank LYNNWOOD, WA	981,913	8	21521	04/16/2010		
Center Bank LOS ANGELES, CA	2,079,813	26610	Innovative Bank OAKLAND, CA	266,816	4	23876	04/16/2010		
Republic Bank of Chicago OAK BROOK, IL	1,466,577	19333	Citizens Bank & Trust Co. of Chicago CHICAGO, IL	73,490	3	34658	04/23/2010		
Community First Bank BULTER, MO	119,155	10595	BC National Banks BULTER, MO	52,204	4	17792	04/30/2010		
First Michigan Bank TROY, MI	100,318	58132	CF Bancorp PORT HURON, MI	1,599,122	22	30005	04/30/2010		
Oriental Bank and Trust SAN JUAN, PR	6,371,235	31469	Eurobank SAN JUAN, PR	2,453,138	22	27150	04/30/2010		
Scotiabank de Puerto Rico SAN JUAN, PR	1,858,402	22946	R-G Premier Bank of Puerto Rico HATORAY, PR	5,681,177	29	32185	04/30/2010		
PrinsBank PRINSBURG, MN	54,311	10191	Access Bank CHAMPLIN, MN	31,996	2	16476	05/07/2010		
Commerce Bank of Arizona TUCSON, AZ	205,456	57279	Towne Bank of Arizona MESA, AZ	120,246	1	57697	05/07/2010		
Bank of Ann Arbor ANN ARBOR, MI	547,651	34120	New Liberty Bank PLYMOUTH, MI	111,239	1	35586	05/14/2010		
Ameris Bank MOULTRIE, GA	2,358,022	20504	Satilla Community Bank SAINT MARY'S , GA	135,688	1	35114	05/14/2010		
Coulee Bank LA CROSSE, WI	195,620	18361	Pinchurst Bank ST. PAUL, GA	61,215	1	57735	05/21/2010		
Tri Counties Bank CHICO, CA	2,168,349	21943	Granite Community Bank, NA GARNITE, BAY, CA	102,913	3	57315	05/28/2010		
The Jefferson Bank FAYETTE, MS	54,850	11445	First National Bank (MS) ROSEDALE, MS	60,449	1	15814	06/04/2010		
Great Western Bank SIOUX FALLS, SD	5,558,788	15289	TierOne Bank LINCOLN, NE	2,824,737	69	29341	06/04/2010		
Umpqua Bank ROSEBURG, OR	10,507,616	17266	Nevada Security Bank RENO, NV	492,491	5	57110	06/18/2010		
First American Bank ARTESIA, NM	621,499	2240	High Desert State Bank ALBUQUERQUE, NM	80,343	2	35279	06/25/2010		
Commercial Bank ALMA, MI	341,579	18584	Mainstreet Savings Bank, FSB HASTING, MI	96,584	2	28136	07/16/2010		
Bank of the Ozarks LITTLE ROCK, AR	2,863,340	110	Woodlands Bank BLUFFTON, SC	382,803	8	32571	07/16/2010		
Roundbank WASECA, MN	224,856	5271	Community Security Bank NEW PRAGUE, MN	100,649	1	34486	07/23/2010		

**Failed or Closed Bank Mergers (Page 2 of 4, of 71 records)**

**Data Date(s) 01/01/2010 to 12/31/2010**

Applicant Institution			Other/Target Institution				Action Approved	DOJ Reply Date See Note 3	Application Number See Note 3
Institution Name City, State	Total Assets (000's)	Cert#	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#			
Renasant Bank TUPELO, MS	3,588,488	12437	Crescent Bank and Trust Company JASPER, GA	970,235	11	27559	07/23/2010		
South Valley Bank & Trust KLAMATH FALLS, OR	615,818	22401	Home Valley Bank CAVE JUNCTION, OR	250,488	5	23181	07/23/2010		
Plaza Bank IRVINE, CA	193,900	58100	Southwest USA Bank LAS VEGAS, NV	203,690	1	35434	07/23/2010		
The Bennington State Bank SALINA, KS	375,164	16402	Thunder Bank SYLVAN GROVE, KS	28,248	2	10506	07/23/2010		
First Citizens Bank & Trust Company COLUMBIA, SC	8,492,142	15504	Williamsburg First National Bank KINGSTREE, SC	130,411	5	17837	07/23/2010		
Heritage Bank OLYMPIA, WA	854,955	29012	Cowlitz Bank (The) LONGVIEW, WA	489,019	9	22643	07/30/2010		
Home Federal Bank NAMPA, ID	845,594	25258	Liberty Bank EUGENE, OR	714,574	15	31964	07/30/2010		
State Bank and Trust Company MACON, GA	2,597,324	57870	Northwest Bank & Trust ACWORTH, GA	160,763	2	57658	07/30/2010		
Pacific Western Bank SAN DIEGO, CA	5,141,858	24045	Los Padres Bank SOLVANG, CA	866,459	14	32165	08/20/2010		
Urban Partnership Bank CHICAGO, IL	0	59051	Shore Bank CHICAGO, IL	2,166,431	15	15640	08/20/2010		
Bank of the Ozarks LITTLE ROCK, AR	2,863,340	110	Horizon Bank BRANDENTON, FL	187,819	4	35061	09/10/2010		
Community & Southern Bank CARROLLTON, GA	1,881,660	59010	Bank of Ellijay ELLIJAY, GA	168,820	2	58197	09/17/2010		
Community & Southern Bank CARROLLTON, GA	1,881,660	59010	First Commerce Community Bank DOUGLASVILLE, GA	248,151	2	57448	09/17/2010		
Community & Southern Bank CARROLLTON, GA	1,881,660	59010	Peoples Bank(The) WINDER, GA	447,185	14	182	09/17/2010		
Whidbey Island Bank COUPEVILLE, W A	1,598,713	18412	North County Bank ARLINGTON, WA	288,776	4	35053	09/24/2010		
GBC International Bank LOS ANGELES, CA	313,969	22366	Shoreline Bank SHORELINE, WA	92,980	3	35250	10/01/2010		
Ameris Bank MOULTRIE, GA	2,430,634	20504	First Bank of Jacksonville JACKSONVILLE, FL	73,922	2	27573	10/22/2010		
United Bank ZEBULON, GA	949,824	172	First National Bank of Barnesville (The) BARNESVILLE, GA	126,622	2	2119	10/22/2010		
Seaway Bank and Trust Company CHICAGO, IL	411,930	19328	First Suburban National Bank MAYWOOD, IL	143,451	4	16089	10/22/2010		
Morris Bank DUBLIN, GA	335,647	17910	Gordon Bank (The) GORDON, GA	29,259	1	33904	10/22/2010		

**Failed or Closed Bank Mergers (Page 3 of 4, of 71 records)**

**Data Date(s) 01/01/2010 to 12/31/2010**

**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 See Note 3</b>	<b>Application Number See Note 3</b>
Bay Cities Bank TAMPA, FL	568,362	35066	Progress Bank of Florida TAMPA, FL	94,823	2	32251	10/22/2010		
Grandpoint Bank SANTA ANA, CA	99,339	58390	First Vietnamese American Bank WESTMINSTER, CA	48,000	1	57885	11/05/2010		
Heritage Bank OLYMPIA, WA	1,098,544	29012	Pierce Commercial Bank TACOMA, WA	221,082	1	34411	11/05/2010		
First California Bank WESTLAKE VILLAGE, CA	1,496,696	22819	Western Commercial Bank WOODLAND HILLS, CA	98,635	1	58087	11/05/2010		
Ameris Bank MOULTRIE, GA	2,430,634	20504	Darby Bank & Trust Co. VIDALIA,GA	654,714	7	14580	11/12/2010		
Ameris Bank MOULTRIE, GA	2,430,634	20504	Tifton Banking Company TIFTON, GA	143,729	1	57831	11/12/2010		
VIST Bank WYOMISSING, PA	1,341,013	7748	Allegiance Bank of North America BALA, CYNWYD, PA	106,595	5	35078	11/19/2010		
First Michigan Bank TROY, MI	1,271,741	58132	First Banking Center BURLINGTON, WI	750,724	17	5287	11/19/2010		
Level One Bank FARMINGTON HILLS, MI	211,726	58604	Paramount Bank FARMINTON HILLS, MI	252,744	4	34673	12/10/2010		
Peoples Bank of East Tennessee MADISONVILLE, TN	170,016	34517	Appalachian Community Bank, F.S.B. MCCAYSVILLE, GA	60,656	3	58495	12/17/2010		
Bank of the Ozarks LITTLE ROCK, AR	3,164,143	110	Chestatee State Bank DAWNSONVILLE, GA	244,376	4	34578	12/17/2010		
State Bank and Trust Company MACON, GA	271,255	57870	United Americas Bank, NA ATLANTA,GA	242,339	2	35065	12/17/2010		

**Failed or Closed Bank Mergers (Page 4 of 4, of 71 records)**

**Data Date(s) 01/01/2010 to 12/31/2010**

**Note 3:** The "Other/Target Institution" is an institution that failed during 2010. The respective "Applicant Institution" is the competitive bidding winner to purchase certain assets and assume the liabilities to pay certain deposits of the "Other/Target Institution." The FDIC's Board of Directors found that immediate action was necessary, and, therefore, the publication of notice and solicitation of reports on the competitive factors were not required. Thus, there is no "Department of Justice Reply Date," nor an "Application Number."

If the "Applicant Institution" is a non FDIC-supervised financial institution, the Primary Federal Regulator processed hat merger application, and that application is not included in the FDIC's annual merger report.

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