

# Merger Decisions 2017

Federal  
Deposit  
Insurance  
Corporation

**FDIC** 

# **FEDERAL DEPOSIT INSURANCE**

## **CORPORATION MERGER**

### **DECISIONS**

## **ANNUAL REPORT TO CONGRESS**

Bank Merger Act Reporting Requirements  
(Sunday, January 01, 2017 through Sunday, December 31, 2017)

All of the following Merger applications were approved by the FDIC during the year 2017. With regard to each application, the FDIC considered and found favorably with respect to the statutory factors, including the financial and managerial resources; future prospects of the existing and proposed institutions; the convenience and needs of the community to be served; the risk to the stability of the United States banking and financial system; 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 Summary Reports from the Attorney General indicated that the transactions would not have a significant adverse effect on competition.

In each case, the FDIC 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 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.

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

Note: Additional copies of this Report can be downloaded from the FDIC's Public Information Center's web site at: [www.fdic.gov/bank/individual/merger/](http://www.fdic.gov/bank/individual/merger/)

# Regular Mergers

Applicant Institution			Other Institution							
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number	
Progress Bank and Trust HUNTSVILLE, AL	734,979	58719	First Partners Bank BIRMINGHAM, AL	58703	286,047	3	06/07/2017	04/19/2017	20170368	
FNB Bank SCOTTSBORO, AL	382,964	2824	Peoples State Bank of Commerce NOLENSVILLE, TN	1701	162,529	3	06/13/2017	04/24/2017	20170472	
The First Bank of Alabama TALLADEGA, AL	399,842	2832	Bank of Wedowee WEDOWEE, AL	5608	131,636	3	08/30/2017	07/12/2017	20170903	
Pacific Western Bank BEVERLY HILLS, CA	21,848,644	24045	California United Bank LOS ANGELES, CA	57904	2,995,768	9	10/05/2017	06/14/2017	20170651	
Central Valley Community Bank FRESNO, CA	1,442,378	23030	Folsom Lake Bank FOLSOM, CA	58503	199,952	3	07/07/2017	06/28/2017	20170760	
Premier Valley Bank FRESNO, CA	635,620	57098	Founders Community Bank SAN LUIS OBISPO, CA	57924	198,508	4	01/12/2017	12/14/2016	20161693	
First Foundation Bank IRVINE, CA	3,683,768	58647	Community 1st Bank AUBURN, CA	58191	372,979	3	08/18/2017	07/28/2017	20170970	
Bank of Marin NOVATO, CA	2,100,496	32779	Bank of Napa, N.A. NAPA, CA	58138	246,056	2	11/06/2017	09/27/2017	20171215	
Citizens Business Bank ONTARIO, CA	8,038,664	21716	Valley Business Bank VISALIA, CA	34156	429,396	4	02/23/2017	11/30/2016	20161595	
Bank of the Sierra PORTERVILLE, CA	1,998,989	22597	Ojai Community Bank OJAI, CA	57850	269,442	4	07/11/2017	06/28/2017	20170768	
Bank of the Sierra PORTERVILLE, CA	2,077,312	22597	Citizens Business Bank ONTARIO, CA	21716	26,117	1	09/08/2017	08/18/2017	20171103	
Academy Bank, National Association COLORADO SPRINGS, CO	1,044,908	19600	Community Bancshares of Kansas, Inc. OVERLAND PARK, KS	0	9,486	0	01/27/2017	01/13/2017	20161830	
Centennial Bank and Trust DENVER, CO	901,782	58458	Citywide Banks AURORA, CO	19858	1,376,324	12	05/12/2017	04/19/2017	20170495	
Bank of Colorado FORT COLLINS, CO	3,284,863	16980	Amfirst Bank MCCOOK, NE	5417	99,296	2	05/01/2017	04/19/2017	20170444	
Salisbury Bank and Trust Company LAKEVILLE, CT	936,531	18467	Empire State Bank NEWBURGH, NY	57672	8,558	1	04/10/2017	03/22/2017	20170212	
The Bank of Delmarva SEAFORD, DE	546,742	8810	Liberty Bell Bank MARLTON, NJ	57524	147,592	3	12/04/2017	10/11/2017	20171331	
Mackinac Savings Bank, F.S.B. BOYNTON BEACH, FL	109,507	33925	IBM Southeast Employee Credit Union DELRAY BEACH, FL	0	109,507	3	03/16/2017	12/30/2016	20161634	
Harbor Community Bank FORT PIERCE, FL	1,788,413	18149	Jefferson Bank of Florida OLDSMAR, FL	58672	296,103	5	05/30/2017	05/17/2017	20170401	
Stonegate Bank POMPANO BEACH, FL	2,404,896	57934	Insignia Bank SARASOTA, FL	58387	248,250	2	02/15/2017	11/30/2016	20161487	
PrimeSouth Bank BLACKSHEAR, GA	379,865	5694	Atlantic National Bank BRUNSWICK, GA	34677	172,895	3	07/20/2017	05/31/2017	20170670	

Regular Mergers (Page 1 of 6, of 110 records)

Data Date(s) 01/01/2017 to 12/31/2017

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
State Bank and Trust Company MACON, GA	4,181,852	57870	AloStar Bank of Commerce BIRMINGHAM, AL	59060	944,223	1	09/15/2017	08/09/2017	20170992
Southcrest Bank, National Association TYRONE, GA	543,784	2124	Guardian Credit Union MONTGOMERY, AL	0	44,540	2	06/23/2017	04/06/2017	20170332
Carroll County State Bank CARROLL, IA	553,353	11771	First American Bank FORT DODGE, IA	14808	131,572	3	02/17/2017	01/13/2017	20170018
Premier Bank ROCK VALLEY, IA	384,999	34384	State Bank of Alcester ALCESTER, SD	1116	123,641	1	09/19/2017	08/18/2017	20171137
Community State Bank SPENCER, IA	167,019	230	Little Sioux Bancshares, Inc. SIOUX RAPIDS, IA	0	0	0	08/17/2017	07/12/2017	20171021
Hoyne Savings Bank CHICAGO, IL	265,848	28747	Prospect Federal Savings Bank WORTH, IL	27993	238,420	3	01/16/2017	12/30/2016	20161721
Legence Bank ELDORADO, IL	303,996	10886	MidCountry Bank MINNEAPOLIS, MN	28865	147,468	8	05/02/2017	04/06/2017	20170427
Central Bank Illinois GENESEO, IL	616,717	11670	The First National Bank & Trust Company of Rochelle ROCHELLE, IL	14583	278,430	3	03/22/2017	03/01/2017	20170237
Banterra Bank MARION, IL	1,507,567	17514	First Bank CREVE COEUR, MO	12229	82,056	3	12/11/2017	12/06/2017	20171518
Morton Community Bank MORTON, IL	3,364,944	18429	State Bank of Speer SPEER, IL	10825	178,949	2	12/18/2017	12/06/2017	20171641
Republic Bank of Chicago OAK BROOK, IL	1,842,796	19333	First Bank & Trust BROOKINGS, SD	3973	698	0	06/26/2017	05/17/2017	20170611
Horizon Bank MICHIGAN CITY, IN	3,164,056	4360	Lafayette Community Bank LAFAYETTE, IN	35476	171,693	4	08/14/2017	07/12/2017	20170921
Horizon Bank MICHIGAN CITY, IN	3,313,617	4360	Wolverine Bank, Federal Savings Bank MIDLAND, MI	28918	387,160	3	09/06/2017	08/09/2017	20171074
First Merchants Bank MUNCIE, IN	7,178,756	4365	The Arlington Bank UPPER ARLINGTON, OH	34977	309,026	3	04/24/2017	03/22/2017	20170271
First Merchants Bank MUNCIE, IN	7,285,263	4365	IAB Financial Bank FORT WAYNE, IN	16400	1,080,054	18	05/26/2017	04/19/2017	20170488
MutualBank MUNCIE, IN	1,579,226	27744	BloomBank BLOOMFIELD, IN	15714	398,841	13	12/22/2017	12/06/2017	20171637
Guaranty State Bank and Trust Company BELOIT, KS	279,288	10907	Central National Bank JUNCTION CITY, KS	4702	15,930	1	04/04/2017	03/01/2017	20170215
Vintage Bank Kansas LEON, KS	103,006	17927	The Bank of Whitewater WHITEWATER, KS	13578	21,317	1	07/06/2017	06/14/2017	20170780
First Commerce Bank MARYSVILLE, KS	65,391	57273	The State Bank of Blue Rapids BLUE RAPIDS, KS	15057	45,700	1	07/21/2017	06/28/2017	20170865
Astra Bank SCANDIA, KS	256,241	17636	Midwest Community Bank PLAINVILLE, KS	10925	61,397	2	01/23/2017	12/30/2016	20161782

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Data Date(s) 01/01/2017 to 12/31/2017

Applicant Institution			Other Institution							
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number	
The First Commonwealth Bank of Prestonsburg, Inc. PRESTONSBURG, KY	292,624	2721	First Guaranty Bank MARTIN, KY	35058	48,042	2	05/04/2017	04/06/2017	20170421	
Business First Bank BATON ROUGE, LA	1,213,960	58228	MBL Bank MINDEN, LA	29829	318,165	2	11/29/2017	11/08/2017	20171486	
First Guaranty Bank HAMMOND, LA	1,497,639	14028	Synergy Bank, S.S.B. MCKINNEY, TX	34669	153,363	5	05/15/2017	03/22/2017	20170282	
Bank of Montgomery MONTGOMERY, LA	326,136	1373	MidSouth Bank, National Association LAFAYETTE, LA	25884	28,537	2	09/14/2017	09/13/2017	20171126	
East Boston Savings Bank BOSTON, MA	5,010,539	33510	Meetinghouse Bank BOSTON, MA	26715	114,104	2	12/04/2017	08/31/2017	20171136	
Fidelity Co-operative Bank FITCHBURG, MA	809,421	26451	Colonial Co-operative Bank GARDNER, MA	26556	66,163	2	12/06/2017	11/08/2017	20171487	
Rockland Trust Company ROCKLAND, MA	7,499,637	9712	The Edgartown National Bank EDGARTOWN, MA	2575	194,293	4	03/31/2017	12/30/2016	20161806	
Salem Five Cents Savings Bank SALEM, MA	4,116,265	23296	Georgetown Bank GEORGETOWN, MA	90202	318,632	4	04/27/2017	01/13/2017	20161646	
Kopernik Bank BALTIMORE, MD	91,974	29901	Saint Casimir's Savings Bank BALTIMORE, MD	32327	87,311	4	07/18/2017	04/19/2017	20170192	
Community Bank of the Chesapeake WALDORF, MD	1,389,326	30903	County First Bank LA PLATA, MD	32904	236,196	7	11/02/2017	10/11/2017	20171309	
The Citizens State Bank of Ontonagon ONTONAGON, MI	53,571	8183	Honor Credit Union BERRIEN SPRINGS, MI	0	761,118	3	11/03/2017	09/27/2017	20170823	
ESB Bank CALEDONIA, MN	96,506	10980	State Bank Financial LA CROSSE, WI	10383	11,978	1	11/29/2017	11/08/2017	20171476	
County Bank BRUNSWICK, MO	82,879	12220	Citizens Bank and Trust Company KANSAS CITY, MO	4533	23,685	1	03/24/2017	03/01/2017	20170193	
Enterprise Bank & Trust CLAYTON, MO	3,896,450	27237	Eagle Bank and Trust Company of Missouri HILLSBORO, MO	17691	932,477	13	01/19/2017	11/30/2016	20161583	
First State Community Bank FARMINGTON, MO	2,037,766	17323	NBH Bank GREENWOOD VILLAGE, CO	59052	15,562	3	01/27/2017	01/13/2017	20161831	
Central Bank of Kansas City KANSAS CITY, MO	149,560	17009	Customers Bank PHOENIXVILLE, PA	34444	901	0	07/31/2017	07/12/2017	20170936	
National Advisors Trust Company, FSB KANSAS CITY, MO	8,232	57160	Kanaly Trust, LTA HOUSTON, TX	0	0	0	06/13/2017	04/19/2017	20170455	
UNICO Bank MINERAL POINT, MO	249,321	10608	First Bank CREVE COEUR, MO	12229	46,799	3	08/16/2017	06/28/2017	20170824	
The Bank of Forest FOREST, MS	158,482	898	Bank of Walnut Grove WALNUT GROVE, MS	8558	59,038	1	04/24/2017	04/06/2017	20170411	
Whitney Bank GULFPORT, MS	23,022,753	12441	First NBC Bank NEW ORLEANS, LA	58302	1,116,000	9	02/17/2017	01/26/2017	20170032	

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Data Date(s) 01/01/2017 to 12/31/2017

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Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
BancorpSouth Bank TUPELO, MS	14,759,999	11813	Ouachita Bancshares Corporation MONROE, LA	0	1,188	0	12/26/2017	11/08/2017	20171168
BancorpSouth Bank TUPELO, MS	14,759,999	11813	Central Community Corporation TEMPLE, TX	0	12,851	0	12/26/2017	11/08/2017	20171179
Renasant Bank TUPELO, MS	8,676,168	12437	Metropolitan Bank CRYSTAL SPRINGS, MS	22346	1,156,062	12	04/19/2017	04/06/2017	20170307
Glacier Bank KALISPELL, MT	9,858,577	30788	Collegiate Peaks Bank BUENA VISTA, CO	26916	466,361	5	09/11/2017	08/18/2017	20171121
Entegra Bank FRANKLIN, NC	1,217,782	31445	Stearns Bank National Association SAINT CLOUD, MN	10988	148,516	2	01/17/2017	12/14/2016	20161663
Entegra Bank FRANKLIN, NC	1,383,565	31445	Chattahoochee Bank of Georgia GAINESVILLE, GA	58810	196,833	1	08/28/2017	08/09/2017	20170973
The Little Bank, Incorporated KINSTON, NC	371,718	34934	Union Bank & Trust Company OXFORD, NC	58245	351,324	8	06/16/2017	04/19/2017	20161789
State Bank & Trust of Kenmare KENMARE, ND	117,480	2057	BNC National Bank GLENDALE, AZ	57197	16,785	1	10/16/2017	09/27/2017	20171260
Merchants Bank RUGBY, ND	108,734	8943	Western State Bank DEVILS LAKE, ND	9123	46,277	3	12/12/2017	12/06/2017	20171648
Farmers State Bank DODGE, NE	209,675	16116	Farmers State Bank CARROLL, NE	17356	24,749	1	10/04/2017	09/13/2017	20171232
Pinnacle Bank LINCOLN, NE	4,372,911	10634	Amfirst Bank MCCOOK, NE	5417	134,451	3	05/01/2017	04/19/2017	20170443
Access Bank OMAHA, NE	323,092	58727	Bank of Nebraska LA VISTA, NE	21704	153,545	4	04/10/2017	03/22/2017	20170244
SussexBank FRANKLIN, NJ	927,973	22221	Community Bank of Bergen County, N. J. MAYWOOD, NJ	571	348,286	3	10/17/2017	06/28/2017	20170814
First Bank HAMILTON, NJ	1,096,395	58481	Bucks County Bank DOYLESTOWN, PA	57804	197,380	4	07/06/2017	06/28/2017	20170719
Regal Bank LIVINGSTON, NJ	469,809	58574	New Millennium Bank FORT LEE, NJ	35151	31,007	1	04/17/2017	04/06/2017	20170352
Four Corners Community Bank FARMINGTON, NM	333,036	35441	NBH Bank GREENWOOD VILLAGE, CO	59052	21,230	0	03/17/2017	01/26/2017	20170042
Western Heritage Bank LAS CRUCES, NM	76,100	35492	PlainsCapital Bank DALLAS, TX	17491	29,930	1	08/03/2017	07/28/2017	20170844
Safra National Bank of New York NEW YORK, NY	7,462,000	26876	Bank Hapoalim, B.M. AVENTURA, FL	0	122,000	0	04/26/2017	01/13/2017	20170012
The Union Bank Company COLUMBUS GROVE, OH	639,332	12969	Benchmark Bank GAHANNA, OH	57949	130,435	2	07/14/2017	05/17/2017	20170566
American Bank of Oklahoma COLLINSVILLE, OK	262,094	34606	First Bank & Trust Company WAGONER, OK	4219	2,713	1	12/08/2017	12/08/2017	20171455

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Data Date(s) 01/01/2017 to 12/31/2017

Applicant Institution			Other Institution							
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number	
Ambler Savings Bank AMBLER, PA	341,926	28701	Bally Savings Bank BALLY, PA	34440	53,023	1	04/28/2017	03/22/2017	20170379	
Kish Bank BELLEVILLE, PA	805,822	14969	Benefit Management Group, Inc. LEWISTOWN, PA	0	25	0	11/27/2017	11/21/2017	20171402	
The Fidelity Deposit and Discount Bank DUNMORE, PA	771,114	11868	Wayne Bank HONESDALE, PA	698	16,256	1	01/30/2017	11/09/2016	20161508	
ACNB Bank GETTYSBURG, PA	1,194,547	7506	New Windsor State Bank NEW WINDSOR, MD	5866	309,183	7	03/24/2017	03/01/2017	20170195	
Penn Community Bank PERKASIE, PA	1,977,268	30401	Chelten Hills Savings Bank ABINGTON, PA	57125	24,761	1	08/14/2017	07/28/2017	20170892	
Republic Bank PHILADELPHIA, PA	2,135,316	27332	Oak Mortgage Company LLC MARLTON, NJ	0	62,876	0	12/18/2017	12/06/2017	20171618	
CresCom Bank CHARLESTON, SC	1,652,824	57135	Greer State Bank GREER, SC	27413	379,851	4	03/03/2017	12/30/2016	20161753	
CresCom Bank CHARLESTON, SC	2,182,512	57135	First South Bank WASHINGTON, NC	31084	1,038,562	27	10/06/2017	08/09/2017	20170993	
First Reliance Bank FLORENCE, SC	453,978	35214	Independence National Bank GREENVILLE, SC	57951	86,233	3	12/21/2017	12/06/2017	20171544	
First Community Bank LEXINGTON, SC	914,143	34047	Cornerstone National Bank EASLEY, SC	35179	152,820	3	08/11/2017	06/14/2017	20170736	
First Bank & Trust BROOKINGS, SD	1,384,320	3973	Peoples Bank of Commerce CAMBRIDGE, MN	10192	292,085	5	10/17/2017	08/31/2017	20171178	
			State Bank of New Prague NEW PRAGUE, MN	12921	117,353	1				
Traditions First Bank ERIN, TN	120,695	57092	Legends Bank CLARKSVILLE, TN	34936	16,856	1	06/27/2017	06/14/2017	20170765	
Centennial Bank TREZEVANT, TN	370,111	8439	Merchants & Planters Bank BOLIVAR, TN	8665	87,066	4	12/04/2017	10/26/2017	20171453	
Horizon Bank, SSB AUSTIN, TX	842,774	3256	Veritex Community Bank DALLAS, TX	57665	67,892	2	12/15/2017	12/06/2017	20171519	
State Bank of Texas DALLAS, TX	740,328	27074	Self-Help Federal Credit Union DURHAM, NC	0	240,000	9	04/11/2017	03/22/2017	20170263	
TBK Bank, SSB DALLAS, TX	2,804,711	23498	Valley Bank & Trust BRIGHTON, CO	25651	314,187	7	11/07/2017	09/30/2017	20171184	
TBK BANK, SSB DALLAS, TX	2,804,711	23498	Independent Bank MCKINNEY, TX	3076	107,443	9	08/23/2017	07/28/2017	20170932	
AIMBank LITTLEFIELD, TX	831,057	3304	Muleshoe State Bank MULESHOE, TX	11939	109,021	2	02/23/2017	02/08/2017	20170062	
People's Intermountain Bank AMERICAN FORK, UT	1,682,347	12773	Town & Country Bank SAINT GEORGE, UT	58522	135,081	2	07/31/2017	07/28/2017	20170826	

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Data Date(s) 01/01/2017 to 12/31/2017

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
People's Intermountain Bank AMERICAN FORK, UT	1,683,014	12773	Banner Bank WALLA WALLA, WA	28489	269,775	7	08/30/2017	08/09/2017	20171094
Optum Bank, Inc. SALT LAKE CITY, UT	7,655,605	57408	The Huntington National Bank COLUMBUS, OH	6560	30,000	0	10/03/2017	01/26/2017	20161823
Towne Bank PORTSMOUTH, VA	8,614,839	35095	Paragon Commercial Bank RALEIGH, NC	35100	1,743,092	3	11/17/2017	09/27/2017	20171226
Heritage Bank OLYMPIA, WA	3,986,618	29012	Puget Sound Bank BELLEVUE, WA	57955	566,893	1	11/16/2017	09/27/2017	20171189
First Financial Northwest Bank RENTON, WA	1,058,352	29058	Opus Bank IRVINE, CA	33806	98,784	4	07/13/2017	06/14/2017	20170789
HomeStreet Bank SEATTLE, WA	6,357,245	32489	Opus Bank IRVINE, CA	33806	26,949	1	08/15/2017	07/12/2017	20170851
Sound Community Bank SEATTLE, WA	565,561	57451	Sunwest Bank IRVINE, CA	20164	18,100	1	01/31/2017	01/13/2017	20161783
Inland Northwest Bank SPOKANE, WA	635,539	27601	CenterPointe Community Bank HOOD RIVER, OR	58625	131,093	4	06/06/2017	05/17/2017	20170545
Bank Mutual BROWN DEER, WI	2,667,942	30125	Marine Credit Union LA CROSSE, WI	0	51,796	5	07/18/2017	05/17/2017	20170594
Peoples Bank ELKHORN, WI	232,780	35367	Advia Credit Union PARCHMENT, MI	0	232,780	4	07/11/2017	06/14/2017	20170092
River Valley Bank WAUSAU, WI	1,141,911	19772	Integrity First Bank WAUSAU, WI	58091	81,660	1	03/22/2017	03/01/2017	20170102

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**Data Date(s) 01/01/2017 to 12/31/2017**



# Corporate Reorganization Mergers

Applicant Institution			Other Institution						
Institution Name	Total Assets	Cert #	Institution Name	Cert#	Assets	Offices	Action	DOJ	Application
City, State	(000's)		City, State		Acquired	Acquired	Approved	Reply Date	Number
					(000's)				
								See Note 1	
Peoples Independent Bank BOAZ, AL	206,763	27233	Horizon Bank FYFFE, AL	20972	96,193	3	03/09/2017		20170041
The Citizens Bank BATESVILLE, AR	768,581	17211	West Pine Street Properties LLC BATESVILLE, AR	0	0	0	05/09/2017		20170451
Generations Bank HAMPTON, AR	391,316	88	Simply Home Lending Incorporated ROGERS, AR	0	0	0	02/22/2017		20161862
Bank of the Ozarks LITTLE ROCK, AR	19,139,217	110	Bank of the Ozarks, Inc. LITTLE ROCK, AR	0	38,805	0	06/07/2017		20170548
Cathay Bank LOS ANGELES, CA	14,306,004	18503	Far East National Bank LOS ANGELES, CA	21851	1,185,059	9	09/19/2017		20171133
Beneficial State Bank OAKLAND, CA	736,529	58490	Albina Community Bank PORTLAND, OR	34106	182,328	5	11/22/2017		20171467
Stockmens Bank COLORADO SPRINGS, CO	109,716	8321	First Home Bank MOUNTAIN GROVE, MO	30364	219,305	8	05/11/2017		20170461
United Community Bank BLAIRSVILLE, GA	10,710,618	16889	Horry County State Bank LORIS, SC	27139	384,186	8	06/12/2017		20170612
United Community Bank BLAIRSVILLE, GA	10,710,618	16889	Four Oaks Bank & Trust Company FOUR OAKS, NC	11506	734,221	12	09/01/2017		20171017
The Piedmont Bank NORCROSS, GA	552,238	58374	Mountain Valley Community Bank CLEVELAND, GA	57711	202,470	3	06/22/2017		20170575
Guardian Bank VALDOSTA, GA	316,537	57127	Pelham Banking Company PELHAM, GA	15441	78,847	1	08/07/2017		20170909
Crawford County Trust and Savings Bank DENISON, IA	131,608	8511	Landmands Bank AUDUBON, IA	4471	62,999	2	12/04/2017		20171552
Community State Bank SPENCER, IA	167,019	230	First State Bank SIOUX RAPIDS, IA	15369	41,547	1	08/17/2017		20170906
Busey Bank CHAMPAIGN, IL	5,382,961	16450	First Community Financial Bank JOLIET, IL	58769	1,265,728	9	05/02/2017		20170496
Busey Bank CHAMPAIGN, IL	5,399,988	16450	South Side Trust & Savings Bank of Peoria PEORIA, IL	12082	675,345	13	08/17/2017		20170940
United Community Bank CHATHAM, IL	1,422,581	19459	Farmers State Bank of Camp Point CAMP POINT, IL	12091	52,018	1	06/02/2017		20170296
			Illini Bank SPRINGFIELD, IL	19980	283,019	10			
United Community Bank CHATHAM, IL	1,721,834	19459	Liberty Bank ALTON, IL	33873	325,223	4	11/06/2017		20171392
BMO Harris Bank National Association CHICAGO, IL	105,498,391	16571	Harris Capital Holdings, Inc. CHICAGO, IL	0	0	0	05/12/2017		20170470
BMO Harris Bank National Association CHICAGO, IL	106,192,025	16571	O.B.W.B., LLC CEDARBURG, WI	0	0	0	11/28/2017		20171448

Corporate Reorganization Mergers (Page 1 of 5, of 88 records)

Data Date(s) 01/01/2017 to 12/31/2017

Applicant Institution			Other Institution						
Institution Name	Total Assets	Cert #	Institution Name	Cert#	Assets	Offices	Action	DOJ	Application
City, State	(000's)		City, State		Acquired	Acquired	Approved	Reply Date	Number
					(000's)	(000's)			
								See Note 1	
First Collinsville Bank COLLINSVILLE, IL	911,645	33005	First County Bank NEW BADEN, IL	10887	496,906	7	08/16/2017		20170907
Countryside Bank COUNTRYSIDE, IL	561,824	21952	Prestige Mortgage Corporation LA GRANGE, IL	0	0	0	09/06/2017		20170939
First American Bank ELK GROVE VILLAGE, IL	3,850,424	3657	Southport Bank KENOSHA, WI	34289	285,325	3	11/16/2017		20171317
Lake Forest Bank and Trust Company LAKE FOREST, IL	3,448,134	27589	First Insurance Funding Corporation NORTHBROOK, IL	0	0	0	09/25/2017		20171127
Morton Community Bank MORTON, IL	3,334,516	18429	State Bank of Arthur ARTHUR, IL	1800	131,079	2	09/21/2017		20171109
Warren-Boynton State Bank NEW BERLIN, IL	131,172	11674	Bank of Modesto MODESTO, IL	17355	48,978	2	07/14/2017		20170597
The Fountain Trust Company COVINGTON, IN	296,085	5768	Fountain Trust Merger Bank (Interim Bank) COVINGTON, IN	16387	71,844	3	06/12/2017		20170619
MainSource Bank GREENSBURG, IN	4,080,967	5766	The First Capital Bank of Kentucky LOUISVILLE, KY	34125	517,658	10	03/16/2017		20170136
Peoples State Bank MANHATTAN, KS	66,009	17685	Peoples State Bank MC DONALD, KS	14898	125,264	5	04/05/2017		20170234
			Citizens State Bank MORLAND, KS	17602	34,948	3			
Sunflower Bank, National Association SALINA, KS	1,858,499	4767	Guardian Mortgage Company, Inc. RICHARDSON, TX	0	68,628	0	02/10/2017		20161578
The Citizens State Bank and Trust Company WOODBINE, KS	26,161	15254	Roxbury Bank ROXBURY, KS	18074	17,240	1	12/20/2017		20171623
Farmers Bank & Capital Trust Company FRANKFORT, KY	649,074	15437	FCB Services, Inc. FRANKFORT, KY	0	3,494	0	02/15/2017		20161866
Central Bank & Trust Co. LEXINGTON, KY	2,134,899	15815	Central Bank of Jefferson County LOUISVILLE, KY	34153	177,539	3	05/08/2017		20170483
Citizens Union Bank of Shelbyville SHELBYVILLE, KY	574,068	5840	First Farmers Bank and Trust Company OWENTON, KY	2762	119,055	4	01/12/2017		20161700
Investar Bank BATON ROUGE, LA	1,157,881	58316	Citizen's Bank VILLE PLATTE, LA	21995	245,464	3	06/08/2017		20170592
Investar Bank BATON ROUGE, LA	1,223,917	58316	The Highlands Bank JACKSON, LA	310	150,135	5	10/20/2017		20171268
Coastal Commerce Bank HOUMA, LA	449,022	35005	City Savings Bank & Trust Company DERIDDER, LA	10534	323,512	9	08/30/2017		20171010
			Tri-Parish Bank EUNICE, LA	16119	216,055	3			
			Kaplan State Bank KAPLAN, LA	8143	86,714	2			

Corporate Reorganization Mergers (Page 2 of 5, of 88 records)

Data Date(s) 01/01/2017 to 12/31/2017

Applicant Institution			Other Institution						
Institution Name	Total Assets	Cert #	Institution Name	Cert#	Assets	Offices	Action	DOJ	Application
City, State	(000's)		City, State		Acquired	Acquired	Approved	Reply Date	Number
					(000's)				
Coastal Commerce Bank HOUMA, LA	449,022	35005	Teche Bank & Trust Co. SAINT MARTINVILLE, LA	20041	103,899	5	08/30/2017		20171010
Berkshire Bank PITTSFIELD, MA	9,256,647	23621	Commerce Bank & Trust Company WORCESTER, MA	17484	2,219,402	16	09/27/2017		20170953
Rockland Trust Company ROCKLAND, MA	8,015,347	9712	ENB Securities, Inc. ROCKLAND, MA	0	0	0	09/13/2017		20171130
Spencer Savings Bank SPENCER, MA	562,806	90282	Southbridge Savings Bank SOUTHBRIDGE, MA	23524	545,130	9	05/08/2017		20170484
Old Line Bank BOWIE, MD	1,761,606	27599	Damascus Community Bank DAMASCUS, MD	27280	315,098	6	06/08/2017		20170400
First Bank, Upper Michigan GLADSTONE, MI	196,089	14276	Northern Michigan Bank & Trust ESCANABA, MI	32436	262,005	7	08/30/2017		20170796
Gogebic Range Bank IRONWOOD, MI	74,384	57192	The State Bank of Ewen EWEN, MI	1091	62,919	2	03/28/2017		20170129
Foresight Bank PLAINVIEW, MN	191,961	5229	Southeast Minnesota Ag Credit Company PLAINVIEW, MN	0	8,796	0	01/20/2017		20161768
Citizens Bank AMSTERDAM, MO	61,790	22601	Security Bank RICH HILL, MO	9806	49,531	5	06/06/2017		20170590
Goppert Financial Bank LATHROP, MO	81,870	8569	The Pleasant Hill Bank PLEASANT HILL, MO	13915	78,649	2	01/06/2017		20161737
The Bank of Missouri PERRYVILLE, MO	1,373,097	1617	Mid America Bank & Trust Company DIXON, MO	1624	166,128	3	12/08/2017		20161821
Community Bank of Mississippi FOREST, MS	846,401	8879	Community Bank, North Mississippi AMORY, MS	11438	538,331	8	12/06/2017		20171502
			Community Bank, Coast BILOXI, MS	34121	845,164	15			
			Community Bank ELLISVILLE, MS	11444	719,647	10			
BancorpSouth Bank TUPELO, MS	14,848,975	11813	BancorpSouth, Inc. TUPELO, MS	0	4,472	0	10/30/2017		20171116
BancorpSouth Bank TUPELO, MS	14,759,999	11813	Ouachita Independent Bank MONROE, LA	34332	730,388	12	12/26/2017		20171180
BancorpSouth Bank TUPELO, MS	14,759,999	11813	First State Bank Central Texas AUSTIN, TX	11151	1,425,986	31	12/26/2017		20171181
Glacier Bank KALISPELL, MT	9,297,497	30788	The Foothills Bank YUMA, AZ	34573	315,624	4	02/16/2017		20170117
The State Bank of Townsend TOWNSEND, MT	59,155	1114	Dutton State Bank DUTTON, MT	18292	60,272	3	11/07/2017		20171406
Select Bank & Trust Company DUNN, NC	905,860	35465	Carolina Premier Bank CHARLOTTE, NC	58516	262,336	4	12/04/2017		20171303

See Note 1

Corporate Reorganization Mergers (Page 3 of 5, of 88 records)

Data Date(s) 01/01/2017 to 12/31/2017

Applicant Institution			Other Institution						
Institution Name	Total Assets	Cert #	Institution Name	Cert#	Assets	Offices	Action	DOJ	Application
City, State	(000's)		City, State		Acquired	Acquired	Approved	Reply Date	Number
					(000's)				
Sargent County Bank FORMAN, ND	112,198	8942	First National Bank MILNOR, ND	3948	68,008	2	10/05/2017	See Note 1	20171275
First United Bank PARK RIVER, ND	192,014	15472	First Financial Bank ANETA, ND	15776	39,305	3	03/21/2017		20170028
Farmers State Bank DODGE, NE	138,357	16116	Farmers State Bank, Spencer SPENCER, NE	12249	46,954	2	01/23/2017		20161825
Banner Capital Bank HARRISBURG, NE	129,062	19274	Oregon Trail Bank GUERNSEY, WY	19118	35,430	2	09/01/2017		20170990
Points West Community Bank SIDNEY, NE	352,573	25127	The Fullerton National Bank FULLERTON, NE	5406	46,498	1	11/27/2017		20171327
Charles Schwab Trust Bank HENDERSON, NV	5,736,942	59108	Charles Schwab Bank RENO, NV	57450	0	0	12/26/2017		20171654
KeyBank National Association CLEVELAND, OH	134,362,217	17534	First Niagara Commercial Finance, Inc. DEDHAM, MA	0	0	0	06/26/2017		20170625
KeyBank National Association CLEVELAND, OH	133,555,222	17534	HelloWallet Holdings, Inc. WASHINGTON, DC	0	0	0	12/04/2017		20171500
Alva State Bank & Trust Company ALVA, OK	315,223	9465	The First State Bank, Kiowa, Kansas KIOWA, KS	15328	68,020	1	12/01/2017		20171481
BancFirst OKLAHOMA CITY, OK	7,031,458	27476	First Bank & Trust Company WAGONER, OK	4219	277,217	8	11/27/2017		20171451
BancFirst OKLAHOMA CITY, OK	7,031,458	27476	First Bank of Chandler CHANDLER, OK	4056	90,033	2	11/27/2017		20171452
Riverview Bank MARYSVILLE, PA	628,113	7598	CBT Bank CLEARFIELD, PA	11116	496,207	13	09/25/2017		20171040
Mid Penn Bank MILLERSBURG, PA	1,111,210	9889	The Scottdale Bank & Trust Company SCOTTDALE, PA	10688	259,212	5	10/11/2017		20171224
South State Bank COLUMBIA, SC	11,151,597	13425	Park Sterling Bank CHARLOTTE, NC	58408	3,336,074	54	10/31/2017		20171000
Farmers State Bank MARION, SD	89,441	9935	First State Bank HAWARDEN, IA	13680	44,905	1	08/15/2017		20170962
			Miner County Bank HOWARD, SD	9933	52,615	2			
TCF National Bank SIOUX FALLS, SD	23,017,904	28330	Equipment Financing & Leasing Corporation TROY, MI	0	0	0	12/14/2017		20171543
First Federal Bank DICKSON, TN	507,846	29782	Cumberland Bank and Trust CLARKSVILLE, TN	57091	166,812	5	12/18/2017		20171340
FirstBank NASHVILLE, TN	3,275,430	8663	Clayton Bank and Trust KNOXVILLE, TN	6104	886,905	16	06/30/2017		20170358
			American City Bank TULLAHOVA, TN	21663	307,902	5			

Corporate Reorganization Mergers (Page 4 of 5, of 88 records)

Data Date(s) 01/01/2017 to 12/31/2017

Applicant Institution			Other Institution					Application Number	
Institution Name	Total Assets	Cert #	Institution Name	Cert#	Assets	Offices	Action		DOJ
City, State	(000's)		City, State		Acquired (000's)	Acquired	Approved		Reply Date
See Note 1									
Pinnacle Bank NASHVILLE, TN	11,096,621	35583	Bank of North Carolina THOMASVILLE, NC	33527	7,395,831	78	04/06/2017	20170233	
Tennessee Bank & Trust NASHVILLE, TN	21,826	59101	Farmers Bank and Trust Company BLYTHEVILLE, AR	1027	259,963	2	06/28/2017	20161437	
Pinnacle Bank KEENE, TX	729,016	20231	Woodhaven Bank FORT WORTH, TX	24551	559,564	9	01/23/2017	20161851	
Independent Bank MCKINNEY, TX	5,664,683	3076	Northstar Bank DENTON, TX	11561	1,698,546	42	02/15/2017	20170001	
Southside Bank TYLER, TX	5,573,807	18297	First Bank & Trust East Texas DIBOLL, TX	17233	993,203	17	08/25/2017	20171005	
Columbia State Bank TACOMA, WA	9,503,801	33826	Pacific Continental Bank EUGENE, OR	20774	2,536,532	14	08/23/2017	20170377	
The American National Bank of Beaver Dam BEAVER DAM, WI	126,210	5283	ANB Corp LAS VEGAS, NV	0	0	0	02/23/2017	20170099	
North Shore Bank, FSB BROOKFIELD, WI	1,757,303	28679	Layton Investments, Inc. LAS VEGAS, NV	0	0	0	01/19/2017	20161734	
Royal Bank ELROY, WI	367,694	13454	State Bank of Cazenovia CAZENOVIA, WI	15123	37,461	2	05/31/2017	20170540	
Badger Bank FORT ATKINSON, WI	137,583	2469	Citizens Financial Group of Nevada, Inc. FORT ATKINSON, WI	0	0	0	11/30/2017	20171496	
PremierBank FORT ATKINSON, WI	303,980	5295	Commercial Bank WHITEWATER, WI	12518	97,176	2	07/05/2017	20170758	
First Business Bank MADISON, WI	1,275,269	15229	Alterra Bank LEAWOOD, KS	1149	266,289	1	03/06/2017	20170088	
			First Business Bank-Milwaukee BROOKFIELD, WI	35445	256,527	1			
Investors Community Bank MANITOWOC, WI	1,243,896	34295	ICB Investment Corporation LAS VEGAS, NV	0	0	0	07/24/2017	20170843	
The Necedah Bank NECEDAH, WI	33,592	15188	NB Investment Corp. LAS VEGAS, NV	0	0	0	02/22/2017	20170101	
Heritage Bank SPENCER, WI	104,551	12513	Stratford State Bank STRATFORD, WI	15174	109,018	1	05/15/2017	20161733	
Commercial Bank WHITEWATER, WI	97,176	12518	DJL Investments, Inc WHITEWATER, WI	0	0	0	08/03/2017	20170899	

**Corporate Reorganization Mergers (Page 5 of 5, of 88 records)**

**Data Date(s) 01/01/2017 to 12/31/2017**

**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 involves 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 Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
								See Note 2	
First Choice Bank CERRITOS, CA	913,328	57966	FCB Merger Company CERRITOS, CA	0	0	0	10/30/2017		20171337
California Bank of Commerce LAFAYETTE, CA	762,945	58583	CABC Merger Company LAFAYETTE, CA	0	0	0	06/05/2017		20170650
Commonwealth Business Bank LOS ANGELES, CA	921,965	57873	CBB Newco, Inc. DOVER, DE	0	0	0	07/14/2017		20170738
New Resource Bank SAN FRANCISCO, CA	352,503	58329	NRB Merger Company SAN FRANCISCO, CA	0	0	0	06/20/2017		20170608
Community Bank of Santa Maria SANTA MARIA, CA	250,070	57073	CBSM Merger Company SANTA MARIA, CA	0	0	0	05/12/2017		20170492
Bay Commercial Bank WALNUT CREEK, CA	652,692	57716	Bay Merger Company WALNUT CREEK, CA	0	0	0	01/04/2017		20161675
Bank of Feather River YUBA CITY, CA	94,881	58630	Feather River Newco, Inc DOVER, DE	0	0	0	04/19/2017	04/06/2017	20170382
River Valley Community Bank YUBA CITY, CA	319,380	58276	RVCB Merger Sub, Inc. YUBA CITY, CA	0	0	0	05/23/2017		20170561
The Farmers State Bank BROOKSTON, IN	71,844	16387	Fountain Trust Merger Bank (Interim Bank) COVINGTON, IN	0	0	0	06/12/2017	05/31/2017	20170618
Dedham Interim Stock Bank DEDHAM, MA	0	0	Dedham Institution for Savings DEDHAM, MA	23620	1,417,917	15	12/11/2017		20171063
Kennebunk Savings Bank KENNEBUNK, ME	1,122,173	13063	Kennebunk Two Savings Bank (in formation) KENNEBUNK, ME	0	0	0	05/23/2017		20170242
The Mercantile Bank of Louisiana, Missouri LOUISIANA, MO	106,966	12231	Northeast Missouri Interim Bank LOUISIANA, MO	0	50	0	01/18/2017		20161713
Sound Banking Company MOREHEAD CITY, NC	193,023	57095	SBC Interim Bank MOREHEAD CITY, NC	0	0	0	08/14/2017		20170564
The Somerville National Bank SOMERVILLE, OH	169,296	6700	Somerville Interim Bank SOMERVILLE, OH	0	0	0	11/08/2017	10/26/2017	20171353
Meridian Bank PAOLI, PA	803,906	57777	Meridian Interim Bank PAOLI, PA	0	155	0	10/11/2017		20170873
Slovak Savings Bank PITTSBURGH, PA	158,313	30431	SSB Interim Bank II PITTSBURGH, PA	0	0	0	11/13/2017	10/11/2017	20171283
The Bank & Trust of Bryan/College Station BRYAN, TX	533,465	58249	TB&T Interim Company BRYAN, TX	0	0	0	11/14/2017		20171460
The Oakwood State Bank OAKWOOD, TX	6,221	10334	OSB Merger Sub, Inc. PLANO, TX	0	0	0	03/09/2017		20161147
State Bank of Cazenovia CAZENOVIA, WI	37,461	15123	Royal Interim Bank ELROY, WI	0	0	0	05/31/2017	05/04/2017	20170539
East Wisconsin Savings Bank, S.A. KAUKAUNA, WI	236,191	30313	East Wisconsin Interim Two Savings Bank KAUKAUNA, WI	0	0	0	05/23/2017		20170059

Interim Mergers (Page 1 of 1, of 20 records)

Data Date(s) 01/01/2017 to 12/31/2017

**Note 2:** An "Interim Merger" is a merger between an operating institution and a newly formed institution that will not open for business, and which exists solely for the purpose of facilitating the merger transaction. With respect to transactions intended to facilitate a corporate reorganization, the responsible agency need not request a report of competitive factors from the Department of Justice. For all other transactions, the date of the Competitive Factors Report is provided.

# Failed or Closed Bank Mergers

Applicant Institution			Other Institution						
Institution Name	Total Assets	Cert #	Institution Name	Cert#	Assets	Offices	Action	DOJ	Application
City, State	(000's)		City, State		Acquired (000's)	Acquired	Approved	Reply Date	Number
Royal Savings Bank, CHICAGO, IL	323,671	28068	Washington Federal Bank For Savings CHICAGO, IL	30570	23,674	2	12/15/2017		
Conway Bank CONWAY SPRINGS, KS	76,491	4649	The Farmers and Merchants State Bank of Argonia ARGONIA, KS	17719	35,320	2	10/13/2017		
Whitney Bank GULFPORT, MS	26,732,520	12441	First NBC Bank NEW ORLEANS, LA	58302	1,001,674	29	04/28/2017		
First-Citizens Bank & Trust Company RALEIGH, NC	34,413,573	11063	Harvest Community Bank PENNSVILLE, NJ	34951	124,229	4	01/13/2017		
First-Citizens Bank & Trust Company RALEIGH, NC	34,413,573	11063	Guaranty Bank MILWAUKEE, WI	30003	892,642	12	05/05/2017		
State Bank of Texas DALLAS, TX	842,841	27074	Seaway Bank and Trust Company CHICAGO, IL	19328	308,996	10	01/27/2017		
Cache Valley Bank LOGAN, UT	1,049,995	22134	Proficio Bank COTTONWOOD HEIGHTS, UT	35495	60,081	1	03/03/2017		

See Note 3 See Note 3

## Failed or Closed Bank Mergers (Page 1 of 1, of 7 records)

Data Date(s) 01/01/2017 to 12/31/2017

**Note 3:** The "Other Institution" is an institution that failed during 2017. The respective "Applicant Institution" is the competitive bidding winner to purchase certain assets and assume the liabilities to pay certain deposits of the "Other 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 that merger application, and that application is not included in the FDIC's annual merger report.

