

FEDERAL DEPOSIT INSURANCE CORPORATION

MERGER DECISIONS

ANNUAL REPORT TO CONGRESS

Bank Merger Act Reporting Requirements
(January 01, 2007 through December 31, 2007)

All of the following Merger applications have been approved by the FDIC during the year 2007. 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 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 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 web site at www.fdic.gov/bank/individual/merger/

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
NORTHRIM BANK ANCHORAGE, AK	943,750	33216	Alaska First Bank & Trust, National Association ANCHORAGE, AK	59,742	2	27311	09/28/2007	09/14/2007	20072266
Signature Bank of Arkansas FAYETTEVILLE, AR	342,893	89	Bank of Brinkley BRINKLEY, AR	140,215	2	11245	03/23/2007	03/21/2007	20070226
Cathay Bank LOS ANGELES, CA	7,619,858	18503	United Heritage Bank EDISON, NJ	60,428	1	34417	03/13/2007	02/01/2007	20063642
Wilshire State Bank LOS ANGELES, CA	2,006,522	23301	Royal Bank America NARBERTH, PA	1,270,477	16	18962	03/22/2007	02/16/2007	20063181
Citizens Business Bank ONTARIO, CA	6,087,628	21716	First Coastal Bank, National Association MANHATTAN BEACH, CA	237,742	4	25832	06/07/2007	04/27/2007	20070922
Heritage Oaks Bank PASO ROBLES, CA	589,423	24229	Business First National Bank SANTA BARBARA, CA	154,376	2	35457	09/05/2007	08/29/2007	20072064
United Commercial Bank SAN FRANCISCO, CA	10,324,737	32469	The Chinese American Bank NEW YORK, NY	333,017	3	19736	03/16/2007	02/01/2007	20070139
Colorado East Bank & Trust LAMAR, CO	487,170	3027	Peoples National Bank Colorado COLORADO SPRINGS, CO	61,769	2	16409	03/09/2007	03/02/2007	20070188
The Pueblo Bank and Trust Company PUEBLO, CO	360,483	12594	High Country Bank SALIDA, CO	19,907	1	29783	03/01/2007	02/01/2007	20070164
The State Bank of Wiley WILEY, CO	139,212	12699	Cheyenne Mountain Bank COLORADO SPRINGS, CO	43,205	2	25719	06/28/2007	06/05/2007	20071310
Salisbury Bank and Trust Company LAKEVILLE, CT	426,386	18467	New York Community Bank WESTBURY, NY	433	1	16022	02/09/2007	12/06/2006	20063175
The Bancorp Bank WILMINGTON, DE	1,467,760	35444	BANKFIRST SIOUX FALLS, SD	115,139	0	34103	11/02/2007	09/28/2007	20072428
Bank of Florida - Southwest NAPLES, FL	378,920	35106	Old Florida Bank FORT MYERS, FL	287,419	3	34801	03/27/2007	12/21/2006	20063033
Florida Shores Bank - Southwest VENICE, FL	0	58616	Florida Shores Bank - Southeast POMPANO BEACH, FL	6,500	1	58331	08/09/2007	07/10/2007	20071678
First Choice Community Bank DALLAS, GA	53,397	58539	First Tennessee Bank, National Association MEMPHIS, TN	18,131	1	4977	11/16/2007	11/08/2007	20072653
Pinnacle Bank ELBERTON, GA	434,274	14065	Georgia Central Bank SOCIAL CIRCLE, GA	94,239	3	5708	07/13/2007	06/21/2007	20071402
Citizens State Bank KINGSLAND, GA	55,406	19753	Old Florida Bank FORT MYERS, FL	6,500	1	34801	03/27/2007	12/18/2006	20063236
Atlantic Southern Bank MACON, GA	788,646	57213	CenterState Bank Mid Florida LEESBURG, FL	104,603	1	57334	11/01/2007	09/28/2007	20072536
First Choice Community Bank 1874 NEWNAN, GA	159,129	16574	First Tennessee Bank, National Association MEMPHIS, TN	3,311	1	4977	11/13/2007	11/08/2007	20072697
Fidelity Bank NORCROSS, GA	1,647,235	21440	United Heritage Bank ORLANDO, FL	0	1	57108	04/13/2007	04/03/2007	20070584

Regular Mergers (Page 1 of 8, of 147 records)

Data Date(s) 01/01/2007 to 12/31/2007

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 Covenant Bank WOODSTOCK, GA	58,176	58294	NBank, National Association COMMERCE, GA	107,067	1	2127	06/04/2007	04/11/2007	20070759
Peoples Trust & Savings Bank ADEL, IA	176,925	14692	Pinnacle Bank MARSHALLTOWN, IA	10,377	1	252	01/23/2007	01/12/2007	20063469
Iowa State Savings Bank CRESTON, IA	120,805	8751	Union Bank, National Association GILBERT, AZ	29,616	2	34485	11/13/2007	10/23/2007	20072675
Decorah Bank & Trust Company DECORAH, IA	224,331	15200	Fortress Bank of Cresco CRESCO, IA	81,242	1	34223	10/02/2007	09/14/2007	20072253
Fidelity Bank & Trust DYERSVILLE, IA	121,495	14382	The First National Bank, Oelwein OELWEIN, IA	97,665	2	4485	05/08/2007	04/03/2007	20070670
Iowa Trust & Savings Bank EMMETSBURG, IA	100,146	18400	MetaBank STORM LAKE, IA	12,300	1	30776	03/26/2007	03/13/2007	20070457
Security Savings Bank LARCHWOOD, IA	65,938	15734	George State Bank GEORGE, IA	45,903	1	14842	03/16/2007	02/16/2007	20070148
First State Bank NORA SPRINGS, IA	48,897	8093	The First State Bank of Thornton, Iowa THORNTON, IA	20,999	3	15768	12/28/2007	12/21/2007	20073158
Peoples Bank ROCK VALLEY, IA	242,540	16265	Farmers State Bank HAWARDEN, IA	45,703	1	227	12/10/2007	11/20/2007	20072978
Iowa State Bank SAC CITY, IA	69,141	10497	MetaBank STORM LAKE, IA	31,440	3	30776	04/03/2007	03/28/2007	20070491
First Trust and Savings Bank WHEATLAND, IA	83,121	8752	Valley Bank MOLINE, IL	150	1	10450	11/27/2007	11/20/2007	20072970
Ireland Bank MALAD CITY, ID	201,223	1237	Summit National Bank HULETT, WY	29,813	2	25054	07/17/2007	05/21/2007	20071233
Heartland Bank and Trust Company BLOOMINGTON, IL	921,154	20369	Bankplus, FSB MORTON, IL	287,991	8	30414	06/14/2007	05/10/2007	20071183
Chicago Community Bank CHICAGO, IL	289,473	14267	First East Side Savings Bank CHICAGO, IL	54,000	1	28144	08/16/2007	08/09/2007	20071863
Meridian Bank ELDRED, IL	53,557	13789	National Bank HILLSBORO, IL	6,000	1	16276	05/01/2007	04/26/2007	20070558
Mutual Bank HARVEY, IL	1,102,191	18659	Northfield Bank STATEN ISLAND, NY	35,073	2	28710	01/22/2007	01/12/2007	20063471
Banterra Bank MARION, IL	946,735	17514	The Exchange National Bank of Jefferson City JEFFERSON CITY, MO	472,881	8	4542	08/09/2007	07/10/2007	20071823
Morton Community Bank MORTON, IL	1,387,186	18429	Associated Bank, National Association GREEN BAY, WI	110,000	7	5296	10/25/2007	09/13/2007	20072272
AmericaUnited Bank and Trust Company USA SCHAUMBURG, IL	220,372	19418	First National Bank-Employee Owned ANTIOCH, IL	146,917	2	3597	08/16/2007	08/09/2007	20071874
Bloomfield State Bank BLOOMFIELD, IN	373,935	15714	Community First Bank CORYDON, IN	4,146	1	12827	01/09/2007	12/21/2006	20063349

Regular Mergers (Page 2 of 8, of 147 records)

Data Date(s) 01/01/2007 to 12/31/2007

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
State Bank of Downs DOWNS, KS	50,178	9659	FirstBank of Greeley GREELEY, CO	250	1	34307	07/03/2007	06/21/2007	20071304
Brotherhood Bank & Trust KANSAS CITY, KS	513,443	1874	Park Bank PARKVILLE, MO	55,078	4	17139	10/12/2007	09/28/2007	20072439
The Morrill and Janes Bank and Trust Company MERRIAM, KS	427,070	1143	Exchange Bank MOUND CITY, MO	20,380	1	8592	04/25/2007	04/03/2007	20070693
The Bank of Protection PROTECTION, KS	23,109	23099	The Citizens State Bank ASHLAND, KS	10,686	2	17648	08/15/2007	07/30/2007	20071918
Commerce Bank and Trust TOPEKA, KS	1,176,943	18100	First United Bank, National Association ENGLEWOOD, CO	500	1	24312	09/05/2007	08/29/2007	20072173
The Bank of Kentucky, Inc. CRESTVIEW HILLS, KY	1,050,229	33022	First Bank of Northern Kentucky, Inc. FORT MITCHELL, KY	78,742	1	33556	04/23/2007	04/03/2007	20070685
PBI Bank LOUISVILLE, KY	1,112,005	9314	Kentucky Trust Bank BEAVER DAM, KY	120,406	6	12144	08/30/2007	08/09/2007	20072042
PBI Bank LOUISVILLE, KY	1,245,551	9314	SCB BANK SHELBYVILLE, IN	67,700	1	29761	12/26/2007	12/06/2007	20073067
Fidelity Homestead Savings Bank NEW ORLEANS, LA	837,770	28316	Your Bank PONCHATOULA, LA	51,174	2	57812	10/15/2007	09/14/2007	20072447
St. Martin Bank and Trust Company SAINT MARTINVILLE, LA	202,299	12610	American Bank WELSH, LA	58,401	4	19594	11/13/2007	10/23/2007	20072761
Eastern Bank BOSTON, MA	6,581,479	32773	Sharon Co-operative Bank SHARON, MA	67,781	1	26446	04/18/2007	04/11/2007	20070698
East Cambridge Savings Bank CAMBRIDGE, MA	749,476	90173	The First National Bank of Ipswich IPSWICH, MA	19,660	1	2595	03/01/2007	02/16/2007	20070236
Danversbank DANVERS, MA	1,241,810	90185	BankMalden, A Co-operative Bank MALDEN, MA	49,941	1	26449	01/09/2007	12/21/2006	20063338
Dukes County Savings Bank EDGARTOWN, MA	299,436	90190	The Martha's Vineyard Co-operative Bank of Tisbury VINEYARD HAVEN, MA	162,522	3	26603	08/24/2007	08/09/2007	20072015
Haverhill Bank HAVERHILL, MA	164,007	26411	Northeast Community Credit Union HAVERHILL, MA	78,824	2	0	11/15/2007	10/23/2007	20072711
Hudson Savings Bank HUDSON, MA	659,678	90215	Westborough Savings Bank WESTBOROUGH, MA	299,813	5	90299	03/14/2007	03/02/2007	20070263
The Needham Co-operative Bank NEEDHAM, MA	595,121	26483	Dedham Co-operative Bank DEDHAM, MA	85,326	1	27232	02/28/2007	02/01/2007	20070150
Institution for Savings in Newburyport and Its Vicinity NEWBURYPORT, MA	552,637	90250	Ipswich Co-operative Bank IPSWICH, MA	240,297	2	26452	04/10/2007	04/03/2007	20070618
Berkshire Bank PITTSFIELD, MA	2,139,036	23621	The Factory Point National Bank of Manchester Center MANCHESTER CENTER, VT	336,080	7	6274	08/09/2007	07/10/2007	20071844
Legacy Banks PITTSFIELD, MA	811,432	90265	First Niagara Bank LOCKPORT, NY	83,746	5	16004	10/15/2007	09/28/2007	20072361

Regular Mergers (Page 3 of 8, of 147 records)

Data Date(s) 01/01/2007 to 12/31/2007

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
Mechanics' Co-operative Bank TAUNTON, MA	169,260	26634	Bridgewater Co-operative Bank BRIDGEWATER, MA	13,365	1	26550	10/01/2007	09/14/2007	20072319
Bangor Savings Bank BANGOR, ME	2,057,428	18408	Pepperell Bank & Trust BIDDEFORD, ME	103,017	5	12873	07/16/2007	07/10/2007	20071684
Independent Bank BAY CITY, MI	1,479,571	27811	TCF National Bank WAYZATA, MN	141,279	7	28330	01/22/2007	12/18/2006	20070100
Independent Bank - South Michigan EAST LANSING, MI	506,702	13930	TCF National Bank WAYZATA, MN	96,903	3	28330	01/18/2007	12/18/2006	20063408
The Miners State Bank IRON RIVER, MI	84,914	10928	mBank MANISTIQUE, MI	12,035	1	14816	10/12/2007	10/12/2007	20072333
KleinBank BIG LAKE, MN	1,264,263	1414	Eagle Valley Bank, National Association ST. CROIX FALLS, WI	4,868	1	5365	07/18/2007	06/21/2007	20071542
Exchange State Bank HILLS, MN	73,139	8212	Hardwick State Bank HARDWICK, MN	12,152	1	10575	09/13/2007	08/09/2007	20072066
Eastwood Bank KASSON, MN	299,151	8208	Fortress Bank Minnesota HOUSTON, MN	39,077	2	12188	03/29/2007	03/13/2007	20070425
Bank of Billings BILLINGS, MO	33,186	16959	First State Bank of Purdy PURDY, MO	9,685	1	16162	11/23/2007	11/20/2007	20072917
Citizens Union State Bank and Trust CLINTON, MO	342,356	10619	Bank of Kansas City, National Association OVERLAND PARK, KS	108,851	2	12690	02/21/2007	01/12/2007	20063608
Citizens Union State Bank and Trust CLINTON, MO	450,266	10619	Centrue Bank STREATOR, IL	216,580	6	3744	05/16/2007	04/27/2007	20070910
Hawthorn Bank CLINTON, MO	658,598	10619	Banterra Bank MARION, IL	498,942	8	17514	08/01/2007	07/10/2007	20071803
Premier Bank JEFFERSON CITY, MO	1,167,953	34016	The First National Bank of Jonesboro JONESBORO, IL	64,992	2	3804	04/06/2007	03/21/2007	20070459
Liberty First Bank LIBERTY, MO	47,400	57651	Brotherhood Bank & Trust KANSAS CITY, KS	55,078	4	1874	10/12/2007	09/28/2007	20072437
The Nodaway Valley Bank MARYVILLE, MO	568,749	8904	The Morrill and Janes Bank and Trust Company MERRIAM, KS	21,712	1	1143	04/25/2007	04/11/2007	20070705
State Bank & Trust Company GREENWOOD, MS	833,768	8878	The American Bank GENEVA, AL	94,116	1	17495	05/25/2007	05/10/2007	20071122
Mechanics & Farmers Bank DURHAM, NC	227,424	12266	Mutual Community Savings Bank, SSB DURHAM, NC	83,479	3	30118	12/27/2007	11/20/2007	20072661
Yadkin Valley Bank and Trust Company ELKIN, NC	1,144,340	19861	Cardinal State Bank DURHAM, NC	198,259	4	57172	11/30/2007	09/14/2007	20072140
Bank of the Valley BELLWOOD, NE	39,126	25291	Platte Center Bank PLATTE CENTER, NE	7,428	1	16234	06/13/2007	05/10/2007	20070978
First State Bank GOTHENBURG, NE	242,889	13622	Omaha State Bank OMAHA, NE	2,235	1	20628	02/05/2007	01/19/2007	20063648

Regular Mergers (Page 4 of 8, of 147 records)

Data Date(s) 01/01/2007 to 12/31/2007

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
Cape Savings Bank CAPE MAY COURT HOUSE, NJ	620,054	28395	Boardwalk Bank LINWOOD, NJ	444,909	7	35143	11/13/2007	11/08/2007	20072678
1st Constitution Bank CRANBURY, NJ	391,134	27552	Sun National Bank VINELAND, NJ	50	1	26240	01/24/2007	01/19/2007	20063440
The Provident Bank JERSEY CITY, NJ	5,720,415	12010	First Morris Bank and Trust MORRIS TOWNSHIP, NJ	584,489	9	19975	03/12/2007	02/16/2007	20070213
Lincoln Park Savings Bank LINCOLN PARK, NJ	93,511	28963	GSL Savings Bank GUTTENBERG, NJ	777	1	28708	06/14/2007	06/05/2007	20071161
Four Corners Community Bank FARMINGTON, NM	133,628	35441	Cheyenne Mountain Bank COLORADO SPRINGS, CO	250	1	25719	06/25/2007	05/21/2007	20071283
First New Mexico Bank, Las Cruces LAS CRUCES, NM	0	58745	First New Mexico Bank DEMING, NM	71,930	2	18514	11/26/2007	11/20/2007	20072948
New York Commercial Bank ISLANDIA, NY	2,814,992	32749	Doral Bank, FSB NEW YORK, NY	446,715	11	34905	06/14/2007	06/05/2007	20071162
Amalgamated Bank NEW YORK, NY	4,582,775	622	Nevada State Bank LAS VEGAS, NV	44	3	18113	08/30/2007	08/30/2007	20072013
Ridgewood Savings Bank NEW YORK, NY	3,320,503	16026	City and Suburban FSB YONKERS, NY	669,944	6	30449	06/08/2007	04/20/2007	20070872
Shinhan Bank America NEW YORK, NY	684,449	33188	North Atlanta National Bank ALPHARETTA, GA	138,854	1	34661	09/20/2007	08/29/2007	20072224
The Oneida Savings Bank ONEIDA, NY	431,166	15975	The National Bank of Vernon VERNON, NY	56,943	3	7334	03/08/2007	12/28/2006	20063356
New York Community Bank WESTBURY, NY	26,648,063	16022	Penn Federal Savings Bank NEWARK, NJ	2,333,427	24	30179	02/14/2007	01/16/2007	20063633
New York Community Bank WESTBURY, NY	25,939,995	16022	Synergy Bank CRANFORD, NJ	962,207	21	34851	08/06/2007	07/10/2007	20071772
The Farmers & Merchants State Bank ARCHBOLD, OH	718,794	5969	Knisely Bank BUTLER, IN	46,693	3	14608	12/14/2007	11/08/2007	20072754
The Community Bank CROOKSVILLE, OH	146,936	5981	Community Financial Advisors, Ltd. ZANESVILLE, OH	1,250	0	0	12/14/2007	12/07/2007	20073072
			Community Wealth Group, Ltd. ZANESVILLE, OH	1,250	0	0			
The Middlefield Banking Company MIDDLEFIELD, OH	339,210	13716	Geauga Savings Bank NEWBURY, OH	21,200	0	32287	06/19/2007	05/10/2007	20071078
Umpqua Bank ROSEBURG, OR	7,333,179	17266	Vintage Bank NAPA, CA	654,051	10	25853	03/23/2007	03/21/2007	20070481
Brentwood Bank BETHEL PARK, PA	413,289	27943	Community Bank CARMICHAELS, PA	17,000	1	7848	08/22/2007	08/08/2007	20071956
CommunityBanks MILLERSBURG, PA	3,420,958	12984	East Prospect State Bank EAST PROSPECT, PA	61,112	1	13285	01/12/2007	12/28/2006	20063489

Regular Mergers (Page 5 of 8, of 147 records)

Data Date(s) 01/01/2007 to 12/31/2007

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
CommunityBanks MILLERSBURG, PA	3,420,958	12984	BUCS Federal Bank OWINGS MILLS, MD	148,030	4	34795	02/07/2007	01/12/2007	20063649
Beneficial Mutual Savings Bank PHILADELPHIA, PA	2,293,762	15697	Farmers and Mechanics Bank BURLINGTON, NJ	1,186,457	33	28435	05/24/2007	04/20/2007	20070794
Royal Asian Bank PHILADELPHIA, PA	61,155	58196	Wilshire State Bank LOS ANGELES, CA	6,000	1	23301	01/25/2007	12/21/2006	20063355
Allegheny Valley Bank of Pittsburgh PITTSBURGH, PA	365,000	6058	Metropolitan Savings PITTSBURGH, PA	15,760	1	35353	2/2/2007	See Note 2	20080577
Tristate Capital Bank PITTSBURGH, PA	171,751	58457	Sterling Bank MOUNT LAUREL, NJ	0	1	33211	12/18/2007	11/20/2007	20072954
Northwest Savings Bank WARREN, PA	6,564,717	28178	CSB Bank CURWENSVILLE, PA	222,571	5	15921	04/06/2007	03/21/2007	20070555
Citizens & Northern Bank WELLSBORO, PA	1,063,970	7799	Citizens Trust Company COUDERSPORT, PA	144,144	3	11871	03/28/2007	03/13/2007	20070394
Berkshire Bank WYOMISSING, PA	101,718	57492	Fleetwood Bank FLEETWOOD, PA	7,844	2	13561	05/03/2007	04/27/2007	20070869
First Citizens Bank and Trust Company, Inc. COLUMBIA, SC	5,929,868	15504	The National Bank of South Carolina SUMTER, SC	14,301	1	2111	11/09/2007	10/23/2007	20072641
The Citizens Bank OLANTA, SC	255,776	15932	Johnsonville State Bank JOHNSONVILLE, SC	21,920	1	16420	05/01/2007	04/11/2007	20070718
The Citizens Bank OLANTA, SC	255,776	15932	Pamplico Bank and Trust Company PAMPLICO, SC	19,034	1	16301	05/01/2007	04/11/2007	20070719
Great Western Bank WATERTOWN, SD	3,149,904	15289	Sunstate Bank CASA GRANDE, AZ	200,627	11	25333	04/19/2007	04/03/2007	20070677
Greene County Bank GREENEVILLE, TN	1,771,120	895	Cumberland Bank FRANKLIN, TN	894,212	12	31916	04/30/2007	04/03/2007	20070548
Prosperity Bank EL CAMPO, TX	4,522,528	16835	Gateway National Bank DALLAS, TX	253,224	6	23803	01/03/2007	10/24/2006	20062704
Prosperity Bank EL CAMPO, TX	4,522,528	16835	Northwest Bank ROANOKE, TX	167,398	5	24030	01/03/2007	11/06/2006	20062881
Prosperity Bank EL CAMPO, TX	4,522,528	16835	State Bank LA GRANGE, TX	1,137,966	24	10346	01/10/2007	12/06/2006	20063183
Prosperity Bank EL CAMPO, TX	6,315,130	16835	The Bank of Navasota, National Association NAVASOTA, TX	73,179	1	24495	07/20/2007	07/10/2007	20071597
Prosperity Bank EL CAMPO, TX	6,163,615	16835	Banco Popular North America NEW YORK, NY	158,070	6	34967	12/20/2007	12/07/2007	20073024
United Central Bank GARLAND, TX	679,813	25330	Mercantile National Bank LOS ANGELES, CA	500	1	23757	03/23/2007	03/02/2007	20070140
Franklin Bank, S.S.B. HOUSTON, TX	5,533,327	26870	The First National Bank of Bryan BRYAN, TX	529,765	6	3119	04/18/2007	04/03/2007	20070173
Sterling Bank HOUSTON, TX	4,114,661	21726	Partners Bank of Texas HUMBLE, TX	185,935	4	57661	03/08/2007	03/02/2007	20070238

Regular Mergers (Page 6 of 8, of 147 records)

Data Date(s) 01/01/2007 to 12/31/2007

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
Sterling Bank HOUSTON, TX	4,411,715	21726	First Tennessee Bank, National Association MEMPHIS, TN	93,739	10	4977	11/13/2007	11/08/2007	20072701
International Bank of Commerce LAREDO, TX	8,966,456	19629	Commercial State Bank SINTON, TX	54,450	2	1217	02/15/2007	01/19/2007	20070009
First Bank & Trust Company LUBBOCK, TX	325,214	14778	Wilson State Bank WILSON, TX	47,566	2	14594	05/21/2007	04/20/2007	20070825
Platinum Bank LUBBOCK, TX	0	58608	First National Bank of Monahans MONAHANS, TX	64,769	1	16770	05/24/2007	03/21/2007	20070484
Synergy Bank, S.S.B. WACO, TX	96,875	34669	First Bank CREVE COEUR, MO	54,642	2	12229	06/29/2007	06/21/2007	20071474
International Bank of Commerce ZAPATA, TX	368,847	24961	State Bank & Trust Company BEEVILLE, TX	72,680	2	10701	02/15/2007	01/19/2007	20070012
Frontier Bank EVERETT, WA	3,494,270	22710	Bank of Salem SALEM, OR	210,158	3	33313	11/15/2007	11/08/2007	20072733
First Sound Bank SEATTLE, WA	180,680	57799	Puget Sound Leasing Co., Inc. BELLEVUE, WA	42,201	0	0	12/14/2007	11/20/2007	20072781
AmericanWest Bank SPOKANE, WA	1,366,797	22441	Far West Bank PROVO, UT	419,610	16	21987	01/09/2007	12/18/2006	20063306
Sterling Savings Bank SPOKANE, WA	8,624,536	32158	Sonoma National Bank SANTA ROSA, CA	1,365,294	13	25911	01/25/2007	01/12/2007	20063487
Columbia State Bank TACOMA, WA	2,439,089	33826	Town Center Bank PORTLAND, OR	134,497	5	34469	06/26/2007	06/21/2007	20071449
Columbia State Bank TACOMA, WA	2,439,089	33826	Mt. Rainier National Bank ENUMCLAW, WA	235,751	7	32996	07/02/2007	06/21/2007	20071511
Banner Bank WALLA WALLA, WA	3,488,551	28489	F&M Bank SPOKANE VALLEY, WA	415,002	13	13375	03/28/2007	03/21/2007	20070426
Banner Bank WALLA WALLA, WA	4,089,837	28489	NCW Community Bank WENATCHEE, WA	100,582	2	35336	09/19/2007	08/29/2007	20072161
Royal Bank ELROY, WI	155,310	13454	Acuity Bank TOMAH, WI	44,873	4	30400	01/08/2007	12/21/2006	20063330
Laona State Bank LAONA, WI	107,562	11601	Timberwood Bank TOMAH, WI	23,008	2	15158	05/03/2007	04/11/2007	20070690
AnchorBank, fsb MADISON, WI	4,541,857	29979	S & C Bank NEW RICHMOND, WI	406,544	16	14800	12/10/2007	10/09/2007	20072488
Marshfield Savings Bank MARSHFIELD, WI	175,331	28530	Associated Bank, National Association GREEN BAY, WI	33,030	2	5296	08/27/2007	07/10/2007	20071743
Security Bank NEW AUBURN, WI	44,056	10015	Farmers State Bank RIDGELAND, WI	33,934	2	2484	01/29/2007	12/28/2006	20063401
Timberwood Bank WABENO, WI	101,341	15158	Acuity Bank TOMAH, WI	70,594	2	30400	01/08/2007	12/21/2006	20063343

Regular Mergers (Page 7 of 8, of 147 records)

Data Date(s) 01/01/2007 to 12/31/2007

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
Waukesha State Bank WAUKESHA, WI	709,395	16160	Marine Bank WAUWATOSA, WI	21,885	1	30187	04/11/2007	04/04/2007	20070665
Waumandee State Bank WAUMANDEE, WI	82,107	10384	Associated Bank, National Association GREEN BAY, WI	40,655	5	5296	08/22/2007	08/09/2007	20071916
Chippewa Valley Bank WINTER, WI	165,725	12322	Associated Bank, National Association GREEN BAY, WI	15,825	2	5296	07/02/2007	06/05/2007	20071359
Woodford State Bank WOODFORD, WI	149,946	10011	The Park Bank MADISON, WI	24,000	1	19608	09/04/2007	08/29/2007	20072180
Union Bank, Inc. MIDDLEBOURNE, WV	127,460	16620	The First National Bank of St. Marys ST. MARYS, WV	36,028	1	6798	08/30/2007	08/29/2007	20072190
Wyoming State Bank LARAMIE, WY	21,257	58395	Western Bank of Cheyenne CHEYENNE, WY	80,479	2	25154	10/05/2007	09/14/2007	20072193

Regular Mergers (Page 8 of 8, of 147 records)**Data Date(s) 01/01/2007 to 12/31/2007**

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
Regions Bank BIRMINGHAM, AL	132,667,431	12368	RF Trust Company, Inc. BIRMINGHAM, AL	1,000	1	0	11/09/2007		20072798
Bank Trust MOBILE, AL	998,607	26607	BancTrust Company, Inc. MOBILE, AL	2,232	2	0	11/21/2007		20072804
Bank Trust MOBILE, AL	1,029,028	26607	The Peoples Bank & Trust Company SELMA, AL	928,342	26	860	11/29/2007		20072900
BankTrust MOBILE, AL	760,092	26607	BankTrust of Alabama EUFAULA, AL	259,308	5	9613	04/20/2007		20070675
Farmers Bank & Trust Company MAGNOLIA, AR	491,604	1291	Southern State Bank MALVERN, AR	79,919	3	33456	11/01/2007		20072629
Diamond State Bank MURFREESBORO, AR	228,922	1527	Arkansas Diamond Bank GLENWOOD, AR	127,026	5	13304	01/26/2007		20063548
First Security Bank SEARCY, AR	1,520,503	5633	First Security Bank of Mountain Home MOUNTAIN HOME, AR	302,269	7	5622	10/23/2007		20072509
Mesa Bank MESA, AZ	162,712	34911	East Valley Community Bank CHANDLER, AZ	40,379	1	35188	01/05/2007		20063331
First California Bank CAMARILLO, CA	565,186	22819	Mercantile National Bank LOS ANGELES, CA	287,139	2	23757	06/05/2007		20071090
First California Bank CAMARILLO, CA	565,186	22819	South Bay Bank, National Association TORRANCE, CA	251,121	2	23786	06/05/2007		20071265
Rabobank, National Association EL CENTRO, CA	7,891,124	23364	Mid-Coast Land Company ROSEVILLE, CA	0	0	0	12/21/2007		20080039
Rabobank, National Association EL CENTRO, CA	7,891,124	23364	MSB Properties, Inc. ROSEVILLE, CA	0	0	0	12/21/2007		20080040
Pine River Valley Bank BAYFIELD, CO	117,892	22497	First National Bank of Lake City & Creede LAKE CITY, CO	37,173	2	24575	01/23/2007		20063506
FirstBank of Northern Colorado FORT COLLINS, CO	210,583	33799	FirstBank of Greeley GREELEY, CO	44,191	2	34307	06/28/2007		20071404
CNLBank, Southwest Florida BONITA SPRINGS, FL	0	58557	CNLBank ORLANDO, FL	34,294	2	34427	03/02/2007		20063251
The Bank of Inverness INVERNESS, FL	223,837	5676	The Hernando County Bank BROOKSVILLE, FL	53,990	2	27135	12/31/2007		20073099
			Crystal River Bank CRYSTAL RIVER, FL	54,485	2	17295			
			Homosassa Springs Bank HOMOSASSA, FL	62,049	1	20317			
The Bank of Inverness INVERNESS, FL	223,837	5676	Dunnellon State Bank DUNNELLO, FL	62,446	1	16458	12/31/2007		20073115
Florida Choice Bank MOUNT DORA, FL	536,358	34954	Public Bank SAINT CLOUD, FL	424,008	8	23410	05/14/2007		20070793

Corporate Reorganization Mergers (Page 1 of 7, of 132 records)

Data Date(s) 01/01/2007 to 12/31/2007

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
Vision Bank PANAMA CITY, FL	331,084	5668	Vision Bank GULF SHORES, AL	480,832	7	35374	06/18/2007		20071365
Florida Shores Bank - Southwest VENICE, FL	0		Florida Shores Bank - Southeast POMPANO BEACH, FL	6,500	1	58331	08/09/2007		20072801
Bank of North Georgia ALPHARETTA, GA	4,118,348	31203	First Nation Bank COVINGTON, GA	494,351	8	18869	07/30/2007		20071708
Bank of North Georgia ALPHARETTA, GA	4,118,348	31203	Peachtree National Bank PEACHTREE CITY, GA	250,183	7	26805	07/30/2007		20071709
Invesco National Trust Company ATLANTA, GA	23,610	91325	Invesco Interim National Association ATLANTA, GA	0	0	0	11/29/2007		20072725
			Atlantic Trust Company, National Association CHICAGO, IL	144,353	12	58118			
The Buckhead Community Bank ATLANTA, GA	566,823	34663	First National Bank of Forsyth County CUMMING, GA	202,840	2	57680	06/22/2007		20071288
United Community Bank BLAIRSVILLE, GA	5,982,196	16889	First Bank of the South LAWRENCEVILLE, GA	674,916	5	35390	04/09/2007		20071263
The Heritage Bank HINESVILLE, GA	392,820	193	Peoples Bank BLACKSHEAR, GA	200,204	3	16498	08/13/2007		20071805
Atlantic Southern Bank MACON, GA	545,944	57213	First Community Bank of Georgia ROBERTA, GA	72,353	3	34580	01/18/2007		20063470
Fidelity Bank & Trust DYERSVILLE, IA	118,057	14382	Valley State Bank GUTTENBERG, IA	33,994	1	34224	01/16/2007		20063403
The State Bank of Annawan ANNAWAN, IL	36,219	10880	First Mid-America Bancorp, Inc. ANNAWAN, IL	4	0	0	07/02/2007		20071562
The Bank of Herrin HERRIN, IL	143,736	15486	Carterville State and Savings Bank CARTERVILLE, IL	46,894	2	11310	01/15/2007		20063369
Prairie State Bank and Trust MOUNT ZION, IL	226,989	27362	The Bank CHARLESTON, IL	120,673	4	21164	10/15/2007		20072434
			The Farmers and Merchants State Bank of Virden, Illinois VIRDEN, IL	81,917	4	12705			
BankOrion ORION, IL	244,639	11739	The State Bank of Annawan ANNAWAN, IL	38,994	1	10880	08/17/2007		20071959
Busey Bank URBANA, IL	2,039,781	16450	Main Street Bank & Trust CHAMPAIGN, IL	1,520,513	21	10842	10/05/2007		20072348
Petefish, Skiles & Co. VIRGINIA, IL	102,696	10829	Peoples State Bank of Chandler CHANDLERVILLE, IL	41,876	2	21152	02/22/2007		20070152
First Bank of Berne BERNE, IN	382,892	9288	First Berne Holdings, Inc. LAS VEGAS, NV	0	0	0	01/30/2007		20070042
Alliance Bank FRANCESVILLE, IN	227,789	197	PSB Francesville Investments, Inc. LAS VEGAS, NV	0	0	0	12/21/2007		20073180

Corporate Reorganization Mergers (Page 2 of 7, of 132 records)

Data Date(s) 01/01/2007 to 12/31/2007

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
MainSource Bank GREENSBURG, IN	1,521,025	5766	MainSource Bank - Hobart HOBART, IN	231,052	6	29026	04/19/2007		20070627
MainSource Bank GREENSBURG, IN	1,504,211	5766	MainSource Bank - Crawfordsville CRAWFORDSVILLE, IN	273,687	6	30205	07/23/2007		20071663
The La Porte Savings Bank LA PORTE, IN	252,016	9538	LaPorte Interim Bank II LA PORTE, IN	0	0	0	08/15/2007		20071688
The La Porte Savings Bank LA PORTE, IN	252,016	9538	City Savings Bank MICHIGAN CITY, IN	130,480	3	27849	08/15/2007		20072181
West End Bank, S.B. RICHMOND, IN	162,102	28807	West End Interim Bank II RICHMOND, IN	0	0	0	04/12/2007		20070444
Centier Bank WHITING, IN	1,660,337	12854	Centier Investments, Nevada HENDERSON, NV	0	0	0	05/29/2007		20070999
Scandia State Bank of Scandia, Kansas SCANDIA, KS	23,379	17636	First National Bank in Belleville BELLEVILLE, KS	86,263	3	4628	04/10/2007		20071782
Citizens Union Bank of Shelbyville SHELBYVILLE, KY	563,746	5840	Fort Knox National Bank RADCLIFF, KY	36,726	1	18178	05/04/2007		20071775
First Guaranty Bank HAMMOND, LA	728,587	14028	Homestead Bank PONCHATOULA, LA	131,800	2	29531	07/11/2007		20071418
Danversbank DANVERS, MA	1,261,496	90185	Danvers Bancorp, Inc. DANVERS, MA	1,433		0	10/31/2007		20072633
BankFive FALL RIVER, MA	607,212	23286	Luzo Community Bank NEW BEDFORD, MA	65,993	2	22893	05/24/2007		20070985
Marlborough Interim Savings Bank (in formation) MARLBOROUGH, MA	0		Marlborough Savings Bank MARLBOROUGH, MA	280,258	4	90235	02/21/2007		20062591
Spencer Interim Subsidiary Bank SPENCER, MA	0		Spencer Savings Bank SPENCER, MA	304,896	6	90282	04/12/2007		20063577
Bristol County Savings Bank TAUNTON, MA	1,121,127	23622	Anawon Trust, National Association ATTLEBORO, MA	4,096		0 33133	07/03/2007		20071573
Bay State Interim Subsidiary Bank WORCESTER, MA	0		Bay State Savings Bank WORCESTER, MA	295,270	7	90311	04/02/2007		20063417
Bangor Savings Bank (in formation) BANGOR, ME	0		Bangor Savings Bank BANGOR, ME	1,944,830	44	18408	04/03/2007		20063611
Community State Bank of St. Charles SAINT CHARLES, MI	131,856	15868	The Montrose State Bank MONTROSE, MI	60,880	4	12436	11/09/2007		20072814
Rural American Bank - Braham BRAHAM, MN	40,422	5099	The First National Bank of Pine City PINE CITY, MN	55,301	1	5226	09/10/2007		20072108
Citizens State Bank of Clara City CLARA CITY, MN	271,333	1402	Yellow Medicine County Bank GRANITE FALLS, MN	85,173	3	8854	03/19/2007		20070266
American Alliance Bank LAKE CITY, MN	166,065	10973	Alliance Bank NEW ULM, MN	430,740	10	1932	02/20/2007		20063520

Corporate Reorganization Mergers (Page 3 of 7, of 132 records)

Data Date(s) 01/01/2007 to 12/31/2007

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
Minnwest Bank Metro ROCHESTER, MN	49,451	17898	Minnwest Capital Corporation MINNETONKA, MN		0	0	07/16/2007		20071088
			Minnwest Bank Central MONTEVIDEO, MN	113,191	3	1398	07/16/2007		
Community Bank, Amory AMORY, MS	168,130	11438	Community Bank, National Association MEMPHIS, TN	296,318	6	34688	03/12/2007		20070317
Community Bank, Coast BILOXI, MS	322,042	34121	First National Bank of Lucedale LUCEDALE, MS	71,204	2	20329	09/10/2007		20072158
BancorpSouth Bank TUPELO, MS	12,106,740	11813	The Signature Bank SPRINGFIELD, MO	955,703	7	34505	06/14/2007		20071209
Renasant Bank TUPELO, MS	2,606,425	12437	Capital Bank & Trust Company NASHVILLE, TN	564,071	7	33902	05/23/2007		20071012
Crescent State Bank CARY, NC	540,143	35006	Port City Capital Bank WILMINGTON, NC	210,763	1	57350	05/08/2007		20070645
The East Carolina Bank ENGELHARD, NC	598,826	2017	ECB Realty, Inc ENGELHARD, NC	2,301	0	0	01/24/2007		20063481
Lexington State Bank LEXINGTON, NC	1,018,090	16799	FNB Southeast REIDSVILLE, NC	984,770	15	4906	10/22/2007		20072045
Bank of the Carolinas MOCKSVILLE, NC	472,843	34903	Randolph Bank & Trust Company ASHEBORO, NC	281,289	7	22746	10/15/2007		20073313
Cooperative Bank WILMINGTON, NC	864,752	27837	Bank of Jefferson JEFFERSON, SC	14,430	1	16469	07/31/2007		20071723
Branch Banking and Trust Company WINSTON SALEM, NC	117,134,085	9846	Coastal Federal Bank MYRTLE BEACH, SC	1,663,025	19	30683	05/01/2007		20070599
First Bank & Trust Company COZAD, NE	150,245	5394	First State Bank IMPERIAL, NE	31,272	1	8603	06/08/2007		20070895
Pinnacle Bank LINCOLN, NE	1,840,374	10634	First National Bank ABILENE, KS	97,933	4	4609	02/07/2007		20063625
Pinnacle Bank LINCOLN, NE	2,003,202	10634	Farmers and Merchants Bank IMPERIAL, NE	51,394	1	12492	06/29/2007		20071446
Farmers and Merchants Bank MILFORD, NE	191,902	16810	Kearney State Bank and Trust Company KEARNEY, NE	134,174	1	22191	12/19/2007		20073025
Otoe County Bank & Trust Company NEBRASKA CITY, NE	77,083	33450	Citizens State Bank OAKLAND, IA	81,634	1	5810	04/05/2007		20070643
Merrimack County Savings Bank CONCORD, NH	424,873	17960	Bow Mills Bank and Trust BOW, NH	124,719	3	27437	03/26/2007		20070731
Ocean Bank PORTSMOUTH, NH	1,596,494	4264	Community Bank and Trust Company WOLFEBORO, NH	415,324	8	33011	09/28/2007		20072396
Skylands Community Bank HACKETTSTOWN, NJ	608,768	33141	Somerset Valley Bank SOMERVILLE, NJ	575,347	13	33540	03/28/2007		20070446

Corporate Reorganization Mergers (Page 4 of 7, of 132 records)

Data Date(s) 01/01/2007 to 12/31/2007

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
Citibank, National Association LAS VEGAS, NV	1,233,325,000	7213	Banco de Chile NEW YORK, NY	921,000	2	0	12/17/2007		20073309
Charles Schwab Bank, National Association RENO, NV	11,522,817	57450	The Charles Schwab Trust Company SAN FRANCISCO, CA	35,256	0	0	12/12/2007		20072277
First Independent Bank of Nevada RENO, NV	530,705	35202	Bank of Nevada LAS VEGAS, NV	57,794	0	33897	06/07/2007		20071163
Citizens Bank, N.A. ALBANY, NY	17,208,149	57957	CCO Mortgage Corp GLEN ALLEN, VA	1,021,000	0	0	07/23/2007		20072029
State Bank of Chittenango CHITTENANGO, NY	19,282	12940	The National Bank of Vernon VERNON, NY	7,588	0	7334	03/08/2007		20063357
United States Trust Company , National Association NEW YORK, NY	10,451	34061	Co-op Holdings, Inc. LAS VEGAS, NV	0	0	0	05/25/2007		20071063
United States Trust Company , National Association NEW YORK, NY	10,451	34061	UST Mortgage Company JACKSONVILLE, FL	0	0	0	05/25/2007		20071064
U.S. Bank National Association CINCINNATI, OH	215,893,215	6548	U.S. Bancorp Licensing, Inc. MINNEAPOLIS, MN	0	0	0	02/12/2007		20063610
U.S. Bank National Association CINCINNATI, OH	225,976,029	6548	USB Capital Funding Corp. LAS VEGAS, NV	382,260	0	0	12/19/2007		20073059
Keybank National Association CLEVELAND, OH	89,930,240	17534	Tuition Management Systems, Inc. WARWICK, RI	100,139	0	0	12/06/2007		20072897
JPMorgan Chase Bank, National Association COLUMBUS, OH	1,224,104,000	628	Liberty Payment Services, Inc. LOUISVILLE, KY	22,832	0	0	08/07/2007		20071836
The State Bank and Trust Company DEFIANCE, OH	452,509	13339	Reliance Financial Services, National Association DEFIANCE, OH	0	0	34544	02/23/2007		20070174
The Citizens Savings Bank MARTINS FERRY, OH	302,719	9463	The Glouster Community Bank LANCASTER, OH	110,813	5	16317	04/18/2007		20070639
ONB Bank and Trust Company TULSA, OK	491,759	35348	Community Bank & Trust Company TULSA, OK	152,051	2	17076	08/02/2007		20071786
ONB Bank and Trust Company TULSA, OK	621,094	35348	Pinnacle Mortgage Corporation TULSA, OK	0	0	0	12/04/2007		20073000
National Penn Bank BOYERTOWN, PA	5,592,007	7414	Penn 1st Financial Services, Inc. EXTON, PA	3,649	0	0	12/12/2007		20072934
National Penn Bank BOYERTOWN, PA	5,736,333	7414	Penn Securities, Inc. WYOMISSING, PA	56	0	0	12/26/2007		20072968
Fulton Bank LANCASTER, PA	5,707,068	7551	Lebanon Valley Farmers Bank LEBANON, PA	786,403	12	6054	05/02/2007		20070818
Fulton Bank LANCASTER, PA	5,750,069	7551	Resource Bank VIRGINIA BEACH, VA	1,440,456	7	27322	12/11/2007		20072903
Banco Santander Puerto Rico SAN JUAN, PR	8,282,369	20828	Santander Mortgage Corporation SAN JUAN, PR	160,447	0	0	12/06/2007		20072901

Corporate Reorganization Mergers (Page 5 of 7, of 132 records)

Data Date(s) 01/01/2007 to 12/31/2007

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
Carolina First Bank GREENVILLE, SC	8,668,429	26849	Mercantile Bank ORLANDO, FL	5,639,055	65	27515	06/15/2007		20071307
Wells Fargo Bank, National Association SIOUX FALLS, SD	400,743,000	3511	Commerce Funding Corporation VIENNA, VA	63,800	0	0	03/09/2007		20070182
First Tennessee Bank, National Association MEMPHIS, TN	37,608,492	4977	First Horizon Home Loan Corporation IRVING, TX	0	0	0	03/19/2007		20070368
			FHMSH, Inc. IRVING, TX	0	0	0			
			FT Mortgage Holding Corporation IRVING, TX	0	0	0			
First Tennessee Bank, National Association MEMPHIS, TN	37,158,188	4977	First Tennessee Mortgage Services, Inc. IRVING, TX	0	0	0	12/12/2007		20073017
Farmer's and Merchants Bank TREZEVANT, TN	134,074	8439	Citizens City & County Bank TRENTON, TN	30,050	1	34399	07/11/2007		20071898
TrustTexas Interim Bank CUERO, TX	0		TrustTexas Bank, SSB CUERO, TX	154,474	4	28515	11/20/2007		20070803
Mineola Community Bank, S.S.B. MINEOLA, TX	134,600	28868	Mineola Interim Bank SSB MINEOLA, TX	0	0	0	11/20/2007		20072146
The First State Bank RICE, TX	11,061	9973	Rice Acquisition Corporation ENNIS, TX	1	0	0	06/29/2007		20071364
Extraco Banks, National Association TEMPLE, TX	1,045,614	5551	Extraco Mortgage Corp. WACO, TX	0	0	0	12/03/2007		20072914
Proficio Bank SALT LAKE CITY, UT	37,300	35495	Proficio Mortgage Ventures, LLC JACKSONVILLE, FL	719	0	0	03/16/2007		20070382
Peoples State Bank of Bloomer BLOOMER, WI	104,128	1135	Bloomer Investments, Inc. BLOOMER, WI	0	0	0	10/25/2007		20072456
Charter Bank Eau Claire EAU CLAIRE, WI	457,046	23137	Clairemont Investment Corporation EAU CLAIRE, WI	0	0	0	09/21/2007		20072162
American Bank FOND DU LAC, WI	206,917	19838	Main Street Financial Services Corporation FOND DU LAC, WI	0	0	0	08/28/2007		20071909
American Bank FOND DU LAC, WI	203,755	19838	AMB Corp FOND DU LAC, WI	0	0	0	08/17/2007		20072100
BLC Community Bank LITTLE CHUTE, WI	181,637	11608	Little Chute Investment Corporation LAS VEGAS, NV	0	0	0	07/18/2007		20071596
First Bank and Trust MENOMONIE, WI	122,805	15911	Menomonie Investments, Inc. MENOMONIE, WI	0	0	0	10/05/2007		20072342
Lincoln State Bank MILWAUKEE, WI	488,972	13028	Franklin State Bank FRANKLIN, WI	93,008	3	24120	03/23/2007		20070390
Lincoln State Bank MILWAUKEE, WI	488,138	13028	Fortress Bank Minnesota HOUSTON, MN	22,044	0	12188	05/09/2007		20070702

Corporate Reorganization Mergers (Page 6 of 7, of 132 records)

Data Date(s) 01/01/2007 to 12/31/2007

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
Lincoln State Bank MILWAUKEE, WI	602,655	13028	Grafton State Bank GRAFTON, WI	179,592	5	6184	11/06/2007		20072341
	0		Community Bank Financial OCONTO FALLS, WI	101,025	5	32724			
	0		Wisconsin State Bank RANDOM LAKE, WI	101,118	3	15131			
	0		The Reedsburg Bank REEDSBURG, WI	214,383	3	12799			
	0		Fortress Bank WESTBY, WI	178,120	7	9521			
RiverBank OSCEOLA, WI	320,200	15275	Osceola Investment Corporation OSCEOLA, WI	0	0	0	02/08/2007		20070051
Peoples State Bank PRAIRIE DU CHIEN, WI	316,323	12814	Blackhawk Holding, Limited PRAIRIE DU CHIEN, WI	0	0	0	10/04/2007		20072454
Timberwood Bank TOMAH, WI	152,099	15158	Timberwood Investments, Inc. LAS VEGAS, NV	0	0	0	12/05/2007		20072946
Tomahawk Community Bank S.S.B. TOMAHAWK, WI	77,576	30516	Tomahawk Interim Bank TOMAHAWK, WI	5	0	0	02/16/2007		20062847
Waukesha State Bank WAUKESHA, WI	709,395	16160	Prairieville Investment Corporation LAS VEGAS, NV	0	0	0	07/11/2007		20072601
Summit Community Bank, Inc MOOREFIELD, WV	754,459	34102	Shenandoah Valley National Bank WINCHESTER, VA	475,197	7	35107	03/08/2007		20070159
Centra Bank, Inc. MORGANTOWN, WV	638,780	35364	Centra Bank-Smithfield SMITHFIELD, PA	234,605	4	17766	01/23/2007		20063573

Corporate Reorganization Mergers (Page 7 of 7, of 132 records)

Data Date(s) 01/01/2007 to 12/31/2007

Note 1: An October 13, 2006 amendment to the Bank Merger Act removed the requirement for the responsible agency to request a report of competitive factors from the Department of Justice when the merger transaction involved solely an insured depository institution and one or more of the affiliates of such depository institution.

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
ServisFirst Bank BIRMINGHAM, AL	818,428	57993	SFB Interim, Inc. BIRMINGHAM, AL	0	0	11/14/2007		20072550
EverTrust Bank CITY OF INDUSTRY, CA	323,867	34010	IBT Acquisition Corporation LOS ANGELES, CA	0	0	03/12/2007		20062204
Bank of Marin CORTE MADERA, CA	876,587	32779	Bank of Marin Merger Corp. CORTE MADERA, CA	0	0	04/23/2007		20070809
Redwood Capital Bank EUREKA, CA	103,241	57610	RCB Merger Company EUREKA, CA	0	0	02/20/2007		20070180
Pacific City Bank LOS ANGELES, CA	388,567	57463	Pacific City Merger Corp. LOS ANGELES, CA	100	0	05/18/2007		20071015
SoCal Interim Bank PASADENA, CA	0		Professional Business Bank PASADENA, CA	197,275	57148	06/18/2007		20071264
Security Business Bank of San Diego SAN DIEGO, CA	165,505	57357	SBB Merger Company SAN DIEGO, CA	0	0	11/19/2007		20072662
Founders Community Bank SAN LUIS OBISPO, CA	73,726,000	57924	Founders Merger Corp. SAN LUIS OBISPO, CA	100	0	06/11/2007		20071034
Western Commercial Bank WOODLAND HILLS, CA	53,132	58087	WCB Merger Company WOODLAND HILLS, CA	100	0	08/24/2007		20071737
Penn Christiana Interim Bank GREENVILLE, DE	0		Christiana Bank & Trust Company GREENVILLE, DE	184,958	33875	10/29/2007		20072503
County Bank REHOBOTH BEACH, DE	332,831	33009	First Option Merger Company REHOBOTH BEACH, DE	0	0	09/11/2007		20072164
PB Interim Bank ORLANDO, FL	0		Prime Bank MELBOURNE, FL	48,926	57832	11/09/2007		20072081
BOT Interim Bank TALLAHASSEE, FL	0		The Bank of Tallahassee TALLAHASSEE, FL	80,618	57211	03/08/2007		20070301
The Bank of Venice VENICE, FL	67,941	57386	TBV Interim Bank VENICE, FL	0	0	03/16/2007		20070261
Signature Bank of Georgia DUNWOODY, GA	71,673	58103	Signature Interim Corporation SANDY SPRINGS, GA	0	0	01/24/2007		20063295
KB Interim Bank WICHITA, KS	250		Bank of Kansas SOUTH HUTCHINSON, KS	0	17378	06/20/2007		20071493
Citizens Progressive Bank COLUMBIA, LA	40,721	10531	Citizens Interim Bank COLUMBIA, LA	1	0	11/29/2007		20072974
Your Bank PONCHATOULA, LA	51,174	57812	FHSB Interim Savings Bank NEW ORLEANS, LA	0	0	10/15/2007		20072445
Capital Crossing Bank BOSTON, MA	1,070,645	27184	Bantam Acquisition Bank, FSB BOSTON, MA	0	0	01/02/2007		20063180
BankFive Merger Subsidiary Bank FALL RIVER, MA	0		Luzo Community Bank NEW BEDFORD, MA	65,993	22893	05/24/2007		20070984

Interim Mergers (Page 1 of 3, of 42 records)

Data Date(s) 01/01/2007 to 12/31/2007

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
Sidney State Bank SIDNEY, MI	47,661	17232	SSB Interim Bank SIDNEY, MI	0	0	08/27/2007		20072122
United Bank of Chamois CHAMOI, MO	23,706	15282	Chamois Interim Bank CHAMOI, MO	50	0	07/23/2007		20071612
Russellville Interim Bank RUSSELLVILLE, MO	50		Community Bank of Russellville RUSSELLVILLE, MO	50,957	14604	12/11/2007		20073033
Merrimack Bow Mills Interim Bank CONCORD, NH	0		Bow Mills Bank and Trust BOW, NH	124,719	27437	03/26/2007		20070497
Ocean Bank Interim Trust Company PORTSMOUTH, NH	0		Community Bank and Trust Company WOLFEBORO, NH	415,324	33011	09/28/2007		20072388
SussexBank FRANKLIN, NJ	155	22221	Sussex Interim Bank FRANKLIN, NJ	343,798	0	03/01/2007		20063617
EB Interim Bank DUBLIN, OH	0		Emerald Bank DUBLIN, OH	41,715	57550	03/21/2007		20070058
Elderton State Bank ELDERTON, PA	150,140	12985	Elderton Interim Bank ELDERTON, PA	78	0	09/24/2007		20072315
Abington Savings Bank JENKINTOWN, PA	951,174	27942	Abington Interim Savings Bank JENKINTOWN, PA	0	0	06/07/2007		20070804
Abington Savings Bank JENKINTOWN, PA	951,174	27942	Abington MHC Interim Savings Bank JENKINTOWN, PA	0	0	06/07/2007		20070806
Abington Savings Bank JENKINTOWN, PA	951,174	27942	Abington Community Bancorp Interim Savings Bank JENKINTOWN, PA	0	0	06/07/2007		20070807
First Priority Bank MALVERN, PA	98,143	58092	First Priority Interim Bank MALVERN, PA	0	0	05/02/2007		20070567
North Penn Bank SCRANTON, PA	119,805	31188	North Penn Interim Federal Savings Bank 0 I SCRANTON, PA	0	0	08/06/2007		20071666
North Penn Bank SCRANTON, PA	119,805	31188	North Penn Interim Federal Savings Bank 0 II SCRANTON, PA	0	0	08/06/2007		20071667
North Penn Bank SCRANTON, PA	119,805	31188	North Penn Interim Federal Savings Bank 0 III SCRANTON, PA	0	0	08/06/2007		20071668
PB Merger Corporation COLLEYVILLE, TX	1		Peoples Bank COLLEYVILLE, TX	69,090	57362	12/14/2007		20072524
Citizens State Bank MILES, TX	47,592	15519	New Citizens, Inc. MILES, TX	0	0	12/18/2007		20072920
The Bank WEATHERFORD, TX	70,272		Columbian Interim Bank WEATHERFORD, TX	5	26967	02/28/2007		20070016
Fidelity Bank WICHITA FALLS, TX	164,359	57621	FB Merger Corporation WICHITA FALLS, TX	1	0	11/29/2007		20072795
First Savings Bank of Renton RENTON, WA	1,014,969	29058	Interim One Federal Savings Bank RENTON, WA	0	0	08/14/2007		20071653

Interim Mergers (Page 2 of 3, of 42 records)

Data Date(s) 01/01/2007 to 12/31/2007

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
First Savings Bank of Renton RENTON, WA	1,014,969	29058	Interim Two Federal Savings Bank RENTON, WA	0	0	08/14/2007		20071653
			Renton Interim Three Saving Bank RENTON, WA	0	0			

Interim Mergers (Page 3 of 3, of 42 records)

Data Date(s) 01/01/2007 to 12/31/2007

Note 2: An interim merger is a merger (**other than a purchase and assumption transaction**) between an operating institution and a newly-formed institution or corporation that will not open for business, which exists solely for the purpose of facilitating a corporate reorganization and that would have no effect on competition. Therefore, similar to the corporate reorganization-type mergers, the October 13, 2006 amendment to the Bank Merger Act removed the requirement for the responsible agency to request a report of competitive factors from the Department of Justice when the merger transaction involved solely an insured depository institution and one or more of the affiliates of such depository institution.

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 See Note 3	Application Number or PFR
Allegheny Valley Bank of Pittsburgh PITTSBURGH, PA	365,000	6058	Metropolitan Savings PITTSBURGH, PA	15,760	1	35353	2/2/2007	N/A	20080577 Included in Regular Mergers
ING Bank, fsb WILMINGTON, DE	74,168,365	35489	NetBank ALPHARETTA, GA	2,473,806	0	32575	6/30/2007	N/A	OTS
The Citizens Banking Company SANDUSKY, OH	771,149	12982	Miami Valley Bank LAKEVIEW, OH	86,673	2	16848	10/4/2007	N/A	FED

Note 3: The “Other/Target Institution” is the institution that failed during 2007. The respective “Applicant Institution” is the competitive bidding winners 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 waived the publication of notice and solicitation of reports on the competitive factors involved.

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 totals.