

**FEDERAL DEPOSIT
INSURANCE CORPORATION**

Merger Decisions

2020



FEDERAL DEPOSIT INSURANCE CORPORATION

MERGER DECISIONS

ANNUAL REPORT TO CONGRESS

Bank Merger Act Reporting Requirements
(Wednesday, January 1, 2020 through Thursday, December 31, 2020)

The following Merger applications were approved by the FDIC during the year 2020. 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: This Report is available on the FDIC's Public Information Center's website at: 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
22nd State Bank LOUISVILLE, AL	166,817	16910	Bank OZK LITTLE ROCK, AR	110	70,950	1	10/14/2020	08/12/2020	20200819
Bank OZK LITTLE ROCK, AR	26,380,409	110	Sharonview Federal Credit Union INDIAN LAND, SC	0	117,600	2	12/01/2020	08/12/2020	20200831
Arizona Bank & Trust PHOENIX, AZ	970,775	57620	Johnson Bank RACINE, WI	20296	366,584	4	10/02/2020	08/28/2020	20200914
First Western Trust Bank DENVER, CO	1,241,291	57607	Simmons Bank PINE BLUFF, AR	3890	105,433	3	04/30/2020	04/03/2020	20200318
Community State Bank STARKE, FL	140,509	17734	CenterState Bank, National Association WINTER HAVEN, FL	33555	14,511	1	06/02/2020	05/11/2020	20200442
United Community Bank BLAIRSVILLE, GA	13,058,533	16889	Seaside National Bank & Trust ORLANDO, FL	58328	1,846,406	14	06/16/2020	05/27/2020	20200499
Peach State Bank & Trust GAINESVILLE, GA	287,378	57923	First Century Bank, National Association GAINESVILLE, GA	57123	6,002	0	07/14/2020	06/15/2020	20200616
The Citizens Bank NASHVILLE, GA	245,920	15934	First Commerce Credit Union TALLAHASSEE, FL	0	245,920	4	03/13/2020	10/17/2019	20191324
Ben Franklin Bank of Illinois ARLINGTON HEIGHTS, IL	97,810	28384	Corporate America Family Credit Union ELGIN, IL	0	97,810	2	04/13/2020	10/30/2019	20191174
Royal Savings Bank CHICAGO, IL	404,765	28068	North Shore Bank, FSB BROOKFIELD, WI	28679	43,065	2	03/06/2020	03/02/2020	20200088
SouthernTrust Bank GOREVILLE, IL	58,652	57897	South Porte Bank MARION, IL	17690	104,325	2	05/22/2020	04/23/2020	20200289
First State Bank MENDOTA, IL	1,136,645	15752	H. F. Gehant Banking Co. WEST BROOKLYN, IL	9264	58,448	2	01/30/2020	01/16/2020	20191646
Morton Community Bank MORTON, IL	4,372,706	18429	Associated Bank, National Association GREEN BAY, WI	5296	208,113	5	10/29/2020	09/30/2020	20201009
First Bank of Berne BERNE, IN	702,916	9288	Adams County Mutual Savings Bank MONROE, IN	0	18,426	0	02/26/2020	02/13/2020	20191483
The Elberfeld State Bank ELBERFELD, IN	88,538	13104	Heritage Federal Credit Union NEWBURGH, IN	0	88,538	3	12/03/2020	10/29/2020	20200909
Community State Bank of Southwestern Indiana POSEYVILLE, IN	89,637	8058	Crane Credit Union ODON, IN	0	89,637	6	10/22/2020	08/28/2020	20200743
West End Bank, S.B. RICHMOND, IN	301,157	28807	Three Rivers Federal Credit Union FORT WAYNE, IN	159	301,157	4	05/07/2020	10/02/2019	20191232
Republic Bank & Trust Company LOUISVILLE, KY	5,611,084	23627	Axos Bank SAN DIEGO, CA	35546	130,000	0	04/16/2020	03/04/2020	20200218
Commercial Capital Bank DELHI, LA	173,968	34784	First State Bank CROSSETT, AR	18987	33,003	2	02/18/2020	12/23/2019	20191567
Liberty Bank and Trust Company NEW ORLEANS, LA	627,810	20856	Louisville Development Bancorp, Inc. LOUISVILLE, KY	0	5,170	0	03/23/2020	03/04/2020	20191620

Regular Mergers (Page 1 of 4, of 76 records)

Data Date(s) 01/01/2020 to 12/31/2020

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
Cambridge Savings Bank CAMBRIDGE, MA	4,297,767	17870	Melrose Bank MELROSE, MA	26511	336,877	1	03/31/2020	03/04/2020	20200211
Cambridge Trust Company CAMBRIDGE, MA	2,841,855	8152	Wellesley Bank WELLESLEY, MA	26605	979,235	7	02/26/2020	01/30/2020	20200059
Bristol County Savings Bank TAUNTON, MA	2,310,656	23622	Freedom National Bank GREENVILLE, RI	57254	126,285	2	06/04/2020	04/23/2020	20200293
Kennebec Savings Bank AUGUSTA, ME	1,252,118	17897	Kennebec Federal Savings and Loan Association of Waterville WATERVILLE, ME	29661	92,511	2	11/20/2020	08/12/2020	20200829
Bangor Savings Bank BANGOR, ME	5,486,974	18408	Damariscotta Bank & Trust Co. DAMARISCOTTA, ME	20931	209,298	6	11/10/2020	08/12/2020	20200240
New Buffalo Savings Bank NEW BUFFALO, MI	116,833	31257	Teachers Credit Union SOUTH BEND, IN	0	116,833	3	03/20/2020	12/05/2019	20190967
Citizens Bank Minnesota NEW ULM, MN	432,148	8200	Farmers State Bank of Watkins WATKINS, MN	8864	46,707	1	03/20/2020	02/13/2020	20200136
Freedom Bank of Southern Missouri CASSVILLE, MO	292,218	35276	Community National Bank MONETT, MO	57395	154,778	2	03/25/2020	03/04/2020	20200209
Enterprise Bank & Trust CLAYTON, MO	8,333,527	27237	Seacoast Commerce Bank SAN DIEGO, CA	57428	1,288,818	5	10/08/2020	09/10/2020	20200952
First State Community Bank FARMINGTON, MO	2,622,768	17323	First Bank CREVE COEUR, MO	12229	332,790	7	04/27/2020	04/23/2020	20200357
Central Bank of Kansas City KANSAS CITY, MO	238,195	17009	Republic Bank & Trust Company LOUISVILLE, KY	23627	2,500	0	04/02/2020	03/04/2020	20200233
Heritage Bank of the Ozarks LEBANON, MO	176,932	57576	Legacy Bank & Trust Company ROGERSVILLE, MO	22319	17,584	1	10/13/2020	09/30/2020	20200977
United State Bank LEWISTOWN, MO	194,060	12214	Canton State Bank CANTON, MO	15285	37,335	1	09/11/2020	08/28/2020	20200864
Royal Banks of Missouri UNIVERSITY CITY, MO	697,229	19512	First Bank CREVE COEUR, MO	12229	129,584	2	04/27/2020	04/03/2020	20200367
BankPlus BELZONI, MS	2,965,559	5903	State Bank & Trust Company GREENWOOD, MS	8878	1,151,033	33	01/09/2020	12/11/2019	20191547
The Bank of Holly Springs HOLLY SPRINGS, MS	266,171	8232	Citizens Bank BYHALIA, MS	11432	85,910	3	10/30/2020	09/30/2020	20200994
Merchants & Marine Bank PASCAGOULA, MS	642,333	12203	Bank OZK LITTLE ROCK, AR	110	26,492	1	10/02/2020	08/28/2020	20200903
First Interstate Bank BILLINGS, MT	16,411,169	1105	Sound Credit Union TACOMA, WA	0	16,049	1	11/18/2020	11/13/2020	20200970
Select Bank & Trust Company DUNN, NC	1,268,706	35465	First-Citizens Bank & Trust Company RALEIGH, NC	11063	179,095	3	02/19/2020	01/30/2020	20200033
First-Citizens Bank & Trust Company RALEIGH, NC	37,665,333	11063	Community Financial Holding Company, Inc. DULUTH, GA	0	11,743	0	01/14/2020	11/26/2019	20191499

Regular Mergers (Page 2 of 4, of 76 records)

Data Date(s) 01/01/2020 to 12/31/2020

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 Union Bank BEULAH, ND	171,988	9420	Bank of Glen Ullin GLEN ULLIN, ND	16527	64,243	1	09/24/2020	08/28/2020	20200884
Provident Bank JERSEY CITY, NJ	10,084,024	12010	SB One Bank FRANKLIN, NJ	22221	2,077,377	18	05/27/2020	04/23/2020	20200483
Kearny Bank KEARNY, NJ	6,621,291	28765	Millington Bank MILLINGTON, NJ	30022	591,201	4	04/06/2020	01/30/2020	20200117
Investors Bank SHORT HILLS, NJ	26,708,543	28892	Gold Coast Bank ISLANDIA, NY	58654	559,827	7	02/27/2020	10/17/2019	20191315
Bogota Savings Bank TEANECK, NJ	753,933	29941	Gibraltar Bank PARSIPPANY, NJ	30126	108,799	2	12/15/2020	11/25/2020	20201126
Flushing Bank UNIONDALE, NY	7,110,871	58564	Empire National Bank ISLANDIA, NY	58632	1,012,533	4	02/12/2020	12/11/2019	20191576
First State Bank WINCHESTER, OH	584,241	9437	Inez Deposit Bank INEZ, KY	9307	148,829	4	12/17/2020	11/25/2020	20201189
Prime Bank EDMOND, OK	281,834	58804	Tinker Federal Credit Union OKLAHOMA CITY, OK	0	281,834	1	07/17/2020	05/11/2020	20200492
Armstrong Bank MUSKOGEE, OK	1,963,390	2315	Vast Bank, National Association TULSA, OK	23737	77,228	4	08/06/2020	07/03/2020	20200683
Armstrong Bank MUSKOGEE, OK	1,963,390	2315	Grand Bank TULSA, OK	22065	34,563	1	10/16/2020	09/10/2020	20200954
BancFirst OKLAHOMA CITY, OK	7,724,832	27476	The Citizens State Bank OKEMAH, OK	419	58,684	2	02/19/2020	02/13/2020	20191715
Oklahoma State Bank VINITA, OK	158,293	15611	Vast Bank, National Association TULSA, OK	23737	40,850	1	08/04/2020	07/03/2020	20200650
Umpqua Bank ROSEBURG, OR	27,511,307	17266	First Community Credit Union COQUILLE, OR	0	106,338	3	07/01/2020	04/03/2020	20200353
Umpqua Bank ROSEBURG, OR	29,632,223	17266	Spokane Teachers Credit Union LIBERTY LAKE, WA	0	113,500	4	11/05/2020	09/30/2020	20200973
CNB Bank CLEARFIELD, PA	3,753,504	13876	Bank of Akron AKRON, NY	13290	406,490	6	06/24/2020	03/04/2020	20200262
The Fidelity Deposit and Discount Bank DUNMORE, PA	1,013,614	11868	Merchants Bank of Bangor BANGOR, PA	7391	400,903	9	04/13/2020	03/04/2020	20200243
Wayne Bank HONESDALE, PA	1,231,695	698	USNY Bank GENEVA, NY	58541	439,784	4	04/23/2020	03/04/2020	20200263
William Penn Bank LEVITTOWN, PA	444,604	27799	Fidelity Savings and Loan Association of Bucks County BRISTOL, PA	30954	87,781	2	04/14/2020	02/13/2020	20200164
William Penn Bank LEVITTOWN, PA	444,604	27799	Washington Savings Bank PHILADELPHIA, PA	29281	163,878	4	04/14/2020	02/13/2020	20200165
Northwest Bank WARREN, PA	10,724,895	28178	MutualBank MUNCIE, IN	27744	2,068,557	36	02/19/2020	12/23/2019	20191649

Regular Mergers (Page 3 of 4, of 76 records)

Data Date(s) 01/01/2020 to 12/31/2020

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
Citizens & Northern Bank WELLSBORO, PA	1,613,394	7799	Covenant Bank DOYLESTOWN, PA	58502	522,300	2	06/02/2020	04/23/2020	20200426
FirstBank Puerto Rico SANTURCE, PR	13,034,340	30387	Banco Santander Puerto Rico SAN JUAN, PR	20828	5,931,464	27	07/27/2020	05/27/2020	20191591
			Santander Bancorp SAN JUAN, PR	0	12,000	0			
Centreville Bank WEST WARWICK, RI	1,257,269	17764	Putnam Bank PUTNAM, CT	18240	538,110	8	02/03/2020	01/16/2020	20191629
Dacotah Bank ABERDEEN, SD	2,689,384	17437	Stohr Insurance Agency GROTON, SD	0	0	0	05/11/2020	04/23/2020	20200419
TCF National Bank SIOUX FALLS, SD	46,627,366	28330	Alaska USA Federal Credit Union ANCHORAGE, AK	0	144,900	7	04/09/2020	03/04/2020	20200215
FirstBank NASHVILLE, TN	5,929,753	8663	The Farmers National Bank of Scottsville SCOTTSVILLE, KY	2769	252,538	5	01/17/2020	10/30/2019	20191375
American Momentum Bank COLLEGE STATION, TX	1,658,912	58309	Security Star Bancshares, Inc. MIDLAND, TX	0	465	0	02/10/2020	11/26/2019	20191539
Spirit of Texas Bank, SSB COLLEGE STATION, TX	1,959,519	22327	Simmons Bank PINE BLUFF, AR	3890	262,538	4	02/03/2020	01/30/2020	20200002
First State Bank GRAHAM, TX	176,812	24498	Spirit of Texas Bank, SSB COLLEGE STATION, TX	22327	5,400	1	12/11/2020	11/25/2020	20201236
Happy State Bank HAPPY, TX	3,927,357	10359	Centennial Bank LUBBOCK, TX	14562	786,625	14	05/06/2020	04/29/2020	20191700
First Bank & Trust LUBBOCK, TX	1,256,710	14778	AIMBank LITTLEFIELD, TX	3304	1,946,167	25	09/18/2020	06/15/2020	20200592
Royal Bank ELROY, WI	528,594	13454	Associated Bank, National Association GREEN BAY, WI	5296	54,234	2	10/26/2020	09/30/2020	20201063
Associated Bank, National Association GREEN BAY, WI	35,452,244	5296	Summit Credit Union MADISON, WI	0	31,600	1	11/30/2020	11/13/2020	20201155
Forward Bank MARSHFIELD, WI	714,980	28530	Western County Insurance, Inc. ATHENS, WI	0	875	0	09/02/2020	09/02/2020	20200779
Summit Community Bank, Inc. MOOREFIELD, WV	2,321,705	34102	MVB Bank, Inc. FAIRMONT, WV	34603	167,320	4	02/06/2020	01/16/2020	20191709
Summit Community Bank, Inc. MOOREFIELD, WV	2,945,416	34102	Winfirst Financial Corporation WINCHESTER, KY	0	145,844	0	11/23/2020	10/29/2020	20201103

Regular Mergers (Page 4 of 4, of 76 records)

Data Date(s) 01/01/2020 to 12/31/2020

Corporate Reorganization 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
AmeriFirst Bank MONTGOMERY, AL	204,772	2838	Escambia County Bank FLOMATON, AL	1746	76,588	1	11/06/2020	See Note 1	20200959
Pacific Premier Bank IRVINE, CA	11,778,052	32172	PENSCO Trust Company, LLC DENVER, CO	0	0	0	04/16/2020		20200300
AMG National Trust Bank BOULDER, CO	548,555	57295	BAC Acquisition Company, LLC GREENWOOD VILLAGE, CO	0	6,493	0	05/12/2020		20200159
AMG National Trust Bank BOULDER, CO	548,555	57295	BATC National Bank GREENWOOD VILLAGE, CO	0	0	0	05/12/2020		20200160
Northwest Community Bank WINSTED, CT	427,820	18229	Collinsville Bank CANTON, CT	18223	185,685	3	12/04/2020		20201025
			Litchfield Bancorp LITCHFIELD, CT	18209	290,004	6			
Discover Bank GREENWOOD, DE	112,234,107	5649	Bank of New Castle NEW CASTLE, DE	27575	18,092	0	09/21/2020		20200631
Barclays Bank Delaware WILMINGTON, DE	34,445,000	57203	Wilmington Riverfront Receivables LLC WILMINGTON, DE	0	128,353	0	03/23/2020		20200208
Executive National Bank MIAMI, FL	467,405	20711	Executive Banking Company MIAMI, FL	0	54,043	0	05/12/2020		20200230
Newton Federal Bank COVINGTON, GA	645,988	29510	ABB OREO Holding, LLC ATLANTA, GA	0	0	0	06/25/2020		20200587
Pinnacle Bank ELBERTON, GA	1,030,715	14065	Southern Bank & Trust CLARKESVILLE, GA	58143	230,649	3	03/13/2020		20191711
Chelsea Savings Bank BELLE PLAINE, IA	118,966	15427	Victor State Bank VICTOR, IA	12859	33,236	1	06/12/2020		20200528
Hiawatha Bank and Trust Company HIAWATHA, IA	53,222	34488	Center Point Bank and Trust Company CENTER POINT, IA	19293	34,535	1	03/17/2020		20200058
Heartland Bank and Trust Company BLOOMINGTON, IL	3,150,158	20369	State Bank of Lincoln LINCOLN, IL	12396	348,744	6	11/30/2020		20201163
Busey Bank CHAMPAIGN, IL	7,803,711	16450	Mid Illinois Insurance Services, Inc. PEORIA, IL	0	0	0	02/03/2020		20191578
BMO Harris Bank National Association CHICAGO, IL	138,843,929	16571	BMO Harris Equipment Finance Company MILWAUKEE, WI	0	0	0	02/07/2020		20191661
Hoyne Savings Bank CHICAGO, IL	452,663	28747	Hoyne Interim Bank CHICAGO, IL	0	65,804	1	08/21/2020		20200541
1st Equity Bank SKOKIE, IL	95,211	34393	1st Equity Bank Northwest BUFFALO GROVE, IL	57611	40,877	1	03/13/2020		20200133
American Eagle Bank SOUTH ELGIN, IL	266,615	57359	American Eagle Bank of Chicago CHICAGO, IL	58514	95,310	1	09/08/2020		20200787
The Fountain Trust Company COVINGTON, IN	406,921	5768	State Bank of Burnettsville BURNETTSVILLE, IN	14061	42,599	2	06/22/2020		20200477

Corporate Reorganization Mergers (Page 1 of 4, of 65 records)

Data Date(s) 01/01/2020 to 12/31/2020

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
First Light Merger Subsidiary, Inc. EVANSVILLE, IN	200	0	First Light Bancorp EVANSVILLE, IN	0	0	0	04/08/2020	See Note 1	20200274
MutualBank MUNCIE, IN	2,058,934	27744	Summit Mortgage, Inc. MUNCIE, IN	0	0	0	03/27/2020		20200241
			Summit Service Corporation MUNCIE, IN	0	0	0			
Citizens Union Bank of Shelbyville SHELBYVILLE, KY	840,764	5840	Peoples Bank & Trust Company OWENTON, KY	8129	51,522	1	02/06/2020		20191594
b1BANK BATON ROUGE, LA	2,274,490	58228	Pedestal Bank HOUMA, LA	35005	1,243,545	23	04/08/2020		20200229
Liberty Bank and Trust Company NEW ORLEANS, LA	627,810	20856	Metro Bank LOUISVILLE, KY	34308	25,775	1	03/23/2020		20191669
BayVanguard Bank BALTIMORE, MD	420,928	32527	1880 Bank CAMBRIDGE, MD	4829	400,384	6	09/16/2020		20200764
Farmers and Merchants Bank UPPERCO, MD	504,790	1895	Carroll Community Bank SYKESVILLE, MD	32393	189,980	2	08/31/2020		20200462
UMB Bank, National Association KANSAS CITY, MO	23,964,733	8273	Marquette Transportation Finance, LLC BLOOMINGTON, MN	0	0	0	01/10/2020		20191598
			Marquette Business Credit, LLC DALLAS, TX	0	0	0			
The Bank of Missouri PERRYVILLE, MO	1,828,398	1617	Bank of Bolivar BOLIVAR, MO	34397	318,899	6	07/15/2020		20200636
Peoples Savings Bank of Rhineland RHINELAND, MO	329,595	15264	CBC Bank SAINT PETERS, MO	1421	40,460	4	10/14/2020		20200982
First-Citizens Bank & Trust Company RALEIGH, NC	37,665,333	11063	Gwinnett Community Bank DULUTH, GA	35249	223,173	3	01/14/2020		20191498
American Bank Center DICKINSON, ND	1,803,642	22559	Beartooth Bank BILLINGS, MT	58199	63,888	1	09/10/2020		20200850
Union State Bank of Fargo FARGO, ND	141,580	20776	Border Bank GREENBUSH, MN	15684	648,830	9	09/15/2020		20200853
Sargent County Bank FORMAN, ND	191,854	8942	Stock Growers Bank NAPOLEON, ND	15440	66,809	1	08/07/2020		20200729
Nebraska State Bank LYNCH, NE	16,182	16516	JDJ Banco, Inc. LYNCH, NE	0	197	0	04/20/2020		20200383
Tri Valley Bank TALMAGE, NE	54,691	10641	Eagle State Bank EAGLE, NE	21809	51,595	1	09/15/2020		20200448
New Mexico Bank & Trust ALBUQUERQUE, NM	1,899,194	34726	First Bank & Trust LUBBOCK, TX	14778	295,910	6	09/18/2020		20200593
Bank of Akron AKRON, NY	406,490	13290	Akron Safe Deposit Company AKRON, NY	0	0	0	07/13/2020		20200648

Corporate Reorganization Mergers (Page 2 of 4, of 65 records)

Data Date(s) 01/01/2020 to 12/31/2020

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
First Federal Bank of the Midwest DEFIANCE, OH	3,322,729	29845	Home Savings Bank YOUNGSTOWN, OH	35385	2,895,253	34	01/13/2020	20191381	
Security State Bank CHEYENNE, OK	166,956	421	Bank of Laverne LAVERNE, OK	4130	60,358	1	07/21/2020	20200676	
First State Bank in Temple TEMPLE, OK	23,915	5999	Temple Merger Sub, Inc. TEMPLE, OK	0	50	0	04/02/2020	20200264	
The Bryn Mawr Trust Company BRYN MAWR, PA	4,919,004	11866	Lau Associates LLC GREENVILLE, DE	0	0	0	08/04/2020	20200635	
First Bank & Trust BROOKINGS, SD	2,069,570	3973	First Bank & Trust SIOUX FALLS, SD	27078	1,024,331	7	05/19/2020	20200469	
Citizens Bank of Lafayette LAFAYETTE, TN	1,010,533	1711	American Bank & Trust of the Cumberlands LIVINGSTON, TN	31980	286,415	3	10/02/2020	20200920	
FirstBank NASHVILLE, TN	7,250,529	8663	Franklin Synergy Bank FRANKLIN, TN	58714	3,768,513	16	08/06/2020	20200331	
Millennium Bank OOLTEWAH, TN	206,065	35138	Columbia Bank LAKE CITY, FL	5677	205,856	5	05/05/2020	20200306	
Security Bank and Trust Company PARIS, TN	502,487	9172	The Farmers & Merchants Bank DYER, TN	1480	104,178	6	06/30/2020	20200258	
American Momentum Bank COLLEGE STATION, TX	1,658,912	58309	Security Bank MIDLAND, TX	13408	921,688	12	02/10/2020	20191540	
Ennis State Bank ENNIS, TX	250,062	13000	ESB Mortgage Company ENNIS, TX	0	0	0	02/26/2020	20191701	
Happy State Bank HAPPY, TX	5,371,764	10359	First Bank of Muleshoe MULESHOE, TX	17474	104,098	3	12/21/2020	20201243	
Happy State Bank HAPPY, TX	5,371,764	10359	Muleshoe Bancshares, Inc. MULESHOE, TX	0	15,041	0	12/21/2020	20201244	
AIMBank LITTLEFIELD, TX	1,946,167	3304	AIM Bancshares, Inc. LEVELLAND, TX	0	851	0	09/18/2020	20200859	
Centennial Bank LUBBOCK, TX	786,625	14562	Commerce BancShares, Inc. LUBBOCK, TX	0	0	0	05/06/2020	20191699	
First Bank & Trust LUBBOCK, TX	1,158,320	14778	PrimeWest Mortgage Corporation LUBBOCK, TX	0	0	0	01/07/2020	20191579	
The Bank of San Antonio SAN ANTONIO, TX	1,039,360	58581	The Bank of Austin AUSTIN, TX	59104	236,812	1	10/16/2020	20200886	
			Texas Hill Country Bank BANDERA, TX	58932	200,894	4			
Varo Bank, National Association DRAPER, UT	0	59190	Varo Money, Inc. SAN FRANCISCO, CA	0	118,555	0	02/07/2020	20191010	
Banner Bank WALLA WALLA, WA	14,111,686	28489	Islanders Bank FRIDAY HARBOR, WA	23469	320,147	3	10/02/2020	20200925	

See Note 1

Corporate Reorganization Mergers (Page 3 of 4, of 65 records)

Data Date(s) 01/01/2020 to 12/31/2020

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
Unity Bank AUGUSTA, WI	527,192	8714	First Citizens Bank of Polson, NA POLSON, MT	21478	16,164	1	04/17/2020	20200297	
Union Bank of Blair BLAIR, WI	105,536	13580	H.R. Financial Investments, Inc. BLAIR, WI	0	0	0	07/29/2020	20200687	
Denmark State Bank DENMARK, WI	629,038	13240	Denmark Investments, Inc. HENDERSON, NV	0	0	0	12/01/2020	20201193	
Forward Bank MARSHFIELD, WI	593,817	28530	First National Insurance Group of Park Falls, Inc. PARK FALLS, WI	0	0	0	05/11/2020	20200446	
Forward Bank MARSHFIELD, WI	593,817	28530	Flambeau Motor Lodge, Inc. PARK FALLS, WI	0	0	0	05/11/2020	20200447	
Park Bank MILWAUKEE, WI	1,011,838	26218	330 Investment Corp. MILWAUKEE, WI	0	0	0	01/22/2020	20191632	
Bristol Morgan Bank OAKFIELD, WI	131,128	9523	Oak Investments, Inc. LAS VEGAS, NV	0	0	0	10/23/2020	20200824	
Waumandee State Bank WAUMANDEE, WI	185,684	10384	Union Bank of Blair BLAIR, WI	13580	105,536	1	07/23/2020	20200621	
Summit Community Bank, Inc. MOOREFIELD, WV	2,945,416	34102	WinFirst Bank WINCHESTER, KY	29313	145,844	2	11/23/2020	20201099	

See Note 1

Corporate Reorganization Mergers (Page 4 of 4, of 65 records)

Data Date(s) 01/01/2020 to 12/31/2020

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
Escambia County Bank FLOMATON, AL	76,588	1746	USAL Acquisition Corporation MONTGOMERY, AL	0	0	0	11/06/2020	09/30/2020	20201217
Golden Valley Bank CHICO, CA	333,215	58278	GV Merger Corp. CHICO, CA	0	0	0	05/11/2020		20200459
Commerce West Bank IRVINE, CA	937,741	57176	CWB Merger Corp. IRVINE, CA	0	0	0	11/23/2020		20201136
Community Bank of the Bay OAKLAND, CA	636,346	34210	CBB Merger Company OAKLAND, CA	0	0	0	11/17/2020		20201121
1st Capital Bank SALINAS, CA	736,691	58485	1st Capital Merger Corp. SALINAS, CA	0	0	0	10/08/2020		20200944
BAC Florida Bank CORAL GABLES, FL	2,305,321	21265	Leon Successor Bank MIAMI, FL	0	1	0	06/16/2020	08/01/2019	20190871
International Finance Bank MIAMI, FL	774,259	24823	IFB Interim Bank MIAMI, FL	0	0	0	07/10/2020		20190826
Loomis Federal Savings and Loan Association CHICAGO, IL	65,804	28774	Hoyne Interim Bank CHICAGO, IL	0	0	0	08/21/2020	07/23/2020	20200540
The Commerce Bank EVANSVILLE, IN	200	58279	First Light Merger Subsidiary, Inc. EVANSVILLE, IN	0	0	0	04/08/2020		20200273
Haverhill Bank HAVERHILL, MA	415,913	26411	Haverhill Interim Stock Bank HAVERHILL, MA	0	0	0	05/14/2020		20200069
Premier Bank MAPLEWOOD, MN	960,494	21714	New Premier Bank MAPLEWOOD, MN	0	250	0	12/09/2020		20201123
Union Bank GREENVILLE, NC	821,627	34934	UM Merger, Inc. GREENVILLE, NC	0	0	0	03/18/2020		20200174
The Baltic State Bank BAL TIC, OH	76,590	17759	Baltic Interim Bank BAL TIC, OH	0	0	0	04/09/2020		20200255
Lewis & Clark Bank OREGON CITY, OR	282,183	58428	Lewis & Clark Interim Bank OREGON CITY, OR	0	0	0	05/14/2020		20200458
Clarion County Community Bank CLARION, PA	175,387	57624	Interim Clarion County Community Bank CLARION, PA	0	0	0	05/22/2020		20200453
Hyperion Bank PHILADELPHIA, PA	222,415	58371	Hyperion Interim Bank PHILADELPHIA, PA	0	155	0	10/22/2020		20200975
Dilley State Bank DILLEY, TX	143,703	1490	Dilley Acquisition, Inc. LOUISE, TX	0	0	0	11/02/2020	10/14/2020	20201082
Carter Bank & Trust MARTINSVILLE, VA	4,151,733	58596	CBT Merger Sub, Inc. MARTINSVILLE, VA	0	0	0	10/13/2020		20200899

See Note 2

Interim Mergers (Page 1 of 1, of 18 records)

Data Date(s) 01/01/2020 to 12/31/2020


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 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
Farmers and Merchants Bank MILFORD, NE	671,971	16810	Ericson State Bank ERICSON, NE	18265	9,551	1	02/14/2020	See Note 3	See Note 3
MVB Bank, Inc. FAIRMONT, WV	1,939,908	34603	The First State Bank BARBOURSVILLE, WV	14361	147,162	4	04/03/2020		

Note 3: The “Other Institution” is an institution that failed during 2020. 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, and that approval is not included in the FDIC’s annual merger decisions report.



**Federal Deposit
Insurance Corporation**
550 17th Street, NW
Washington, DC 20429

DESIGN: FDIC/DOA/CSB/GRAPHIC DESIGN AND PRINTING UNIT