

**FEDERAL DEPOSIT
INSURANCE CORPORATION**

Merger Decisions

2022



FEDERAL DEPOSIT INSURANCE CORPORATION

MERGER DECISIONS

ANNUAL REPORT TO CONGRESS

Bank Merger Act Reporting Requirements
(Saturday, January 1, 2022 through Saturday, December 31, 2022)

All of the following Merger applications were approved by the FDIC during the year 2022. 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, 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
Peoples Bank of Alabama CULLMAN, AL	1,264,729	22537	Union State Bank PELL CITY, AL	5602	6,000	1	06/24/2022	06/15/2022	20220482
Security Federal Savings Bank JASPER, AL	38,989	31592	Alabama Credit Union TUSCALOOSA, AL	0	38,989	1	01/25/2022	09/23/2021	20211033
First Bank of Alabama TALLADEGA, AL	877,034	2832	Southern States Bank ANNISTON, AL	58558	68,654	2	07/13/2022	06/15/2022	20220579
Citizens State Bank VERNON, AL	88,820	22523	Avadian Credit Union HOOVER, AL	0	88,820	2	06/09/2022	02/24/2022	20220095
Home Bank of Arkansas PORTLAND, AR	73,750	5629	Barksdale Federal Credit Union BOSSIER CITY, LA	0	73,750	5	07/29/2022	05/09/2022	20220315
Generations Bank ROGERS, AR	689,983	88	Arvest Bank FAYETTEVILLE, AR	8728	66,195	1	01/27/2022	11/10/2021	20211198
Horizon Community Bank LAKE HAVASU CITY, AZ	539,484	57411	Arizona Financial Credit Union PHOENIX, AZ	0	539,484	6	08/12/2022	05/09/2022	20220418
Mission Bank BAKERSFIELD, CA	1,482,100	34805	AltaOne Federal Credit Union RIDGECREST, CA	0	30,729	1	04/08/2022	03/18/2022	20220078
First Northern Bank of Dixon DIXON, CA	1,932,713	3440	Columbia State Bank TACOMA, WA	33826	127,942	3	12/23/2022	11/23/2022	20221149
Ion Bank NAUGATUCK, CT	1,738,910	18198	Lincoln 1st Bank LINCOLN PARK, NJ	28963	261,451	2	04/27/2022	02/03/2022	20220096
Ion Bank NAUGATUCK, CT	2,111,820	18198	BCI Financial Corporation CHESHIRE, CT	0	4,884	0	12/28/2022	07/26/2022	20220704
Citizens Bank of Florida OVIEDO, FL	491,657	16442	Fairwinds Credit Union ORLANDO, FL	0	491,657	6	03/14/2022	09/14/2021	20210982
First Citrus Bank TAMPA, FL	692,073	34899	DFCU Financial DEARBORN, MI	0	692,073	6	12/13/2022	06/15/2022	20220598
Georgia Banking Company ATLANTA, GA	1,164,122	57071	Peoples Bank & Trust BUFORD, GA	25795	439,255	1	03/08/2022	01/07/2022	20220007
Persons Banking Company FORSYTH, GA	428,694	17089	Robins Financial Credit Union WARNER ROBINS, GA	0	428,694	5	10/07/2022	05/25/2022	20220294
Vinings Bank SMYRNA, GA	595,119	58533	Georgia's Own Credit Union ATLANTA, GA	0	595,119	2	10/14/2022	05/09/2022	20220284
The Shelby County State Bank HARLAN, IA	331,723	1553	First State Bank IDA GROVE, IA	8500	182,562	5	01/10/2022	11/10/2021	20211245
MidWestOne Bank IOWA CITY, IA	5,958,430	14843	First National Bank in Fairfield FAIRFIELD, IA	13853	158,863	1	05/24/2022	12/22/2021	20211386
			First National Bank of Muscatine MUSCATINE, IA	961	371,624	3			

Regular Mergers (Page 1 of 4, of 68 records)

Data Date(s) 01/01/2022 to 12/31/2022

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
Mediapolis Savings Bank MEDIAPOLIS, IA	198,918	15772	State Bank of Wapello WAPELLO, IA	15308	44,486	1	10/26/2022	10/14/2022	20220965
Citizens State Bank SHELDON, IA	179,135	18356	Brunsting Insurance Agency, Inc. BOYDEN, IA	0	21	0	09/16/2022	08/31/2022	20220861
Northeast Security Bank SUMNER, IA	434,411	18384	First Federal Credit Union HIAWATHA, IA	0	17,355	1	01/25/2022	12/23/2021	20210974
Bank of Idaho IDAHO FALLS, ID	767,060	26403	HomeStreet Bank SEATTLE, WA	32489	277,490	5	06/23/2022	05/25/2022	20220531
Heartland Bank and Trust Company BLOOMINGTON, IL	4,221,607	20369	Town And Country Bank SPRINGFIELD, IL	18487	874,560	10	11/21/2022	11/15/2022	20221035
Midwest Community Bank FREEPORT, IL	331,935	19628	GreenState Credit Union NORTH LIBERTY, IA	0	331,935	3	06/13/2022	05/09/2022	20211297
Community State Bank GALVA, IL	267,679	23257	Citizens First State Bank of Walnut WALNUT, IL	939	56,349	1	06/30/2022	03/31/2022	20220264
Northside Community Bank GURNEE, IL	311,502	34416	Credit Union 1 RANTOUL, IL	0	311,502	4	10/28/2022	10/14/2022	20220733
Citizens State Bank LENA, IL	321,282	10474	Illinois Bank & Trust ROCKFORD, IL	34076	65,981	2	04/13/2022	03/18/2022	20220178
Citizens State Bank LENA, IL	363,127	10474	First Savanna Savings Bank SAVANNA, IL	30241	8,519	1	11/22/2022	10/14/2022	20220999
LincolnWay Community Bank NEW LENOX, IL	287,178	57971	CoVantage Credit Union ANTIGO, WI	0	287,178	2	09/29/2022	08/31/2022	20220578
Tempo Bank, A Federal Savings Bank TRENTON, IL	91,383	30615	Scott Credit Union EDWARDSVILLE, IL	0	91,383	2	05/02/2022	02/03/2022	20211065
Farmers & Merchants Bank of Colby COLBY, KS	352,375	34719	The Bank of Burlington BURLINGTON, CO	15759	76,920	2	12/19/2022	11/23/2022	20220980
CrossFirst Bank LEAWOOD, KS	5,701,280	58648	Farmers & Stockmens Bank CLAYTON, NM	13625	546,002	5	11/04/2022	07/26/2022	20220737
Vintage Bank Kansas LEON, KS	192,463	17927	Hillsboro State Bank HILLSBORO, KS	14084	22,941	1	03/03/2022	02/03/2022	20220069
The Plains State Bank PLAINS, KS	270,662	18118	BancCentral, National Association ALVA, OK	4033	138,697	2	09/08/2022	06/15/2022	20220527
Cambridge Trust Company CAMBRIDGE, MA	5,057,595	8152	Northmark Bank NORTH ANDOVER, MA	27119	427,963	3	08/17/2022	07/06/2022	20220625
Norwood Co-operative Bank NORWOOD, MA	669,552	26555	Foxboro Federal Savings FOXBORO, MA	27918	205,082	2	11/14/2022	09/16/2022	20220918
Granite Bank COLD SPRING, MN	145,636	5116	Maple Bank CHAMPLIN, MN	57581	94,728	1	06/24/2022	05/25/2022	20220483
Lake Area Bank LINDSTROM, MN	423,563	1390	Royal Credit Union EAU CLAIRE, WI	0	252,467	3	06/21/2022	04/20/2022	20220335

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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 Resource Bank LINO LAKES, MN	399,936	58039	Lake Area Bank LINDSTROM, MN	1390	146,183	2	08/24/2022	07/26/2022	20220745
First Independent Bank RUSSELL, MN	432,206	1900	Citizens State Bank of Tyler, Incorporated TYLER, MN	10582	29,239	1	04/19/2022	03/31/2022	20220243
Deerwood Bank WAITE PARK, MN	1,062,979	5123	Royal Credit Union EAU CLAIRE, WI	0	16,521	1	03/21/2022	02/11/2022	20211015
BTC Bank BETHANY, MO	920,865	10618	The Merchants and Farmers Bank of Salisbury SALISBURY, MO	8259	114,656	4	09/16/2022	08/09/2022	20220821
Community Bank of Marshall MARSHALL, MO	207,681	22636	The Corder Bank CORDER, MO	9374	24,794	1	07/01/2022	05/25/2022	20220514
BankPlus BELZONI, MS	5,104,245	5903	First Bank and Trust NEW ORLEANS, LA	33405	1,240,488	14	02/01/2022	12/01/2021	20211257
The Peoples Bank, Biloxi, Mississippi BILOXI, MS	816,386	340	Trustmark National Bank JACKSON, MS	4988	0	0	07/01/2022	05/25/2022	20220384
Merchants and Planters Bank RAYMOND, MS	118,402	327	OmniBank BAY SPRINGS, MS	8871	56,026	2	05/03/2022	03/18/2022	20220091
First State Bank LOOMIS, NE	191,522	16333	Farmers and Merchants Bank AXTELL, NE	17444	11,512	1	11/02/2022	09/29/2022	20220982
InBank RATON, NM	743,344	11492	Legacy Bank WILEY, CO	12699	498,022	9	03/11/2022	02/24/2022	20220098
Gouverneur Savings and Loan Association GOUVERNEUR, NY	132,773	30976	Citizens Bank of Cape Vincent CAPE VINCENT, NY	8908	84,546	3	05/06/2022	03/18/2022	20220227
The Farmers & Merchants State Bank ARCHBOLD, OH	2,657,907	5969	Peoples Federal Savings and Loan Association SIDNEY, OH	29703	132,886	3	08/11/2022	07/26/2022	20220688
Fifth Third Bank, National Association CINCINNATI, OH	209,696,785	6672	Delaware Trust Company WILMINGTON, DE	0	266,000	0	08/16/2022	05/09/2022	20220258
The Middlefield Banking Company MIDDLEFIELD, OH	1,291,384	13716	Liberty National Bank ADA, OH	6516	428,506	6	09/23/2022	08/31/2022	20220799
Buckeye State Bank POWELL, OH	263,490	2286	First City Bank COLUMBUS, OH	741	73,350	1	08/31/2022	08/09/2022	20220769
Armstrong Bank MUSKOGEE, OK	2,499,072	2315	Vast Bank, National Association TULSA, OK	23737	21,335	1	07/01/2022	06/15/2022	20220526
High Plains Bank OKEENE, OK	159,092	418	Equity Bank ANDOVER, KS	25858	20,374	1	10/25/2022	09/29/2022	20220964
PennCrest Bank ALTOONA, PA	215,555	30119	Mid Penn Bank MILLERSBURG, PA	9889	25,415	1	07/29/2022	07/06/2022	20220638
First Commonwealth Bank INDIANA, PA	9,550,335	7468	Centric Bank HARRISBURG, PA	7461	1,037,485	7	11/04/2022	09/29/2022	20220978

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Data Date(s) 01/01/2022 to 12/31/2022

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 Citizens Bank OLANTA, SC	792,021	15932	Sandhills Bank NORTH MYRTLE BEACH, SC	17953	222,734	4	04/22/2022	03/31/2022	20220230
First Community Bank CORPUS CHRISTI, TX	615,158	24353	Investar Bank, National Association BATON ROUGE, LA	58316	25,148	0	10/13/2022	10/12/2022	20220903
Pinnacle Bank FORT WORTH, TX	2,199,132	20231	Crockett National Bank SAN ANTONIO, TX	24561	613,726	5	10/20/2022	07/26/2022	20220755
The Roscoe State Bank ROSCOE, TX	213,700	1213	Cornerstone Home Lending Inc., (TBKA Cornerstone Capital Bank, SSB) HOUSTON, TX	0	1,782,567	3	08/29/2022	08/29/2022	20210673
Towne Bank PORTSMOUTH, VA	15,951,797	35095	Farmers Bank WINDSOR, VA	2429	578,780	8	11/14/2022	11/10/2022	20221024
			Farmers Bankshares, Inc. WINDSOR, VA	0	0	0			
HomeStreet Bank SEATTLE, WA	8,557,681	32489	MUFG Union Bank, National Association SAN FRANCISCO, CA	22826	459,914	3	12/15/2022	10/27/2022	20221074
Banner Bank WALLA WALLA, WA	16,798,536	28489	Spokane Teachers Credit Union LIBERTY LAKE, WA	0	237,890	4	06/03/2022	05/25/2022	20220268
Home Savings Bank MADISON, WI	180,180	30248	Dupaco Community Credit Union DUBUQUE, IA	0	180,180	2	03/22/2022	03/18/2022	20211230
Forward Bank MARSHFIELD, WI	911,920	28530	Hadden Insurance Agency, Inc. OGEMA, WI	0	390	0	11/17/2022	11/11/2022	20221050
Woodford State Bank MONROE, WI	335,684	10011	The Greenwood's State Bank LAKE MILLS, WI	11623	34,433	1	01/14/2022	12/23/2021	20211330
Commerce State Bank WEST BEND, WI	818,219	58020	Summit Credit Union COTTAGE GROVE, WI	0	818,219	4	07/20/2022	06/15/2022	20220301

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Data Date(s) 01/01/2022 to 12/31/2022

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
Regions Bank BIRMINGHAM, AL	156,809,000	12368	Ascentium Capital LLC KINGWOOD, TX	0	0	0	12/14/2022	See Note 1	20220608
Arvest Bank FAYETTEVILLE, AR	26,590,497	8728	Arvest Central Mortgage Company LITTLE ROCK, AR	0	0	0	08/05/2022		20220663
MUFG Union Bank, National Association SAN FRANCISCO, CA	124,662,000	22826	MUFG Bank, LTD NEW YORK, NY	0	21,000,000	0	10/14/2022		20211344
Citywide Banks DENVER, CO	2,647,931	58458	Premier Valley Bank FRESNO, CA	57098	1,225,543	6	06/13/2022		20220431
Citywide Banks DENVER, CO	2,647,931	58458	Minnesota Bank & Trust EDINA, MN	58818	877,851	2	06/13/2022		20220432
Citywide Banks DENVER, CO	2,647,931	58458	Arizona Bank & Trust PHOENIX, AZ	57620	1,907,478	10	06/13/2022		20220433
Citywide Banks DENVER, CO	2,647,931	58458	Rocky Mountain Bank BILLINGS, MT	20310	720,934	9	06/13/2022		20220434
Citywide Banks DENVER, CO	2,647,931	58458	Wisconsin Bank & Trust MADISON, WI	13023	1,211,012	13	06/14/2022		20220435
HTLF Bank DENVER, CO	2,792,485	58458	Illinois Bank & Trust ROCKFORD, IL	34076	1,701,567	6	09/29/2022		20220862
Webster Bank, National Association WATERBURY, CT	34,893,033	18221	Webster Capital Finance, Inc. WATERBURY, CT	0	0	0	03/08/2022		20220067
			Webster Business Credit Corporation NEW YORK, NY	0	0	0			
PNC Bank, National Association WILMINGTON, DE	462,385,600	6384	PNC Equipment Finance, LLC CINCINNATI, OH	0	0	0	01/31/2022		20211322
Citizens Bank of Florida OVIEDO, FL	491,657	16442	CBO Successor Bank OVIEDO, FL	0	14	0	03/14/2022		20210981
The Warrington Bank PENSACOLA, FL	110,298	17193	Bank of the South PENSACOLA, FL	19125	91,731	2	02/11/2022		20211233
			Five Flags Interim Bank PENSACOLA, FL	0	0	0			
First Citrus Bank TAMPA, FL	692,073	34899	FCB Successor Bank TAMPA, FL	0	0	0	12/13/2022		20220596
Wauchula State Bank WAUCHULA, FL	959,786	8021	Crews Bank & Trust ARCADIA, FL	21163	209,822	3	12/20/2022		20221038
			Englewood Bank & Trust ENGLEWOOD, FL	27205	566,829	5			
			Charlotte State Bank & Trust PORT CHARLOTTE, FL	27086	646,290	6			
Hiawatha Bank and Trust Company HIAWATHA, IA	101,772	34488	Walker State Bank WALKER, IA	16432	49,371	1	07/05/2022		20220548
White State Bank SOUTH ENGLISH, IA	47,112	8519	Peoples Savings Bank CRAWFORDSVILLE, IA	225	39,944	2	06/21/2022		20220478

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Data Date(s) 01/01/2022 to 12/31/2022

Applicant Institution			Other Institution			Action Approved	DOJ Reply Date	Application Number
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)			
Marquette Bank CHICAGO, IL	2,030,765	16250	Vision Investments, Inc. CHICAGO, IL	0	0	0	11/01/2022	20220984
First Southern Bank MARION, IL	795,509	15565	The Bank of Carbondale CARBONDALE, IL	10828	280,105	5	04/14/2022	20220206
Inland Bank & Trust OAK BROOK, IL	1,232,991	22444	Inland Home Mortgage Company, LLC OAK BROOK, IL	0	0	0	12/15/2022	20221156
TrustBank OLNEY, IL	292,037	14662	TNB Bank TUSCOLA, IL	938	100,726	1	03/10/2022	20220080
Better Banks PEORIA, IL	411,263	1808	Glasford State Bank GLASFORD, IL	8492	61,311	2	04/26/2022	20220241
Providence Bank & Trust SOUTH HOLLAND, IL	1,330,720	57754	The Leaders Bank OAK BROOK, IL	35422	358,771	1	02/02/2022	20211360
First Merchants Bank MUNCIE, IN	15,041,056	4365	Level One Bank FARMINGTON HILLS, MI	58604	2,544,498	17	02/04/2022	20211347
Landmark National Bank MANHATTAN, KS	1,288,943	5826	Freedom Bancshares, Inc. OVERLAND PARK, KS	0	22,122	0	09/15/2022	20220806
United Community Bank of West Kentucky, Inc. MORGANFIELD, KY	386,830	57301	Dixon Bank DIXON, KY	9668	83,120	1	03/15/2022	20220132
b1BANK BATON ROUGE, LA	4,405,589	58228	Texas Citizens Bank, National Association PASADENA, TX	58319	515,105	6	01/24/2022	20211215
Rosedale Federal Savings and Loan Association NOTTINGHAM, MD	1,058,278	29613	CBM Bancorp, Inc. PARKVILLE, MD	0	2,432	0	05/05/2022	20220290
University Bank ANN ARBOR, MI	488,411	14587	University Lending Group LLC CLINTON TOWNSHIP, MI	0	0	0	05/13/2022	20220133
Premier Bank Minnesota FARMINGTON, MN	349,526	33204	Premier Bank Rochester ROCHESTER, MN	33202	308,569	4	07/14/2022	20220592
Mid America Bank JEFFERSON CITY, MO	634,704	11459	Bank of St. Elizabeth SAINT ELIZABETH, MO	12236	233,942	4	08/25/2022	20220782
Bank of Odessa ODESSA, MO	367,524	9803	La Monte Community Bank LA MONTE, MO	16423	44,623	1	10/05/2022	20220898
			Commercial Bank of Oak Grove, Mo. OAK GROVE, MO	9811	116,611	1		
First United Bank PARK RIVER, ND	362,583	15472	Ramsey National Bank DEVILS LAKE, ND	3914	332,011	6	07/12/2022	20220587
Homestead Bank COZAD, NE	485,592	11482	First National Financial Services, Inc. CHADRON, NE	0	0	0	04/29/2022	20220266
Jones Bank SEWARD, NE	400,673	5473	Valparaiso Insurance Agency VALPARAISO, NE	0	0	0	11/17/2022	20221000

See Note 1

Corporate Reorganization Mergers (Page 2 of 3, of 51 records)

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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
Claremont Savings Bank CLAREMONT, NH	492,676	18038	Clarebank, Inc. CLAREMONT, NH	0	0	0	11/16/2022	See Note 1	20220923
			Oakwood Park, Inc. CLAREMONT, NH	0	0	0			
Walden Mutual Bank CONCORD, NH	21,136	59289	Henry David Thoreau and Company, Ltd CONCORD, NH	0	1,208	0	12/09/2022		20221057
First American Bank ARTESIA, NM	1,550,725	2240	United Bank of El Paso del Norte EL PASO, TX	57119	333,572	4	05/11/2022		20220177
KeyBank National Association CLEVELAND, OH	183,977,708	17534	XUP Payments Inc. CHARLOTTE, NC	0	0	0	10/18/2022		20220246
United Community Bank GREENVILLE, SC	24,154,420	16889	Progress Bank and Trust HUNTSVILLE, AL	58719	1,835,242	14	12/02/2022		20220549
First Volunteer Bank CHATTANOOGA, TN	1,385,228	10307	First Bank DALTON, GA	34116	606,139	6	04/26/2022		20220287
Pinnacle Bank NASHVILLE, TN	38,275,134	35583	Pinnacle Properties VA, LLC NASHVILLE, TN	35583	0	0	02/11/2022		20211287
Allegiance Bank HOUSTON, TX	7,096,226	58629	CommunityBank of Texas, N.A. BEAUMONT, TX	3363	4,486,120	34	06/15/2022		20220051
Burke & Herbert Bank & Trust Company ALEXANDRIA, VA	3,585,822	11578	B & H Subsidiary, Inc. ALEXANDRIA, VA	0	0	0	08/09/2022		20220674
Capital One, National Association MCLEAN, VA	385,291,000	4297	Capital One Loan Management, Inc. PLANO, TX	0	1,357,000	0	06/24/2022		20220270
Capital One, National Association MCLEAN, VA	385,291,000	4297	Bluetarp Financial (DBA Capital One Trade Credit) PORTLAND, ME	0	221,000	0	06/24/2022		20220591
Old Dominion National Bank NORTH GARDEN, VA	893,375	58504	ODNB Merger Subsidiary, Inc. NORTH GARDEN, VA	0	0	0	06/08/2022		20220387
State Bank of Cross Plains CROSS PLAINS, WI	1,624,603	15091	Monona Bank MONONA, WI	33458	1,180,521	9	07/07/2022		20220537
Hometown Bank FOND DU LAC, WI	624,062	12781	FEB Nevada, Inc. CARSON CITY, NV	0	0	0	11/16/2022		20221048
Hometown Bank FOND DU LAC, WI	624,062	12781	Hometown Financial Services, Inc. FOND DU LAC, WI	0	0	0	11/16/2022		20221049
Horicon Bank HORICON, WI	1,211,472	11236	Cornerstone Community Bank GRAFTON, WI	33137	247,333	3	10/19/2022		20220881

Corporate Reorganization Mergers (Page 3 of 3, of 51 records)

Data Date(s) 01/01/2022 to 12/31/2022

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). This includes transactions where two institutions merge immediately following a merger between two bank holding companies that was subject to the approval of the Federal Reserve System and for which a favorable competitive factors report was received from the Attorney General.

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
Endeavor Bank SAN DIEGO, CA	429,271	59099	EDVR Merger Corp. SAN DIEGO, CA	0	0	0	04/11/2022	See Note 2	20220166
Infinity Bank SANTA ANA, CA	315,144	59098	Infinity Merger Company SANTA ANA, CA	0	0	0	09/21/2022		20220839
American Riviera Bank SANTA BARBARA, CA	1,306,540	58281	American Riviera Merger Sub SANTA BARBARA, CA	0	0	0	02/02/2022		20220014
Bank of Lumber City LUMBER CITY, GA	25,624	16281	HGBI Merger Sub, Inc. VIDALIA, GA	0	0	0	07/07/2022	06/15/2022	20220481
Northside Community Bank GURNEE, IL	311,502	34416	NSCB Merger, LLC GURNEE, IL	0	0	0	10/28/2022		20221023
The Farmers Bank of Mt. Pulaski MOUNT PULASKI, IL	65,899	11319	Longview Community Bank NEWMAN, IL	0	0	0	06/10/2022	03/31/2022	20220286
LincolnWay Community Bank NEW LENOX, IL	287,178	57971	LWCB Merger, LLC NEW LENOX, IL	0	0	0	09/29/2022		20220661
The Leaders Bank OAK BROOK, IL	358,771	35422	The Leaders Interim Bank SOUTH HOLLAND, IL	0	0	0	02/02/2022	12/23/2021	20211361
Institution for Savings in Newburyport and Its Vicinity NEWBURYPORT, MA	4,545,878	90250	IFS Subsidiary Bank NEWBURYPORT, MA	0	0	0	07/25/2022		20220421
Boundary Waters Bank ELY, MN	111,416	35172	New BW Bank ELY, MN	0	0	0	11/15/2022		20220948
First Carolina Bank ROCKY MOUNT, NC	1,944,340	35530	FCFS Merger Sub, Inc. RALEIGH, NC	0	0	0	12/09/2022		20221105
The Bank of Princeton PRINCETON, NJ	1,625,139	58513	Interim Bank of Princeton PRINCETON, NJ	0	0	0	08/04/2022	07/06/2022	20220662
Chappell Hill Bank CHAPPELL HILL, TX	59,778	11570	GOBI Acquisition Corporation IRVING, TX	0	21,338	0	12/08/2022	07/26/2022	20220723
Lee Bank and Trust Company PENNINGTON GAP, VA	181,261	11582	Lee Merger Sub, Inc. PENNINGTON GAP, VA	0	0	0	06/09/2022		20220312
Fox Valley Savings Bank FOND DU LAC, WI	395,800	29188	Fox Valley Interim Two Savings Bank FOND DU LAC, WI	0	0	0	11/01/2022		20220905

Interim Mergers (Page 1 of 1, of 15 records)

Data Date(s) 01/01/2022 to 12/31/2022

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
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None.



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

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