

Merger Decisions

2002

Federal
Deposit
Insurance
Corporation



FEDERAL DEPOSIT INSURANCE CORPORATION

MERGER DECISIONS

2002 ANNUAL REPORT TO CONGRESS

Bank Merger Act Reporting Requirements
(January 1, 2002 through December 31, 2002)

All of the following Merger applications have been approved by the FDIC during the year 2002. With regard to each of these applications, the FDIC considered and found favorably with respect to (i) the competitive factors involved; (ii) the financial resources, managerial resources, and future prospects of the existing and proposed institutions; (iii) the convenience and needs of the community to be served; and (iv) the effectiveness of each insured depository institution involved in the merger transaction in combating money laundering activities, including in overseas branches.

Except as noted, reports regarding the competitive factors were requested from the Attorney General and other Federal banking agencies for each transaction, and the Summary Report submitted by the Attorney General indicated that the transaction would not have a significantly adverse effect on competition.

In each case, the FDIC has determined that the transaction would not result in a monopoly or further any combination or conspiracy to monopolize or to attempt to monopolize the business of banking in any part of the United States. Furthermore, the FDIC generally determined that each transaction would not substantially lessen competition in any section of the country or tend to create a monopoly or in any other manner restrain trade. In any case where the FDIC found that the transaction would substantially lessen competition or tend to create a monopoly or restrain trade, the FDIC determined that 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.

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

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	Application Number
Peoples Bank of North Alabama CULLMAN, AL	201,651	22537	Community Bank BLOUNTSVILLE, AL	98,972	6	57	05/08/2002	20020495
Elk Horn Bank and Trust Company ARKADELPHIA, AR	122,294	1528	Superior Bank, FSB FORT SMITH, AR	34,286		228958	12/13/2002	20022729
Bank of England ENGLAND, AR	78,600	13303	First Community Bank JONESBORO, AR	15,388		233538	09/25/2002	20022037
Simmons First Bank of South Arkansas LAKE VILLAGE, AR	103,267	18590	Heartland Community Bank CAMDEN, AR	12,909		428761	05/10/2002	20020731
Community Bank of Arizona WICKENBURG, AZ	165,579	22644	Community First National Bank FARGO, ND	17,627		13924	01/14/2002	20012861
Silvergate Bank LA JOLLA, CA	325,829	27330	Humboldt Bank EUREKA, CA	16,000		227582	12/06/2002	20022110
Gateway Business Bank LAKEWOOD, CA	128,692	34250	eosbank SAN MATEO, CA	55,203		127093	07/24/2002	20021394
General Bank LOS ANGELES, CA	2,099,519	23083	Liberty Bank and Trust Company BOSTON, MA	37,365		119485	02/13/2002	20012474
Citizens Business Bank ONTARIO, CA	2,512,829	21716	Western Security Bank, National Association BURBANK, CA	129,726		125058	03/27/2002	20020251
First National Bank RANCHO SANTA FE, CA	1,052,322	23743	Generations Trust Bank, National Association LONG BEACH, CA	3,086		135404	09/16/2002	20021898
Redlands Centennial Bank REDLANDS, CA	116,872	33025	Palomar Community Bank ESCONDIDO, CA	82,771		132226	03/28/2002	20020315
Security Business Bank of San Diego SAN DIEGO, CA	8,500	57357	Manufacturers Bank LOS ANGELES, CA	7,965		118618	08/16/2002	20021590
Bank of the West SAN FRANCISCO, CA	12,838,624	3514	United California Bank LOS ANGELES, CA	10,762,877		12120589	03/04/2002	20013009
First Bank & Trust SAN FRANCISCO, CA	3,043,885	22912	Jefferson Heritage Bank DENTON, TX	78,718		230292	06/06/2002	20020916
United Commercial Bank SAN FRANCISCO, CA	3,192,066	32469	Bank of Canton of California SAN FRANCISCO, CA	1,448,770		1216754	10/11/2002	20022190
United Commercial Bank SAN FRANCISCO, CA	3,192,066	32469	Broadway National Bank NEW YORK, NY	179,815		226790	11/26/2002	20022436
Bank of Agriculture and Commerce STOCKTON, CA	209,964	19434	City National Bank BEVERLY HILLS, CA	9,468		217281	05/15/2002	20020791
Citrus Bank ORLANDO, FL	804,795	27515	Mercantile Bank SAINT PETERSBURG, FL	523,502		1432473	08/18/2002	20021198
Mercantile Bank ORLANDO, FL	1,462,151	27515	Central Bank of Tampa TAMPA, FL	215,257		416502	12/13/2002	20022718
Sanibel Captiva Community Bank SANIBEL, FL	0	57425	First Community Bank of Southwest Florida FORT MYERS, FL	19,325		134943	12/12/2002	20022623

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Data Date(s) 01/01/2002 to 12/31/2002

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	Application Number
Main Street Bank COVINGTON, GA	1,247,029	9243	First National Bank of Johns Creek SUWANEE, GA	106,752	2	35089	11/25/2002	20022234
Southeastern Bank DARIEN, GA	361,780	5685	The Park Avenue Bank VALDOSTA, GA	10,651	1	19797	01/07/2002	20012635
Pinnacle Bank ELBERTON, GA	311,204	14065	NBank, National Association COMMERCE, GA	17,325	1	2127	06/03/2002	20020992
Northwest Georgia Bank RINGGOLD, GA	359,804	9246	The Bank of Sharon SHARON, TN	143,037	1	2374	11/06/2002	20021932
Bank of Upson THOMASTON, GA	229,156	17041	Bank of Coweta NEWNAN, GA	14,724	1	20827	10/11/2002	20022082
FLAG Bank VIENNA, GA	533,962	186	Encore Bank HOUSTON, TX	96,321	6	30297	10/18/2002	20021880
Cresco Union Savings Bank CRESCO, IA	171,723	18443	Northwest FSB SPENCER, IA	24,105	1	32647	01/10/2002	20012801
United Community Bank MILFORD, IA	143,202	13656	Security State Bank MILFORD, IA	44,358	2	218	04/10/2002	20020434
United Community Bank MILFORD, IA	187,560	13656	Security State Bank LAKE PARK, IA	15,942	1	15368	04/10/2002	20020435
The American Bank CERRO GORDO, IL	18,798	11311	Cerro Gordo Building and Loan, s.b. CERRO GORDO, IL	9,619	1	30210	09/18/2002	20021865
First State Bank of Forrest FORREST, IL	44,880	11669	Morris Building and Loan, s.b. MORRIS, IL	52	1	28427	12/27/2002	20022863
Banterra Bank MARION, IL	769,900	17514	Fifth Third Bank, Indiana INDIANAPOLIS, IN	145,676	4	34434	06/18/2002	20021049
The Peoples State Bank of Newton NEWTON, IL	161,637	11722	The First National Bank of Sumner SUMNER, IL	44,002	2	3839	09/19/2002	20021989
Vermilion Valley Bank PIPER CITY, IL	50,568	11667	Roberts State Bank ROBERTS, IL	28,249	1	12398	08/12/2002	20021577
Thomson State Bank THOMSON, IL	20,627	5753	Savanna State Bank SAVANNA, IL	38,491	1	19517	05/03/2002	20020239
People's Trust Company BROOKVILLE, IN	452,318	5766	Union Bank and Trust Company of Indiana GREENSBURG, IN	339,778	15	10093	08/13/2002	20021574
People's Trust Company BROOKVILLE, IN	459,293	5766	Old National Bank EVANSVILLE, IN	11,034	1	3832	05/16/2002	20020740
Greensfork Merger Bank LYNN, IN	1	0	Greensfork Township State Bank LYNN, IN	5,858	1	8056	01/08/2002	20012602
Guaranty State Bank and Trust Co. BELOIT, KS	76,327	10907	Mid-America Bank BALDWIN CITY, KS	1,809	2	17374	11/04/2002	20021974
The State Bank of Kansas FREDONIA, KS	67,159	10508	Intrust Bank, National Association WICHITA, KS	23,495	1	4799	09/17/2002	20021992

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Data Date(s) 01/01/2002 to 12/31/2002

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	Application Number
Patriots Bank GARNETT, KS	58,572	18019	Intrust Bank, National Association WICHITA, KS	3,265	1	4799	09/24/2002	20022044
The Citizens State Bank GRIDLEY, KS	65,826	15111	Home Savings Bank CHANUTE, KS	5,000	1	28246	07/02/2002	20021176
The Morrill and Janes B & T Co. HIAWATHA, KS	84,386	1143	The Morrill State Bank & Trust Co. SABETHA, KS	67,089	2	10924	09/17/2002	20021965
The Morrill and Janes B & T Co. HIAWATHA, KS	84,386	1143	First National Bank of Onaga ONAGA, KS	163,676	3	26326	09/17/2002	20021966
The Denison State Bank HOLTON, KS	144,217	15305	Intrust Bank, National Association WICHITA, KS	8,839	1	4799	12/02/2002	20022667
The Stockgrowers State Bank MAPLE HILL, KS	23,931	18165	Gold Bank LEAWOOD, KS	22,278	1	13155	04/08/2002	20020465
The Bank OBERLIN, KS	100,350	26522	Gold Bank LEAWOOD, KS	52,496	3	13155	04/08/2002	20020234
The Peoples Bank PRATT, KS	184,746	1147	The Farmers State Bank HARDTNER, KS	20,702	2	17677	03/04/2002	20020243
First State Bank and Trust TONGANOXIE, KS	171,688	14974	The Bank of Perry PERRY, KS	34,139	1	13689	06/21/2002	20021140
The Bank of Kentucky, Inc. FLORENCE, KY	534,607	33022	Peoples Bank of Northern Kentucky, Inc. CRESTVIEW HILLS, KY	186,462	8	33541	11/01/2002	20022485
Planters Bank, Inc. HOPKINSVILLE, KY	144,469	34254	City State Bank MARTIN, TN	99,566	3	2402	10/25/2002	20021902
Sabine State Bank and Trust Company MANY, LA	291,073	8141	Community Bank, Katy, Tx. KATY, TX	2,000	1	24736	05/31/2002	20020902
Abington Savings Bank ABINGTON, MA	849,297	22051	Massachusetts Co-operative Bank BOSTON, MA	125,481	2	26569	07/29/2002	20021451
Citizens Bank of Massachusetts BOSTON, MA	18,421,303	18562	Medford Savings Bank MEDFORD, MA	1,446,171	18	23290	08/16/2002	20021466
The Boston Bank of Commerce BOSTON, MA	252,414	23966	Family Savings Bank, F.S.B. LOS ANGELES, CA	200,800	4	30376	12/13/2002	20022423
Randolph Interim Stock Bank RANDOLPH, MA	1	0	Randolph Savings Bank RANDOLPH, MA	290,921	5	90270	09/09/2002	20021448
Southbridge Savings Bank SOUTHBRIDGE, MA	312,125	23524	Woronoco Savings Bank WESTFIELD, MA	12,899	2	90301	12/04/2002	20022622
The Harbor Bank of Maryland BALTIMORE, MD	186,586	24015	Carrollton Bank BALTIMORE, MD	24,600	1	12433	04/10/2002	20020544
Independent Bank BAY CITY, MI	917,352	27811	Northwestern Savings Bank & Trust TRAVERSE CITY, MI	15,220	1	30792	09/25/2002	20022045
Northwestern Savings Bank & Trust TRAVERSE CITY, MI	437,619	30792	Standard Federal Bank National Association TROY, MI	81,559	6	22488	06/24/2002	20021067

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Data Date(s) 01/01/2002 to 12/31/2002

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	Application Number
First Independent Bank RUSSELL, MN	72,814	1900	United Prairie Bank-Slayton SLAYTON, MN	17,000	1	22121	02/27/2002	20020067
BTC Bank BETHANY, MO	121,010	10618	First Bank of Missouri GLADSTONE, MO	11,833	1	18815	12/16/2002	20022443
Peoples Community State Bank DONIPHAN, MO	62,523	23115	Town & Country Bank SALEM, MO	12,000	1	13071	10/16/2002	20022235
Central Bank of Kansas City KANSAS CITY, MO	75,387	17009	Horizon National Bank LEAWOOD, KS	34,689	3	35014	05/23/2002	20020883
Heritage State Bank NEVADA, MO	61,726	12617	Union Planters Bank, National Association MEMPHIS, TN	50,000	1	4979	08/22/2002	20021648
The Citizens Bank of Philadelphia PHILADELPHIA, MS	426,685	12204	Citizens Bank and Trust Company LOUISVILLE, MS	69,738	3	16536	04/23/2002	20020584
BancorpSouth Bank TUPELO, MS	9,392,854	11813	Pinnacle Bank LITTLE ROCK, AR	127,856	2	34408	02/12/2002	20013021
Randolph Bank & Trust Company ASHEBORO, NC	194,246	22746	The Morris Plan Savings Bank, Inc., SSB BURLINGTON, NC	40,623	1	9837	02/25/2002	20020111
Yadkin Valley Bank and Trust Co. ELKIN, NC	363,751	19861	Piedmont Bank STATESVILLE, NC	241,018	6	34437	07/12/2002	20021036
Yadkin Valley Bank and Trust Co. ELKIN, NC	363,751	19861	Main Street Bankshares, Inc. STATESVILLE, NC	0	0	0	07/12/2002	20021613
First Gaston Bank of North Carolina GASTONIA, NC	151,843	34041	RBC Centura Bank ROCKY MOUNT, NC	8,926	1	33184	10/16/2002	20022161
Southern Bank and Trust Company MOUNT OLIVE, NC	837,515	15359	RBC Centura Bank ROCKY MOUNT, NC	24,500	1	33184	09/25/2002	20021883
First-Citizens Bank & Trust Company RALEIGH, NC	10,766,032	11063	RBC Centura Bank ROCKY MOUNT, NC	30,497	2	33184	10/23/2002	20021679
RBC Centura Bank ROCKY MOUNT, NC	13,795,561	33184	Eagle Bancshares, Inc. TUCKER, GA	1,140,000	15	0	06/26/2002	20020969
RBC Centura Bank ROCKY MOUNT, NC	15,461,667	33184	Admiralty Bancorp, Inc. PALM BEACH GARDENS, FL	595,542	10	0	12/19/2002	20023079
Bank of North Carolina THOMASVILLE, NC	210,124	33527	Independence Bank KERNERSVILLE, NC	55,447	2	34510	05/29/2002	20020364
First Bank TROY, NC	1,148,931	15019	RBC Centura Bank ROCKY MOUNT, NC	10,502	1	33184	07/16/2002	20021168
First Bank TROY, NC	1,202,063	15019	Carolina Community Bank, National Association LATTA, SC	67,239	3	11537	11/25/2002	20022259
Branch Banking and Trust Company WINSTON SALEM, NC	62,942,031	9846	Equitable Bank WHEATON, MD	460,390	5	31606	12/24/2002	20022882
First Bank & Trust Company COZAD, NE	82,054	5394	The First National Bank of Otis OTIS, CO	24,673	1	3046	08/28/2002	20021811

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Data Date(s) 01/01/2002 to 12/31/2002

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	Application Number
Great Western Bank OMAHA, NE	775,554	8327	Peoples Bank OVERLAND PARK, KS	27,443	1	33960	11/21/2002	20022598
Oritani Savings Bank HACKENSACK, NJ	698,914	28866	Hamilton Savings Bank UNION CITY, NJ	124,951	3	30145	02/19/2002	20013026
The Provident Bank JERSEY CITY, NJ	3,095,645	12010	Pamrappo Savings Bank, SLA BAYONNE, NJ	22,084	2	30579	07/11/2002	20021287
The Trust Company of New Jersey JERSEY CITY, NJ	4,062,587	12525	New York Community Bank WESTBURY, NY	76,466	7	16022	04/15/2002	20013027
Parke Bank SEWELL, NJ	81,955	34888	Berean Bank PHILADELPHIA, PA	3,960	1	29133	04/15/2002	20020534
First State Bank SOCORRO, NM	70,293	16600	State National Bank O BRIEN, TX	6,060	1	21724	12/20/2002	20022388
Bank of Nevada LAS VEGAS, NV	53,552	57035	Mesquite State Bank MESQUITE, NV	50,510	1	34274	03/27/2002	20020455
Bank of Nevada LAS VEGAS, NV	53,552	57035	Mesquite Financial Corporation MESQUITE, NV	4,034	0	0	03/27/2002	20020715
Hudson River Bank & Trust Company HUDSON, NY	1,924,116	15968	Mohawk Community Bank AMSTERDAM, NY	704,658	17	15954	01/17/2002	20012816
Union State Bank NANUET, NY	2,040,217	20119	Fourth Federal Savings Bank NEW YORK, NY	18,670	1	29147	08/16/2002	20021668
Atlantic Bank of New York NEW YORK, NY	1,985,825	5915	The Yonkers Savings and Loan Association, FA YONKERS, NY	577,739	6	29248	03/28/2002	20020386
The Oneida Savings Bank ONEIDA, NY	349,935	15975	State Bank of Chittenango CHITTENANGO, NY	65,091	2	12940	04/16/2002	20020351
Pathfinder Commercial Bank OSWEGO, NY	2,500	0	PathFinder Bank OSWEGO, NY	257,270	1	15977	10/10/2002	20022563
PathFinder Bank OSWEGO, NY	257,270	15977	Cayuga Bank AUBURN, NY	24,880	1	15956	10/10/2002	20021709
Northfield Savings Bank STATEN ISLAND, NY	1,031,360	28710	Liberty Bank AVENEL, NJ	345,139	8	28522	10/28/2002	20021971
Oak Hill Banks JACKSON, OH	581,490	10666	Towne Bank CINCINNATI, OH	236,306	8	28009	10/30/2002	20022435
American Savings Bank, fsb PORTSMOUTH, OH	137,509	29597	Waverly Building and Loan Company WAVERLY, OH	6,611	1	30093	06/06/2002	20020766
Sky Bank SALINEVILLE, OH	8,720,866	5982	Sky Technology Resources, Inc. BOWLING GREEN, OH	14,291	1	0	03/26/2002	20020373
The Guernsey Bank WORTHINGTON, OH	8,000	57413	The Guernsey Bank, f.s.b. CAMBRIDGE, OH	47,020	1	28492	05/29/2002	20020768
Bank of Commerce DUNCAN, OK	5,450	57491	NBanC TULSA, OK	36,297	1	4032	11/12/2002	20021921

Regular Mergers (Page 5 of 8, of 145 records)

Data Date(s) 01/01/2002 to 12/31/2002

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	Application Number
First State Bank GRANDFIELD, OK	16,851	9467	Bank 2 OKLAHOMA CITY, OK	6,989	1	11521	09/12/2002	20021800
Armstrong Bank MUSKOGEE, OK	257,589	2315	First State Bank TAHLEQUAH, OK	2,046	1	22448	10/01/2002	20022117
Umpqua Bank ROSEBURG, OR	1,482,283	17266	Centennial Bank EUGENE, OR	819,364	20	22493	10/30/2002	20022217
Brentwood Bank BETHEL PARK, PA	293,954	27943	Pittsburgh Savings Bank PITTSBURGH, PA	7,200	1	30197	10/17/2002	20022366
The Legacy Bank of Harrisburg HARRISBURG, PA	117,632	35204	Northern State Bank TOWANDA, PA	79,370	2	35210	11/15/2002	20022382
S&T Bank INDIANA, PA	2,226,333	11124	PFC Bank FORD CITY, PA	331,377	6	6038	08/22/2002	20021040
Minersville Safe Deposit B & T Co. MINERSVILLE, PA	59,995	15145	Community Banks EAST BERLIN, PA	15,000	2	12984	03/30/2002	20020511
Standard Bank, PaSB MURRYSVILLE, PA	270,961	27757	Commercial National Bank of Pennsylvania LATROBE, PA	6,091	2	14333	09/12/2002	20021923
Royal Bank of Pennsylvania NARBERTH, PA	1,043,906	18962	The Bank WOODBURY, NJ	506	1	27614	07/31/2002	20021372
Citizens Bank of Pennsylvania PHILADELPHIA, PA	17,713,610	57282	Mellon Bank, National Association PITTSBURGH, PA	25,000	1	7946	07/25/2002	20021473
Citizens Bank of Pennsylvania PHILADELPHIA, PA	18,314,574	57282	Commonwealth Bank NORRISTOWN, PA	1,762,517	61	30024	12/04/2002	20022511
Fidelity Savings Bank PITTSBURGH, PA	601,603	28038	First Pennsylvania Savings Association PITTSBURGH, PA	26,699	1	30212	12/13/2002	20022570
Northwest Savings Bank WARREN, PA	4,005,354	28178	Prestige Bank, A Federal Savings Bank PITTSBURGH, PA	194,786	4	29455	07/31/2002	20020841
Eurobank HATO REY, PR	753,787	27150	Banco Financiero de Puerto Rico PONCE, PR	89,295	1	22302	11/26/2002	20022458
R-G Premier Bank of Puerto Rico HATO REY, PR	3,993,311	32185	Citibank, National Association NEW YORK, NY	11,800	0	7213	08/15/2002	20021631
FIRSTBANK OF PUERTO RICO SANTURCE, PR	8,429,207	30387	JPMorgan Chase Bank NEW YORK, NY	684,187	7	628	09/27/2002	20021012
The Washington Trust Company WESTERLY, RI	1,356,833	23623	First Bank and Trust Company PROVIDENCE, RI	184,581	3	20615	03/21/2002	20020176
First-Citizens Bank and Trust Company COLUMBIA, SC	3,572,549	15504	RBC Centura Bank ROCKY MOUNT, NC	16,373	1	33184	09/16/2002	20021861
First-Citizens Bank and Trust Company COLUMBIA, SC	3,572,549	15504	RBC Centura Bank ROCKY MOUNT, NC	8,449	1	33184	11/08/2002	20021913
Carolina First Bank GREENVILLE, SC	5,407,021	26849	Rock Hill Bank & Trust ROCK HILL, SC	250,575	3	34177	10/10/2002	20022250

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Data Date(s) 01/01/2002 to 12/31/2002

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	Application Number
Plains Commerce Bank HOVEN, SD	144,012	1678	Marquette Bank, National Association ROGERS, MN	41,509	1	17373	03/29/2002	20020353
F&M Bank WATERTOWN, SD	437,135	15289	First Western Bank, National Association ATKINSON, NE	62,375	1	5378	02/05/2002	20012825
F&M Bank WATERTOWN, SD	437,135	15289	Marquette Bank Nebraska, National Association ONEILL, NE	48,365	1	5458	02/05/2002	20012826
The Weakley County Bank DRESDEN, TN	60,124	1479	Planters Bank, Inc. HOPKINSVILLE, KY	99,566	4	34254	11/15/2002	20021892
The Weakley County Bank DRESDEN, TN	60,124	1479	Northwest Georgia Bank RINGGOLD, GA	140,781	6	9246	11/15/2002	20021935
The Weakley County Bank DRESDEN, TN	60,124	1479	Farmers Bank and Trust Company BLYTHEVILLE, AR	279,740	8	1027	11/15/2002	20022445
Citizens Tri-County Bank DUNLAP, TN	238,171	20818	Union Planters Bank, National Association MEMPHIS, TN	28,000	2	4979	11/27/2002	20022452
First National Bank of the Cumberlands LIVINGSTON, TN	305,856	19502	First Holding Company LIVINGSTON, TN	0	0	0	05/17/2002	20020790
Patriot Bank MILLINGTON, TN	0	57416	Security Bank NEWBERN, TN	19,741	1	2391	09/23/2002	20021077
Texas Bank BROWNWOOD, TX	150,906	19559	State National Bank of West Texas LUBBOCK, TX	6,967	1	34336	06/14/2002	20021039
Capital Bank of Texas CARRIZO SPRINGS, TX	0	57495	Sterling Bank HOUSTON, TX	35,477	3	21726	12/10/2002	20022051
Northstar Bank of Texas DENTON, TX	130,445	20935	Jefferson Heritage Bank DENTON, TX	15,700	1	30292	02/12/2002	20013050
Prosperity Bank EL CAMPO, TX	1,285,372	16835	Paradigm Bank Texas HOUSTON, TX	255,888	13	23168	08/07/2002	20021346
Prosperity Bank EL CAMPO, TX	1,355,914	16835	First National Bank of Bay City BAY CITY, TX	26,873	1	34448	10/16/2002	20022291
Prosperity Bank EL CAMPO, TX	1,258,248	16835	Texas Guaranty Bank, National Association HOUSTON, TX	82,204	3	25739	04/22/2002	20020538
Prosperity Bank EL CAMPO, TX	1,285,372	16835	The First State Bank NEEDVILLE, TX	17,316	1	11930	06/27/2002	20021107
State Bank LA GRANGE, TX	457,582	10346	First Federal Savings Bank BRYAN, TX	81,715	3	31470	06/25/2002	20020676
First State Bank Central Texas TEMPLE, TX	404,629	11151	Coastal Banc, S.S.B. HOUSTON, TX	80,419	5	30757	11/27/2002	20022587
First State Bank Central Texas TEMPLE, TX	359,166	11151	First Bank of Texas TOMBALL, TX	21,581	1	23883	01/14/2002	20012863
First Community Bank of Washington LACEY, WA	371,299	22868	Harbor Bank, National Association GIG HARBOR, WA	80,392	2	34405	09/16/2002	20022087

Regular Mergers (Page 7 of 8, of 145 records)

Data Date(s) 01/01/2002 to 12/31/2002

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	Application Number
Pacific Northwest Bank OAK HARBOR, WA	2,833,153	30887	Bank of the Northwest PORTLAND, OR	353,801	5	34247	10/28/2002	20022260
State Bank of Cross Plains CROSS PLAINS, WI	248,786	15091	Bank of Waunakee WAUNAKEE, WI	103,141	1	10744	07/16/2002	20021073
Lincoln State Bank MILWAUKEE, WI	215,547	13028	Lincoln Community Bank MILWAUKEE, WI	110,218	2	29939	02/04/2002	20012970
S & C Bank NEW RICHMOND, WI	305,614	14800	Wisconsin Community Bank COTTAGE GROVE, WI	29,623	1	13023	11/29/2002	20022606
Waumandee State Bank WAUMANDEE, WI	26,665	10384	Wisconsin State Bank RANDOM LAKE, WI	7,724	1	15131	12/20/2002	20022795

Regular Mergers (Page 8 of 8, of 145 records)**Data Date(s) 01/01/2002 to 12/31/2002**

Corporate Reorganization Mergers

Applicant Institution			Other/Target Institution					Action Approved	Application Number
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#			
First State Bank of Bibb County WEST BLOCTON, AL	45,537	19440	First Federal Savings Bank BESSEMER, AL	141,379	5	29798	02/25/2002	20020020	
Cerritos Valley Bank ARTESIA, CA	99,178	20042	Cerritos Valley Bancorp SAN FRANCISCO, CA	6,415	0	0	03/07/2002	20012953	
Humboldt Bank EUREKA, CA	514,945	27582	Tehama Bank RED BLUFF, CA	266,657	5	25594	04/18/2002	20020473	
Humboldt Bank EUREKA, CA	514,945	27582	Capitol Valley Bank ROSEVILLE, CA	76,893	11	35124	04/18/2002	20020481	
Gateway Business Bank LAKEWOOD, CA	128,692	34250	Mission Hills Mortgage Corporation SANTA ANA, CA	1	1	0	08/13/2002	20021614	
Citibank, Federal Savings Bank SAN FRANCISCO, CA	31,282,844	28251	Citibank International FORT LAUDERDALE, FL	1,237	2	0	02/15/2002	20012675	
Citibank, Federal Savings Bank SAN FRANCISCO, CA	31,282,844	28251	Citibank, National Association NEW YORK, NY	1,000,000	0	7213	02/15/2002	20012676	
Union Bank of California, N.A. SAN FRANCISCO, CA	35,614,885	22826	Copper Mountain Trust Corporation PORTLAND, OR	1	1	91103	11/19/2002	20022553	
Central California Bank SONORA, CA	68,053	57372	Western Sierra National Bank CAMERON PARK, CA	84,587	5	24903	07/15/2002	20021281	
Sunwest Bank TUSTIN, CA	230,218	20164	West Coast Bancorp TUSTIN, CA	25,000	0	0	01/11/2002	20012061	
Western Union Bank GREENWOOD VILLAGE, CO	3,591	90017	First Financial Bank ATLANTA, GA	226,788	1	33800	12/04/2002	20022679	
Peoples Bank LEADVILLE, CO	101,870	16409	Peoples National Bank COLORADO SPRINGS, CO	117,516	6	22211	12/30/2002	20022890	
The First National Bank of Longmont LONGMONT, CO	308,064	3038	FNB Mortgage Company LONGMONT, CO	50	1	0	04/05/2002	20020448	
The Home State Bank LOVELAND, CO	224,391	16902	American Bank LOVELAND, CO	132,691	2	21614	08/15/2002	20021570	
Mellon Bank Delaware, N.A. WILMINGTON, DE	154,542	11653	Wilprop, Inc., and The Shelter Group, Inc.1 WILMINGTON, DE		1	0	08/19/2002	20021628	
Southern Community Bank of S. FL BOCA RATON, FL	0	57356	Southern Community Bank ORLANDO, FL	55,000	1	34828	07/17/2002	20021219	
Commercebank, National Association CORAL GABLES, FL	2,685,002	22953	Banco Mercantil, C.A. (Banco Universal) Coral Gables Agency CORAL GABLES, FL	106,928	0	0	10/11/2002	20022193	
			Banco Mercantil, C.A. (Banco Universal) New York Agency NEW YORK, NY	106,929	0	0	10/11/2002	20022193	
United Community Bank BLAIRSVILLE, GA	1,040,492	16889	United Community Bank North Georgia BLUE RIDGE, GA	351,510	4	26733	10/28/2002	20022292	
United Community Bank BLAIRSVILLE, GA	1,040,492	16889	Towns County Bank (n/k/a United Community Bank Towns County) HIAWASSEE, GA	109,620	1	26642	10/28/2002	20022293	

Corporate Reorganization Mergers (Page 1 of 6, of 116 records)

Data Date(s) 01/01/2002 to 12/31/2002

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	Application Number
United Community Bank BLAIRSVILLE, GA	1,040,492	16889	White County Bank (n/k/a United Community Bank White County) CLEVELAND, GA	204,697	2	22357	10/28/2002	20022294
United Community Bank BLAIRSVILLE, GA	1,040,492	16889	United Community Bank Metro MARIETTA, GA	211,443	5	32735	10/28/2002	20022295
United Community Bank BLAIRSVILLE, GA	1,040,492	16889	First Clayton Bank & Trust Company (n/k/a United Community Bank Rabun County) CLAYTON, GA	143,891	1	32837	10/28/2002	20022296
United Community Bank BLAIRSVILLE, GA	1,040,492	16889	Dawson County Bank (n/k/a United Community Bank Dawson County) DAWSONVILLE, GA	144,777	3	17263	10/28/2002	20022297
United Community Bank BLAIRSVILLE, GA	1,040,492	16889	Peoples Bank of West Georgia (n/k/a United Community Bank West Georgia) CARROLLTON, GA	127,438	4	34298	10/28/2002	20022298
First State Bank of Blakely BLAKELY, GA	86,535	15496	First State Bank of Donalsonville DONALSONVILLE, GA	80,722	3	29365	08/30/2002	20021748
First Bank of Gwinnett LAWRENCEVILLE, GA	142,695	35390	Embry Bank LAWRENCEVILLE, GA	109,331	1	27124	07/18/2002	20021003
Jordan Banking Company LEARY, GA	10,783	19554	Horizon Mortgage Lending, Inc. STOCKBRIDGE, GA	1,955	0	0	08/23/2002	20021535
Burlington Bank and Trust BURLINGTON, IA	150,268	11760	Southeast Security Bank MEDIAPOLIS, IA	29,522	1	34379	07/25/2002	20021402
Farmers & Merchants Bank & Trust BURLINGTON, IA	173,034	13737	West Burlington Bank WEST BURLINGTON, IA	58,560	2	12129	10/28/2002	20022401
Citizens State Bank MONTICELLO, IA	133,771	9047	Union Bank and Trust Company STRAWBERRY POINT, IA	41,932	1	1856	12/13/2002	20023063
BankIllinois CHAMPAIGN, IL	634,845	10842	First Trust Bank of Shelbyville SHELBYVILLE, IL	76,736	2	10082	05/20/2002	20020845
Bank One, National Association CHICAGO, IL	183,869,000	3618	Texas Asset Acquisition Corp DALLAS, TX	1	0	0	10/21/2002	20022351
State Bank Winslow-Warren WINSLOW, IL	43,110	10791	Orangeville Community Bank ORANGEVILLE, IL	28,902	1	17701	02/27/2002	20020174
Community Bank of Southern Indiana NEW ALBANY, IN	281,274	28915	Heritage Bank of Southern Indiana JEFFERSONVILLE, IN	87,172	2	34117	02/19/2002	20020049
Security Bank of Kansas City KANSAS CITY, KS	391,021	4705	Guaranty Bank & Trust KANSAS CITY, KS	196,466	4	5827	06/18/2002	20021057
The First State Bank of Kansas City KANSAS CITY, KS	70,282	12426	The Lawrence Bank LAWRENCE, KS	29,762	2	35292	11/14/2002	20022493
Kanza Bank KINGMAN, KS	96,114	13157	The Citizens National Bank & Trust Co. ANTHONY, KS	35,399	1	4615	09/16/2002	20021998
Emprise Bank WICHITA, KS	489,094	4789	Emprise Bank POTWIN, KS	15,048	1	17212	01/23/2002	20020025
Edmonton State Bank GLASGOW, KY	177,966	9678	Peoples Bank of Tompkinsville TOMPKINSVILLE, KY	60,786	3	8134	04/29/2002	20020412

Corporate Reorganization Mergers (Page 2 of 6, of 116 records)

Data Date(s) 01/01/2002 to 12/31/2002

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	Application Number
Shelby County Trust Bank SHELBYVILLE, KY	205,689	10146	Commonwealth Bank and Trust Company LOUISVILLE, KY	305,755	6	33243	03/25/2002	20020352
The Monticello Banking Company SOMERSET, KY	231,699	292	Bank of Clinton County, Inc. ALBANY, KY	40,778	1	21015	08/07/2002	20021556
Kaplan State Bank KAPLAN, LA	80,843	8143	Coastal Commerce Bancshares, Inc KAPLAN, LA	11,396	1	0	04/12/2002	20020545
Horizons Bank MONROE, LA	130,904	34794	American Bank National Association RUSTON, LA	101,349	4	24678	07/24/2002	20021341
Eastern Bank LYNN, MA	4,139,738	32773	Eastern Bank and Trust Company SALEM, MA	12,049	1	28	11/07/2002	20022213
South Coast Interim Stock Bank ROCKLAND, MA	10,000	0	South Coastal Bank ROCKLAND, MA	139,757	4	23345	05/20/2002	20020423
Williamstown Interim Savings Bank WILLIAMSTOWN, MA	500	0	Williamstown Savings Bank WILLIAMSTOWN, MA	151,442	1	23299	02/15/2002	20012372
Mercantile-Safe Deposit and Trust Co. BALTIMORE, MD	3,929,572	20347	The Sparks State Bank SPARKS, MD	259,930	4	5868	03/05/2002	20020184
Calvin B. Taylor Banking Company BERLIN, MD	328,765	5874	Calvin B. Taylor Bank of Delaware OCEAN VIEW, DE	14,626	1	34567	09/05/2002	20021862
United Bank & Trust-Washtenaw ANN ARBOR, MI	49,859	57133	United Bank & Trust TECUMSEH, MI	70,250	3	13177	12/10/2002	20023005
Macatawa Bank ZEELAND, MI	800,415	34618	Grand Bank GRAND RAPIDS, MI	313,388	1	27035	12/09/2002	20022722
21st Century Bank - North HAM LAKE, MN	110,595	9751	21st Century Bank ROGERS, MN	51,818	2	8841	10/09/2002	20022062
The American Bank of Nashwauk NASHWAUK, MN	123,026	5216	American Bank of the North GRAND RAPIDS, MN	97,854	5	10954	03/25/2002	20020292
The American Bank of Nashwauk NASHWAUK, MN	123,026	5216	Mountain Iron First State Bank MOUNTAIN IRON, MN	82,360	4	1928	03/25/2002	20020294
ProGrowth Bank NICOLLET, MN	55,408	8536	Citizens State Bank of Gaylord GAYLORD, MN	54,890	1	1400	05/28/2002	20020735
First Commercial Bank GIDEON, MO	44,788	10621	First Commercial Bank of Southeast Missouri CHAFFEE, MO	44,117	4	15528	05/07/2002	20020648
First Bank of Missouri GLADSTONE, MO	320,928	18815	Security Bank of Kansas City KANSAS CITY, KS	68,647	3	4705	06/18/2002	20021058
The Nodaway Valley Bank MARYVILLE, MO	375,318	8904	The Heritage Bank of St. Joseph ST. JOSEPH, MO	162,470	4	26237	12/20/2002	20022877
Allegiant Bank SAINT LOUIS, MO	2,006,210	1078	State Bank of Jefferson County DE SOTO, MO	88,142	3	19770	09/26/2002	20022101
Allegiant Bank SAINT LOUIS, MO	1,902,010	1078	The Bank of St. Charles County SAINT CHARLES, MO	69,373	2	24866	04/09/2002	20020321

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Data Date(s) 01/01/2002 to 12/31/2002

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	Application Number
State Bank & Trust Company CLEVELAND, MS	475,446	8878	Mississippi Southern Bank PORT GIBSON, MS	45,990	3	8551	12/05/2002	20022562
Century Bank LUCEDALE, MS	148,601	11448	Mobile County Bank GRAND BAY, AL	40,285	3	26343	05/24/2002	20020893
Flathead Bank of Bigfork, Montana BIGFORK, MT	77,541	20382	Valley Bank of Belgrade BELGRADE, MT	52,724	2	15276	10/08/2002	20022142
First Security Bank BOZEMAN, MT	291,852	1520	First State Bank of Fort Benton FORT BENTON, MT	76,693	1	1975	06/07/2002	20020733
Bank of America, National Association CHARLOTTE, NC	562,116,000	3510	BA Merchant Services, Inc. SAN FRANCISCO, CA	493,925	0	0	11/15/2002	20022497
Wachovia Bank, National Association CHARLOTTE, NC	301,645,000	33869	OFFITBANK NEW YORK, NY	116,744	0	0	12/06/2002	20022641
Catawba Valley Bank HICKORY, NC	231,118	34083	Northwestern National Bank WILKESBORO, NC	144,688	6	33546	11/25/2002	20022090
Capital Bank RALEIGH, NC	643,722	34452	High Street Banking Company ASHEVILLE, NC	165,212	3	34472	10/11/2002	20022125
Capital Bank RALEIGH, NC	390,744	34452	Community Savings Bank, SSB BURLINGTON, NC	212,562	3	29062	03/06/2002	20020161
Branch Banking and Trust Company WINSTON SALEM, NC	55,339,547	9846	Area Trust Company OWENSBORO, KY	1	1	14876	05/24/2002	20020617
Branch Banking and Trust Company WINSTON SALEM, NC	55,339,547	9846	Bank of Louisville LOUISVILLE, KY	1,881,246	29	8778	07/03/2002	20021144
Branch Banking and Trust Company WINSTON SALEM, NC	58,155,892	9846	First South Bank TALLAHASSEE, FL	1,454,612	14	32570	10/25/2002	20022052
Branch Banking and Trust Company WINSTON SALEM, NC	53,798,993	9846	F & M Bank-West Virginia, Inc. RANSON, WV	295,041	5	16804	01/18/2002	20012720
Branch Banking and Trust Company WINSTON SALEM, NC	53,798,993	9846	F&M Bank - Maryland, Inc. BETHESDA, MD	246,192	12	26984	01/24/2002	20012722
Branch Banking and Trust Company WINSTON SALEM, NC	54,700,008	9846	Community First Bank CARROLLTON, GA	566,078	9	27887	03/04/2002	20020146
Branch Banking and Trust Company WINSTON SALEM, NC	55,339,547	9846	Area Bank OWENSBORO, KY	2,614,282	64	18478	05/24/2002	20020618
Branch Banking and Trust Company WINSTON SALEM, NC	55,339,547	9846	The Vine Street Trust Company OWENSBORO, KY	312,314	5	27375	05/24/2002	20020619
Farmers State Bank of Nebraska BENNET, NE	41,741	34053	First State Bank of Nebraska NEBRASKA CITY, NE	4,026	1	57042	08/05/2002	20021563
Geneva State Bank GENEVA, NE	117,623	18740	Grafton State Bank GRAFTON, NE	10,909	1	11468	08/13/2002	20021571
Bank of Norfolk NORFOLK, NE	116,490	20130	Columbus FSB COLUMBUS, NE	94,849	2	29775	09/24/2002	20021725

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Data Date(s) 01/01/2002 to 12/31/2002

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	Application Number
Heritage Bank WOOD RIVER, NE	206,630	17145	Heritage Bank, National Association DONIPHAN, NE	4,985	1	57106	10/11/2002	20022210
The Bank WOODBURY, NJ	479,849	27614	Woodstown National Bank WOODSTOWN, NJ	473,461	16	6514	11/14/2002	20022486
HSBC Bank USA BUFFALO, NY	84,721,314	589	HSBC Bank Canada PORTLAND, OR	345,626	2	0	03/12/2002	20020159
Bank Leumi USA NEW YORK, NY	4,082,237	19842	Bank Leumi le-Israel B.M. - Miami Agency MIAMI, FL	222,328	1	0	06/07/2002	20020922
Chohung Bank of New York NEW YORK, NY	116,503	33188	California Chohung Bank LOS ANGELES, CA	129,112	1	27338	05/21/2002	20020001
Israel Discount Bank of New York NEW YORK, NY	5,838,011	19977	Israel Discount Bank, Limited, Miami Agency AVENTURA, FL	225,589	1	0	01/14/2002	20012639
Wyoming County Bank WARSAW, NY	554,574	13298	The Pavilion State Bank PAVLION, NY	76,000	3	8915	09/13/2002	20021757
Fifth Third Bank CINCINNATI, OH	41,623,010	6672	USB, Inc. MILWAUKEE, WI	254,038	1	0	12/04/2002	20022638
The Provident Bank CINCINNATI, OH	15,647,881	744	Provident Investment Management Corporation (PIMCO) CINCINNATI, OH	5,981	0	0	10/17/2002	20022357
U.S. Bank National Association CINCINNATI, OH	167,768,370	6548	U.S. Bancorp Boulevard, Inc. WILMINGTON, DE	192	0	0	12/19/2002	20022569
Bank One, National Association COLUMBUS, OH	52,462,000	6559	Banc One Services Corporation COLUMBUS, OH	351,897	1	0	09/27/2002	20022033
The Huntington National Bank COLUMBUS, OH	25,110,798	6560	The Huntington Mortgage Company COLUMBUS, OH	881,573	1	0	12/09/2002	20022727
Washita State Bank BURNS FLAT, OK	8,652	22430	Washita Bancshares, Inc BURNS FLAT, OK	0	0	0	12/11/2002	20022592
Community Bank JOSEPH, OR	206,244	17445	Community State Savings Bank WALLA WALLA, WA	0	1	57490	10/30/2002	20021909
HSBC Oregon Shell Bank PORTLAND, OR	1,500	0	HSBC Bank Canada PORTLAND, OR	68,685	1	0	09/24/2002	20022205
First Commonwealth Bank INDIANA, PA	3,497,962	7468	Southwest Bank GREENSBURG, PA	1,005,128	15	7979	07/08/2002	20021050
Sovereign Bank WYOMISSING, PA	35,102,061	29950	Sovereign Trust Company LAKEHURST, NJ	3,649	1	33208	03/18/2002	20020301
Eurobank HATO REY, PR	607,705	27150	Euro Interim Company HATO REY, PR	1	0	0	03/15/2002	20020253
Wells Fargo Bank South Dakota, N. A. SIOUX FALLS, SD	8,657,249	15277	Marquette Trust Company of South Dakota, National Association SIOUX FALLS, SD	290	1	57326	09/17/2002	20022005
Prosperity Bank EL CAMPO, TX	1,684,464	16835	Bank of the Southwest of Dallas DALLAS, TX	121,867	2	19258	12/16/2002	20022744

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Data Date(s) 01/01/2002 to 12/31/2002

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	Application Number
Sterling Bank HOUSTON, TX	2,633,219	21726	Eagle National Bank DALLAS, TX	66,607	1	34265	08/12/2002	20021546
Sterling Bank HOUSTON, TX	2,478,923	21726	Community Bank, Katy, Tx. KATY, TX	156,141	2	24736	05/03/2002	20020490
International Bank of Commerce LAREDO, TX	5,321,420	19629	Commerce Bank LAREDO, TX	3,350	1	23772	04/01/2002	20020441
Branch Banking and Trust Co. of VA RICHMOND, VA	6,560,727	22584	F & M Bank/Central Virginia CHARLOTTESVILLE, VA	216,082	11	21205	02/05/2002	20012726
Branch Banking and Trust Co. of VA RICHMOND, VA	6,560,727	22584	F & M Bank - Northern Virginia FAIRFAX, VA	962,666	30	25865	01/18/2002	20012719
Branch Banking and Trust Co. of VA RICHMOND, VA	6,560,727	22584	F&M Bank-Emporia EMPORIA, VA	150,506	6	6838	02/05/2002	20012721
Branch Banking and Trust Co. of VA RICHMOND, VA	6,560,727	22584	F & M Bank-Peoples WARRENTON, VA	156,037	4	6924	01/18/2002	20012723
Branch Banking and Trust Co. of VA RICHMOND, VA	6,560,727	22584	F&M Bank-Winchester WINCHESTER, VA	1,164,552	33	6927	01/24/2002	20012724
Branch Banking and Trust Co. of VA RICHMOND, VA	6,560,727	22584	F&M Bank- Atlantic GLOUCESTER, VA	403,703	15	27554	02/05/2002	20012725
Branch Banking and Trust Co. of VA RICHMOND, VA	6,560,727	22584	F&M Bank-Massanutten HARRISONBURG, VA	274,681	9	22035	01/18/2002	20012727
Branch Banking and Trust Co. of VA RICHMOND, VA	6,560,727	22584	F & M Bank-Richmond RICHMOND, VA	297,942	14	22390	01/24/2002	20012728
Branch Banking and Trust Co. of VA RICHMOND, VA	6,560,727	22584	F&M Bank - Highlands COVINGTON, VA	173,562	3	22817	01/18/2002	20012729
Branch Banking and Trust Co. of VA RICHMOND, VA	6,560,727	22584	F&M Trust Company WINCHESTER, VA	3,400	0	34737	02/05/2002	20013020
HSBC Washington Savings Bank SEATTLE, WA	8,241	0	HSBC Bank Canada SEATTLE, WA	238,169	1	0	09/24/2002	20022198
Bank of Mondovi MONDOVI, WI	75,193	12511	Bank of Buffalo COCHRANE, WI	40,116	2	15906	12/13/2002	20022352
S & C Bank NEW RICHMOND, WI	282,610	14800	S&C Bank, Minnesota ALMELUND, MN	27,202	3	57076	01/14/2002	20012734

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Data Date(s) 01/01/2002 to 12/31/2002

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	Application Number
NorCal Community Bancorp Merger Sub ALAMEDA, CA		0	Bank of Alameda ALAMEDA, CA	147,410	34577	06/12/2002	20021044
Mission Bank BAKERSFIELD, CA	57,040	34805	Mission Merger Company BAKERSFIELD, CA	30	0	05/23/2002	20020887
Butte Community Bank CHICO, CA	271,031	33219	Butte Merger Company CHICO, CA	1	0	05/31/2002	20020931
California Center Bank LOS ANGELES, CA	603,218	26610	CCB Merger Corporation LOS ANGELES, CA	1,000	0	08/08/2002	20021550
GB Interim Bank LOS ANGELES, CA	2,099,519	0	Liberty Bank and Trust Company BOSTON, MA	37,365	19485	02/13/2002	20012468
Citizens Business Bank ONTARIO, CA	2,512,829	21716	Western Security Bancorp BURBANK, CA	129,726	0	03/27/2002	20020249
Plumas Bank QUINCY, CA	275,064	23275	Plumas Merger Company QUINCY, CA	1	0	04/26/2002	20020580
Bank of Sacramento SACRAMENTO, CA	121,766	34713	Greater Sacramento Bancorp Merger Subsidiary, Inc. SACRAMENTO, CA	1	0	10/28/2002	20022349
LaSalle Interim Bank N. A. SAN DIEGO, CA	3,000	0	The Chicago Trust Company of CA SAN DIEGO, CA	7,071	0	01/23/2002	20012802
Harris Bank California, N.A. SAN FRANCISCO, CA	1	0	Harris Trust Company of California SAN FRANCISCO, CA	8,754	0	10/15/2002	20022274
Mission Acquisition Corporation SANTA MONICA, CA	0	0	Bank of Coronado CORONADO, CA	77,251	23060	12/20/2002	20023173
New CCB Bank SONORA, CA	1	0	Central California Bank SONORA, CA	77,354	34310	03/06/2002	20020031
Pacific State Bank STOCKTON, CA	144,578	27090	PSB Merger Corporation STOCKTON, CA	1	0	06/07/2002	20021024
Chinatrust Bank (U.S.A.) TORRANCE, CA	1,695,087	19416	Chinatrust Savings Bank of Washington (In Organization) SEATTLE, WA	5,000	0	07/25/2002	20021282
Bank of Visalia VISALIA, CA	104,700	34156	Valley Commerce Bancorp Merger Subsidiary, Inc. VISALIA, CA	1	0	11/12/2002	20022439
First Bank of Jacksonville JACKSONVILLE, FL	11,772	27573	First Jacksonville Merger Sub, Inc. JACKSONVILLE BEACH, FL	0	0	07/26/2002	20021544
Community Interim Bank LAKE MARY, FL	0	0	Community National Bank of Mid-FL LAKE MARY, FL	91,528	34994	08/19/2002	20021727
United Interim Bank ORLANDO, FL	0	0	United Heritage Bank ORLANDO, FL	103,005	57108	08/29/2002	20021506
CenterState Interim Bank WINTER HAVEN, FL	0	0	CenterState Bank of Florida WINTER HAVEN, FL	67,611	35313	10/04/2002	20022136
Wheeler County State Bank ALAMO, GA	36,622	16228	Wheeler Interim, Inc. ALAMO, GA	1	0	08/09/2002	20021497

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Data Date(s) 01/01/2002 to 12/31/2002

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	Application Number
GB&T Interim Bank GAINESVILLE, GA	0	0	Home Town Bank of Villa Rica VILLA RICA, GA	109,236	34391	11/06/2002	20021926
Republic Bank ALGONQUIN, IL	0	0	GreatBank ALGONQUIN, IL	228,519	34027	12/23/2002	20022814
Tri-County Interim Bank BEECHER CITY, IL	1	0	First State Bank of Beecher City BEECHER CITY, IL	34,353	10871	07/26/2002	20021444
PBG Interim Bank CHICAGO, IL	1	0	Pacific Global Bank CHICAGO, IL	55,007	34089	03/04/2002	20020135
Dunlap Bank DUNLAP, IL	45,303	1808	DB Interim Bank DUNLAP, IL	1	0	11/29/2002	20022613
1st State Bank of Mason City MASON CITY, IL	21,130	22543	Mason City State Bank MASON CITY, IL	0	0	01/10/2002	20012812
First Interim Savings Bank of Rochelle ROCHELLE, IL	1	0	Lincoln State Bank, S.B. ROCHELLE, IL	25,343	34856	02/14/2002	20012314
Seaton Interim Bank SEATON, IL	1	0	State Bank of Seaton SEATON, IL	10,670	11705	11/20/2002	20012938
Republic Bank of Sterling STERLING, IL	1	0	Sauk Valley Bank & Trust Company STERLING, IL	89,878	35131	04/04/2002	20020413
Bank of Lecompte LECOMPTE, LA	39,450	9318	Lecompte Interim Bank LECOMPTE, LA	0	0	10/09/2002	20021375
Munising Interim State Bank MUNISING, MI	1	0	Peoples State Bank of Munising MUNISING, MI	83,089	15165	01/01/2002	20012772
Traverse City State Bank TRAVERSE CITY, MI	49,509	35350	TCSB Interim Bank TRAVERSE CITY, MI	0	0	02/08/2002	20020004
Bank of Monticello MONTICELLO, MO	55,544	12232	Interim Monticello Bank MONTICELLO, MO	50	0	08/27/2002	20021734
Metuchen Savings Bank METUCHEN, NJ	186,110	30099	Metuchen Savings Bank METUCHEN, NJ	1	0	02/19/2002	20011957
First Bank of Central Jersey NORTH BRUNSWICK, NJ	57,504	34690	Synergy Interim Savings Bank CRANFORD, NJ	0	0	12/13/2002	20022807
College Savings Bank WEST WINDSOR, NJ	320,559	27041	College Savings Interim Bank WEST WINDSOR, NJ	5,000	0	04/22/2002	20020012
North Fork Bank MATITUCK, NY	19,913,136	15985	North Fork NJ Interim Bank JERSEY CITY, NJ	6,000	0	09/13/2002	20021839
Oswego County Savings Bank OSWEGO, NY	173,536	15978	Oswego County Interim Savings Bank I OSWEGO, NY	0	0	12/13/2002	20022369
			Oswego County Interim Savings Bank II OSWEGO, NY	0	0	12/13/2002	20022369
			Oswego County Interim Savings Bank III OSWEGO, NY	0	0	12/13/2002	20022369

Interim Mergers (Page 2 of 3, of 60 records)

Data Date(s) 01/01/2002 to 12/31/2002

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	Application Number
The Clarksburg Commercial Bank CLARKSBURG, OH	15,696	395	CCB Interim Bank CLARKSBURG, OH	0	0	09/24/2002	20022061
Prospect Bank COLUMBUS, OH	121,019	35184	Prospect Interim Savings Bank WORTHINGTON, OH	0	0	11/15/2002	20022549
First State Bank of Sinai SINAI, SD	17,105	498	Interim First State Bank of Sinai SINAI, SD	0	0	04/24/2002	20020142
Interim Business Corp. ANDREWS, TX	1	0	Commercial State Bank ANDREWS, TX	37,074	17687	01/22/2002	20012893
Bank of the West EL PASO, TX	483,830	32941	New BOTW, Inc. EL PASO, TX	0	0	08/02/2002	20021504
BK2 Bank, S.S.B. HOUSTON, TX	5	0	Franklin Bank, S.S.B. AUSTIN, TX	45,548	26870	02/27/2002	20012877
New ISB Bank, ssb PERRYTON, TX	1	0	Interstate Bank, ssb PERRYTON, TX	72,127	31043	09/13/2002	20021876
Northwest Acquisition, Inc. ROANOKE, TX	1	0	Northwest Bank ROANOKE, TX	92,087	24030	01/22/2002	20012895
Baylor Acquisition Corporation SEYMOUR, TX	1	0	Citizens State Bank PRINCETON, TX	55,198	9015	02/07/2002	20012969
First Savings Bank of Renton RENTON, WA	493,408	29058	Renton Interim Merger Savings Bank RENTON, WA	1	0	06/20/2002	20020734
Harris Bank Washington, N.A. SEATTLE, WA	1	0	Harris Trust Company SEATTLE, WA	3,840	0	10/15/2002	20022272
Southport Bank KENOSHA, WI	187,096	34289	Republic Bank of Kenosha KENOSHA, WI	5	0	06/24/2002	20021135
New Livingston State Bank LIVINGSTON, WI	5	0	Livingston State Bank LIVINGSTON, WI	79,706	6185	03/20/2002	20020324
State Bank of Newburg NEWBURG, WI	75,001	9529	New State Bank of Newburg NEWBURG, WI	5	0	04/01/2002	20020313
Bank of Prairie du Sac PRAIRIE DU SAC, WI	172,955	14660	PdS Interim Bank PRAIRIE DU SAC, WI	25	0	07/19/2002	20021385
Farmers & Merchants State Bank WATERLOO, WI	91,902	13242	New Farmers & Merchants State Bank WATERLOO, WI	5	0	06/20/2002	20020776
Pendleton County Bank FRANKLIN, WV	135,854	6176	Pendleton Interim Bank, Inc. FRANKLIN, WV	0	0	10/31/2002	20022325
Guaranty Bank & Trust Company HUNTINGTON, WV	87,258	34842	Guaranty Interim Bank HUNTINGTON, WV	0	0	09/25/2002	20021882
United Bank, Inc. PARKERSBURG, WV	0	0	United National Bank PARKERSBURG, WV	3,579,760	6784	03/08/2002	20020258
West Union Interim Bank WEST UNION, WV	0	0	West Union Bank WEST UNION, WV	84,184	2452	01/14/2002	20012569

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Data Date(s) 01/01/2002 to 12/31/2002

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	Application Number
Israel Discount Bank of NY NEW YORK, NY	6,020,900	19977	Hamilton Bank, N.A. MIAMI, FL	0	3	24382	01/09/2002	N/A
The Security State Bank of Pesos PESOS, TX	76,387	11178	Bank of Sierra Blanca SIERRA BLANCA, TX	3,500	1	22002	01/09/2002	N/A
Bank Leumi, USA NEW YORK, NY	4,082,237	19842	Net First National Bank BOCA RATON, FL	6,000	1	26652	03/01/2002	N/A
Hudson United Bank MAHWAH, NJ	6,840,705	12256	Connecticut Bank of Commerce STAMFORD, CT	30,600	5	19183	06/20/2002	N/A
Chicago Community Bank CHICAGO, IL	172,524	14267	Universal Federal SB CHICAGO, IL	5,600	1	29355	06/26/2002	N/A
Sabine State B & T Company MANY, LA	310,539	8141	The Farmers Bank and Trust CHENEYVILLE, LA	2,200	1	16445	12/17/2002	N/A

Note: These target institutions were either closed or in danger of being closed. The respective “applicant” institutions were the competitive bidding winners to purchase certain assets of and assume the liability to pay certain deposits of the target. 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.

Federal Deposit Insurance Corporation
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