

Merger Decisions

2004

Federal
Deposit
Insurance
Corporation

FDIC 

FEDERAL DEPOSIT INSURANCE CORPORATION

MERGER DECISIONS

ANNUAL REPORT TO CONGRESS

Bank Merger Act Reporting Requirements
(Thursday, January 1, 2004 through Friday, December 31, 2004)

All of the following Merger applications have been approved by the FDIC during the year 2004. With regard to each of these applications, the FDIC considered and found favorably with respect to the statutory factors involved, including the financial and managerial resources; future prospects; convenience and needs of the community to be served, and the effectiveness of each depository institution involved in the merger in combating money laundering activities, including in overseas branches.

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

In each case, the FDIC has determined (1) that the transaction would not result in a monopoly or further any combination or conspiracy to monopolize or to attempt to monopolize the business of banking in any part of the United States; and (2) that the transaction would not have the effect in any section of the country to substantially lessen competition or tend to create a monopoly or in any other manner restrain trade, unless the anticompetitive effects of the transaction were clearly outweighed in the public interest by the probable effect of transaction in meeting the convenience and needs of the community to be served.

Note: Additional copies of this Report can be downloaded from the FDIC's Public Information Center's web site at www.fdic.gov/news/publications/public/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	DOJ Reply Date	Application Number
United Bank__ ATMORE, AL	251,354	58	Premier Community Bank of Southwest Florida FORT MYERS, FL	5,011	1	57075	06/17/2004	06/16/2004	20041143
PeoplesTrust Bank HAMILTON, AL	0	57569	Community Spirit Bank RED BAY, AL	7,600	1	50	01/07/2004	11/21/2003	20032745
Union State Bank__ PELL CITY, AL	257,912	5602	Premier Community Bank of South Florida FORT LAUDERDALE, FL	112,283	3	27193	07/19/2004	06/10/2004	20041427
Bank of Cave City__ CAVE CITY, AR	101,371	105	First Community Bank JONESBORO, AR	13,189	1	33538	01/13/2004	12/19/2003	20032985
Liberty Bank of Arkansas JONESBORO, AR	679,789	3878	Peoples Bank PARAGOULD, AR	82,002	3	33500	02/23/2004	02/09/2004	20033268
Simmons First Bank of Jonesboro JONESBORO, AR	189,892	16715	Cross County Bank WYNNE, AR	5,792	1	13821	05/03/2004	04/29/2004	20040842
Bank of the Ozarks LITTLE ROCK, AR	1,381,010	110	Sun Bank SUNRAY, TX	0	1	17026	03/25/2004	03/12/2004	20040368
Farmers Bank & Trust Company MAGNOLIA, AR	410,265	1291	Heartland Community Bank CAMDEN, AR	79,335	2	28761	06/29/2004	06/04/2004	20041286
The Stockmen's Bank__ KINGMAN, AZ	763,674	23182	First National Bank of Arizona SCOTTSDALE, AZ	36,420	0	27508	04/13/2004	03/22/2004	20040548
Arizona Bank & Trust__ MESA, AZ	45,854	57620	Colonial Trust Company PHOENIX, AZ	1	0	33837	08/13/2004	08/09/2004	20041955
Central Valley Community Bank__ CLOVIS, CA	356,374	23030	Bank of Madera County OAKHURST, CA	62,947	2	35039	12/10/2004	09/21/2004	20042975
Fullerton Community Bank, FSB FULLERTON, CA	492,103	28449	Wescom Credit Union PASADENA, CA	1	1	0	11/12/2004	11/02/2004	20042721
First State Bank of California GRANADA HILLS, CA	215,059	24841	Encino State Bank ENCINO, CA	181,023	3	34476	08/31/2004	08/09/2004	20041973
Center Bank__ LOS ANGELES, CA	927,953	26610	Korea Exchange Bank CACHE, IL	22,160	1	33667	03/08/2004	02/27/2004	20040210
American River Bank__ SACRAMENTO, CA	430,177	24655	Bank of Amador JACKSON, CA	129,009	3	24799	10/21/2004	10/01/2004	20042464
East-West Bank SAN MARINO, CA	4,617,184	31628	Trust Bank MONTEREY PARK, CA	234,946	4	32080	07/20/2004	07/09/2004	20041614
First Southwest Bank ALAMOSA, CO	21,300	57741	Vectra Bank Colorado, National Association FARMINGTON, NM	101,904	6	2993	05/21/2004	02/27/2004	20033066
Salisbury Bank and Trust Company LAKEVILLE, CT	310,511	18467	The Canaan National Bank CANAAN, CT	107,034	2	2489	02/27/2004	02/13/2004	20040149
The New Haven Savings Bank__ NEW HAVEN, CT	2,452,904	18261	The Savings Bank of Manchester MANCHESTER, CT	2,627,072	27	17942	02/26/2004	10/24/2003	20032495
			Tolland Bank VERNON ROCKVILLE, CT	429,070	8	18205			

Regular Mergers (Page 1 of 8, of 153 records)

Data Date(s) 01/01/2004 to 12/31/2004

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
Fairfield County Bank Corp., RIDGEFIELD, CT	648,897	18213	Bank of Westport WESTPORT, CT	71,856	2	34859	05/06/2004	04/21/2004	20040811
Webster Bank, National Association WATERBURY, CT	15,982,813	18821	Phoenix National Trust Company HARTFORD, CT	9,120	2	0	03/12/2004	02/13/2004	20040182
WashingtonFirst Bank WASHINGTON, DC	20,198	57696	Greater Atlantic Bank RESTON, VA	17,282	1	32583	11/01/2004	08/31/2004	20042904
1st National Bank & Trust BRADENTON, FL	242,208	26744	The Trust Company of Florida ENGLEWOOD, FL	1,539	0	0	01/13/2004	12/11/2003	20033006
CenterState Bank Mid Florida LEESBURG, FL	0	57334	Community National Bank of Pasco County ZEPHYRHILLS, FL	27,305	2	32699	01/27/2004	12/11/2003	20032784
Colony Bank Ashburn ASHBURN, GA	273,516	8023	FLAG Bank ATLANTA, GA	37,500	1	186	02/25/2004	02/09/2004	20040073
United Community Bank BLAIRSVILLE, GA	3,443,486	16889	Eagle National Bank STOCKBRIDGE, GA	64,113	2	34285	10/04/2004	09/13/2004	20042234
United Community Bank BLAIRSVILLE, GA	3,443,486	16889	Liberty National Bank CONYERS, GA	178,808	3	34506	10/13/2004	10/01/2004	20042449
Gainesville Bank & Trust GAINESVILLE, GA	390,844	27158	Lumpkin County Bank DAHLONEGA, GA	70,888	2	24160	04/12/2004	03/22/2004	20040707
Crescent Bank and Trust Company JASPER, GA	415,869	27559	Futurus Bank, National Association ALPHARETTA, GA	66,282	1	35440	11/19/2004	11/02/2004	20042660
Lincoln Savings Bank CEDAR FALLS, IA	333,860	14207	TSB Bank MARSHALLTOWN, IA	39,163	1	252	06/18/2004	04/29/2004	20040813
Great Western Bank CLIVE, IA	398,856	35516	Bank Midwest, National Association KANSAS CITY, MO	132,131	6	32964	01/14/2004	01/08/2004	20033021
Great Western Bank CLIVE, IA	517,814	35516	Security State Bank RED OAK, IA	62,296	2	16951	09/28/2004	09/13/2004	20042314
Pilot Grove Savings Bank PILOT GROVE, IA	204,417	9100	The Farmers National Bank of Winfield MT. PLEASANT, IA	20,796	2	4522	06/08/2004	05/27/2004	20041208
Premier Bank ROCK VALLEY, IA	96,045	34384	State Bank of Hudson HUDSON, SD	20,215	1	17148	08/17/2004	08/09/2004	20041890
First State Bank SUMNER, IA	55,756	11634	Farmers State Bank WATERLOO, IA	14,855	1	12855	10/25/2004	10/01/2004	20042612
Liberty Bank, F.S.B. WEST DES MOINES, IA	481,504	20594	StateFed Financial Corporation CLIVE, IA	14,012	0	0	01/27/2004	01/08/2004	20033177
Mountain West Bank COEUR D ALENE, ID	547,035	33844	AmericanWest SPOKANE, WA	15,665	1	22441	05/19/2004	05/07/2004	20040979
Panhandle State Bank SANDPOINT, ID	462,853	23415	Magic Valley Bank TWIN FALLS, ID	78,055	3	34555	10/07/2004	10/01/2004	20042477
Magic Valley Bank TWIN FALLS, ID	78,523	34555	Home Federal Savings and Loan Association NAMPA, ID	1,900	1	28258	03/18/2004	03/08/2004	20040347

Regular Mergers (Page 2 of 8, of 153 records)

Data Date(s) 01/01/2004 to 12/31/2004

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
Citizens Community Bank of Illinois, National Association BERWYN, IL	185,793	16641	Cole Taylor Bank Chicago, IL	20,000	1	22599	12/30/2004	12/29/2004	20043506
Bridgeview Bank Group BRIDGEVIEW, IL	1,021,001	21122	First East Side Savings Bank CHICAGO, IL	8,500	1	28144	05/27/2004	04/29/2004	20040900
Casey State Bank__ CASEY, IL	119,539	3614	Illinois Community Bank EFFINGHAM, IL	7,141	1	31068	06/08/2004	05/27/2004	20041194
First Collinsville Bank__ COLLINSVILLE, IL	432,207	33005	The Bank SPRINGFIELD, MO	261,507	5	34538	07/01/2004	05/21/2004	20041155
Community State Bank GALVA, IL	46,492	23257	Sheridan State Bank SHERIDAN, IL	9,958	1	16569	05/19/2004	04/29/2004	20040936
Centrue Bank KANKAKEE, IL	611,016	10881	Parish Bank and Trust Company MOMENCE, IL	20,550	1	12680	02/03/2004	12/19/2003	20032986
First State Bank of Western Illinois LA HARPE, IL	131,597	9632	Union Bank/West MACOMB, IL	13,194	1	12116	03/31/2004	02/25/2004	20040421
First State Bank of Western Illinois LA HARPE, IL	131,597	9632	Associated Bank, National Association GREEN BAY, WI	7,401	1	5296	05/12/2004	04/29/2004	20040884
Sidell State Bank__ SIDEELL, IL	16,370	15807	First National Bank in Homer HOMER, IL	11,142	1	3680	11/08/2004	09/30/2004	20042482
Edens Bank WILMETTE, IL	174,240	20435	Howard Savings Bank GLENVIEW, IL	42,455	1	30919	08/11/2004	07/26/2004	20041744
Independence Bank__ NEW ALBANY, IN	108,479	11338	First Financial Bank HARRODSBURG, KY	127,174	3	31283	06/01/2004	04/08/2004	20040663
Community State Bank__ ROYAL CENTER, IN	53,476	1839	Indiana Lawrence Bank NORTH MANCHESTER, IN	4,821	1	13118	07/01/2004	06/10/2004	20041368
Guaranty State Bank and Trust Company__ BELOIT, KS	92,411	10907	Heartland Bank LEAWOOD, KS	8,344	1	1361	04/27/2004	04/21/2004	20040683
The State Bank of Bern__ BERN, KS	26,155	10919	The State Bank of Axtell, Kansas AXTELL, KS	20,470	1	17477	01/13/2004	12/19/2003	20033110
The Beverly State Bank__ BEVERLY, KS	14,974	10506	1st Financial Bank OVERLAND PARK, KS	16,146	2	1149	01/06/2004	12/11/2003	20032796
The Central Bank USA, Inc. GREENSBURG, KY	180,875	9314	United Community Bank GLASGOW, KY	36,111	4	285	06/04/2004	05/21/2004	20041129
First Citizens Bank SHEPHERDSVILLE, KY	156,830	19304	Bank One, National Association CHICAGO, IL	0	0	3618	09/22/2004	09/13/2004	20042221
Sabine State Bank and Trust Company__ MANY, LA	353,884	8141	Hancock Bank of Louisiana BATON ROUGE, LA	46,169	4	33029	02/06/2004	01/30/2004	20033248
Eastern Bank__ BOSTON, MA	4,567,406	32773	Westport National Bank WESTPORT, CT	34,218	1	34876	02/10/2004	02/09/2004	20033093
Benjamin Franklin Savings Bank FRANKLIN, MA	517,091	90200	Chart Bank, A Cooperative Bank WALTHAM, MA	256,791	3	26943	12/30/2004	12/17/2004	20043158

Regular Mergers (Page 3 of 8, of 153 records)

Data Date(s) 01/01/2004 to 12/31/2004

Applicant Institution

Other/Target Institution

Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
Greenfield Savings Bank GREENFIELD, MA	457,040	90206	The Bank of Western Massachusetts SPRINGFIELD, MA	250	1	26942	06/02/2004	04/08/2004	20040745
The Cape Cod Five Cents Savings Bank HARWICH PORT, MA	1,306,285	23287	Rockland Trust Company ROCKLAND, MA	800	1	9712	10/07/2004	09/21/2004	20042414
Compass Bank for Savings__ NEW BEDFORD, MA	3,972,353	23291	Abington Savings Bank ABINGTON, MA	827,520	17	22051	02/23/2004	02/13/2004	20040146
Berkshire Bank PITTSFIELD, MA	1,294,620	23621	The National Bank of Vernon VERNON, NY	66,650	1	7334	10/04/2004	08/31/2004	20042119
Rockland Trust Company ROCKLAND, MA	2,434,544	9712	Falmouth Co-operative Bank FALMOUTH, MA	158,451	4	26481	04/29/2004	03/22/2004	20040515
Hampden Interim Stock Savings Bank SPRINGFIELD, MA	0		Hampden Savings Bank SPRINGFIELD, MA	409,032	5	90283	03/12/2004	01/08/2004	20033247
South Shore Savings Bank WEYMOUTH, MA	725,265	90303	Horizon Bank and Trust Company BRAintree, MA	126,958	1	34674	02/03/2004	10/24/2003	20032454
UnitedKingfield Bank BANGOR, ME	390,044	22226	Border Trust Company SOUTH CHINA, ME	9,838	1	20012	03/09/2004	01/16/2004	20033219
Androscoggin Savings Bank LEWISTON, ME	482,531	17751	Skowhegan Savings Bank SKOWHEGAN, ME	2,560	1	19532	11/29/2004	11/22/2004	20042887
Border Trust Company SOUTH CHINA, ME	72,933	20012	UnitedKingfield Bank BANGOR, ME	4,006	1	22226	03/09/2004	01/16/2004	20033206
Independent Bank BAY CITY, MI	1,171,063	27811	First National Bank of Gaylord GAYLORD, MI	172,385	3	22057	06/14/2004	05/07/2004	20041045
Independent Bank East Michigan__ CARO, MI	354,204	12732	Midwest Guaranty Bank TROY, MI	235,048	6	27425	05/07/2004	04/12/2004	20040796
Community Bank of Dearborn DEARBORN, MI	475,452	33883	Bank of Washtenaw SALINE, MI	72,902	3	57070	09/30/2004	09/13/2004	20042286
State Bank of Escanaba__ ESCANABA, MI	111,140	1090	North Country Bank and Trust MANISTIQUE, MI	837	2	14816	07/07/2004	06/18/2004	20041467
Republic Bank__ LANSING, MI	5,533,737	20001	Chemical Bank and Trust Company MIDLAND, MI	151	1	1003	08/16/2004	08/02/2004	20041839
Peoples State Bank of Munising__ MUNISING, MI	100,905	15165	North Country Bank and Trust MANISTIQUE, MI	351	1	14816	07/14/2004	07/02/2004	20041451
Northview Bank__ FINLAYSON, MN	110,645	10956	American National Bank of Minnesota BAXTER, MN	4,112	1	26499	07/06/2004	06/18/2004	20041450
Exchange State Bank of Hills__ HILLS, MN	37,054	8212	Ellsworth State Bank ELLSWORTH, MN	33,107	1	10199	03/23/2004	02/27/2004	20040282
Home State Bank__ LITCHFIELD, MN	83,223	9745	BREMER BANK, NATIONAL ASSOCIATION WILLMAR, MN	3,723	1	12198	07/19/2004	07/02/2004	20041579
Minnwest Bank Luverne__ LUVERNE, MN	110,198	8224	First National Bank of Luverne LUVERNE, MN	20,905	3	4015	01/15/2004	01/12/2004	20033023

Regular Mergers (Page 4 of 8, of 153 records)

Data Date(s) 01/01/2004 to 12/31/2004

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
American Bank of the North__ NASHWAUK, MN	400,251	5216	Associated Bank Minnesota, National Association MINNEAPOLIS, MN	14,569	1	18704	09/07/2004	08/19/2004	20042027
United Prairie Bank - Owatonna OWATONNA, MN	100,314	1926	Sterling State Bank, Austin, Minnesota AUSTIN, MN	267,552	9	17863	11/16/2004	10/25/2004	20042708
United Prairie Bank - Owatonna__ OWATONNA, MN	87,853	1926	Minnwest Bank South (Waseca Branch Office only) TRACY, MN	10,639	1	1410	02/06/2004	01/30/2004	20033285
First State Bank and Trust Company, Inc.__ CARUTHERSVILLE, MO	195,215	14185	Great Western Bank OMAHA, NE	50,368	1	8327	11/22/2004	10/01/2004	20042490
Bank of Kirksville__ KIRKSVILLE, MO	330,277	1635	MCM Savings Bank, F.S.B. HANNIBAL, MO	8,112	1	30595	11/18/2004	09/21/2004	20042219
Bank Star__ PACIFIC, MO	52,186	21897	Heartland Bank SAINT LOUIS, MO	22,746	1	28694	01/13/2004	12/19/2003	20033002
Citizens Bank & Trust__ ROCK PORT, MO	41,753	14293	Bank Midwest, National Association KANSAS CITY, MO	9,689	1	32964	01/22/2004	01/16/2004	20033149
Town & Country Bank SALEM, MO	263,893	13071	Union Bank KANSAS CITY, MO	78,435	3	19582	02/17/2004	02/09/2004	20040070
Signature Bank__ SPRINGFIELD, MO	328,042	34505	First Collinsville Bank COLLINSVILLE, IL	261,507	4	33005	07/01/2004	05/25/2004	20041113
Bank Star of the BootHeel STEELE, MO	53,840	10629	Montgomery First National Bank SIKESTON, MO	14,170	1	8255	03/12/2004	02/27/2004	20040281
Delta Southern Bank__ RULEVILLE, MS	52,087	328	State Bank & Trust Company GREENWOOD, MS	79,844	5	8878	06/04/2004	05/21/2004	20041073
BancorpSouth Bank__ TUPELO, MS	10,668,149	11813	Premier Bank of Brentwood BRENTWOOD, TN	150,802	1	34541	12/03/2004	12/01/2004	20042960
BancorpSouth Bank__ TUPELO, MS	10,668,149	11813	The Business Bank BATON ROUGE, LA	163,713	1	34886	12/07/2004	12/01/2004	20042961
Flathead Bank of Bigfork, Montana__ BIGFORK, MT	152,592	20382	First Interstate Bank BILLINGS, MT	38,000	1	1105	05/11/2004	04/29/2004	20040879
Southern Bank and Trust Company__ MOUNT OLIVE, NC	988,064	15359	Capital Bank RALEIGH, NC	28,500	2	34452	04/26/2004	04/21/2004	20040644
First-Citizens Bank & Trust Company__ RALEIGH, NC	11,283,653	11063	Capital Bank RALEIGH, NC	13,280	0	34452	04/29/2004	04/21/2004	20040662
First-Citizens Bank & Trust Company RALEIGH, NC	11,413,431	11063	Greater Atlantic Bank RESTON, VA	19,445	1	32583	09/24/2004	09/21/2004	20042216
First South Bank__ WASHINGTON, NC	654,825	31084	National Bank of Commerce MEMPHIS, TN	16,514	2	4978	01/07/2004	12/19/2003	20033048
VISIONBank__ FARGO, ND	0	57892	Security State Bank of North Dakota HANNAFORD, ND	276,164	1	8941	11/02/2004	10/01/2004	20042629
First Bank & Trust Company__ COZAD, NE	99,484	5394	Farmers State Bank EUSTIS, NE	29,350	0	8597	10/06/2004	09/21/2004	20042360

Regular Mergers (Page 5 of 8, of 153 records)

Data Date(s) 01/01/2004 to 12/31/2004

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
Great Western Bank__ OMAHA, NE	898,445	8327	Oakland State Bank OAKLAND, IA	28,478	1	25604	10/13/2004	09/21/2004	20042313
Great Western Bank__ OMAHA, NE	898,445	8327	Farmers Bank of Portageville PORTAGEVILLE, MO	50,368	1	1642	11/22/2004	10/01/2004	20042523
Security National Bank of Omaha__ OMAHA, NE	420,961	19213	Kirkpatrick Pettis Trust Company OMAHA, NE	564	0	0	05/25/2004	05/21/2004	20041139
City State Bank__ SUTTON, NE	38,789	14479	Bruning State Bank BRUNING, NE	26,958	1	18748	03/12/2004	03/08/2004	20040299
The Provident Bank JERSEY CITY, NJ	4,109,354	12010	First Savings Bank WOODBIDGE, NJ	2,180,494	22	30255	06/07/2004	03/12/2004	20040440
First Morris Bank and Trust__ MORRISTOWN, NJ	477,668	19975	Gibraltar Savings Bank, FSB MENDHAM, NJ	17,969	1	30126	04/29/2004	04/21/2004	20040844
Nevada Security Bank__ RENO, NV	237,561	57110	CNA Trust Corporation COSTA MESA, CA	100	1	22906	11/02/2004	10/01/2004	20042393
Independence Community Bank BROOKLYN, NY	9,504,001	16018	SI Bank & Trust STATEN ISLAND, NY	7,445,108	35	15986	03/22/2004	02/27/2004	20040212
Cattaraugus County Bank LITTLE VALLEY, NY	120,008	12959	HSBC Bank USA, National Association NEW CASTLE, DE	102	2	57890	10/28/2004	09/03/2004	20042395
North Fork Bank MATTITUCK, NY	20,362,883	15985	The Trust Company of New Jersey JERSEY CITY, NJ	4,284,264	74	12525	03/04/2004	02/27/2004	20040208
The Bank of New York NEW YORK, NY	89,263,000	639	J.P. Morgan Trust Company of New York NEW YORK, NY	385,000	0	0	03/08/2004	03/08/2004	20040291
Advantage Bank__ CAMBRIDGE, OH	1,042,807	27642	The Citizens Bank of London LONDON, OH	54,068	1	29864	07/07/2004	07/02/2004	20041536
Oak Hill Banks__ JACKSON, OH	970,296	10666	The Ripley National Bank RIPLEY, OH	56,154	3	6683	09/23/2004	09/22/2004	20042291
The Marion Bank MARION, OH	119,909	27328	First Citizens Bank NEW WASHINGTON, OH	19,200	2	2072	12/30/2004	11/30/2004	20043159
Bramble Federal Savings and Loan Association of Cincinnati__ MILFORD, OH	30,335	27808	First Savings Bank NORWOOD, OH	24,740	3	27736	03/02/2004	02/09/2004	20040072
Siuslaw Bank FLORENCE, OR	255,156	19006	Citizens Bank CORVALLIS, OR	2,156	1	17809	09/02/2004	08/31/2004	20042021
Umpqua Bank__ ROSEBURG, OR	2,946,375	17266	Humboldt Bank EUREKA, CA	1,035,279	27	27582	06/01/2004	05/21/2004	20041065
First Columbia Bank & Trust Co. BLOOMSBURG, PA	227,743	686	First Susquehanna Bank & Trust SUNBURY, PA	20,890	2	7770	09/08/2004	08/04/2004	20042103
First Financial Bank__ DOWNINGTOWN, PA	603,590	30929	PNC Bank, National Association PITTSBURGH, PA	29,073	1	6384	03/16/2004	03/12/2004	20040409
First Financial Bank DOWNINGTOWN, PA	627,313	30929	Firsttrust Savings Bank CONSHOHOCKEN, PA	7,179	0	26647	08/05/2004	08/02/2004	20041753

Regular Mergers (Page 6 of 8, of 153 records)

Data Date(s) 01/01/2004 to 12/31/2004

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
First Financial Bank DOWNTOWN, PA	641,229	30929	PNC Bank, National Association PITTSBURGH, PA	12,867	1	6384	11/17/2004	10/25/2004	20042716
ESB Bank ELLWOOD CITY, PA	1,344,384	27708	Peoples Home Savings Bank BEAVER FALLS, PA	331,091	7	27707	11/10/2004	10/25/2004	20042707
First Commonwealth Bank INDIANA, PA	5,106,174	7468	Great American Federal PITTSBURGH, PA	878,809	12	27670	03/17/2004	02/27/2004	20040310
Mid Penn Bank__ MILLERSBURG, PA	369,222	9889	Vartan National Bank DAUPHIN, PA	11,935	0	7461	05/27/2004	05/07/2004	20040874
Parkvale Savings Bank MONROEVILLE, PA	1,611,764	30237	Advance Financial Savings Bank, FSB WELLSBURG, WV	321,135	7	29472	11/19/2004	10/25/2004	20042822
Leesport Bank__ WYOMISSING, PA	618,366	7748	The Madison Bank BLUE BELL, PA	215,260	10	27568	09/15/2004	08/31/2004	20042116
Eurobank HATO REY, PR	1,319,550	27150	The Bank and Trust of Puerto Rico HATO REY, PR	545,207	2	26592	04/15/2004	03/29/2004	20040596
Carolina First Bank__ GREENVILLE, SC	8,520,401	26849	First Charter Bank CONCORD, NC	3,314	0	4886	06/23/2004	05/27/2004	20041097
Farmers and Merchants Bank of South Carolina__ HOLLY HILL, SC	170,209	1660	South Carolina Bank and Trust, National Association ORANGEBURG, SC	13,060	1	13425	02/10/2004	02/09/2004	20040017
TriStar Bank DICKSON, TN	68,425	35417	National Bank of Commerce MEMPHIS, TN	13,500	1	4978	04/09/2004	03/29/2004	20040530
The Farmers & Merchants Bank DYER, TN	53,788	1480	Bank of Dyer DYER, TN	28,056	3	2372	11/09/2004	08/31/2004	20042243
Greene County Bank__ GREENEVILLE, TN	1,123,566	895	National Bank of Commerce MEMPHIS, TN	32,687	3	4978	11/08/2004	11/02/2004	20042720
Farmer's and Merchants Bank__ TREZEVANT, TN	81,051	8439	Bank of Dyer DYER, TN	4,445	1	2372	04/02/2004	02/09/2004	20040084
The Bank of Alice__ ALICE, TX	137,211	11159	First Community Bank CORPUS CHRISTI, TX	2,798	1	24353	02/12/2004	02/09/2004	20040002
Franklin Bank, S.S.B.__ AUSTIN, TX	1,533,783	26870	Lost Pines National Bank SMITHVILLE, TX	40,514	2	23591	02/05/2004	01/30/2004	20033252
Citizens State Bank__ BUFFALO, TX	119,206	12501	The First State Bank HUNTSVILLE, TX	20,847	2	1197	03/16/2004	03/12/2004	20040315
Prosperity Bank__ EL CAMPO, TX	2,443,994	16835	Liberty Bank, SSB AUSTIN, TX	186,688	8	32466	06/24/2004	06/10/2004	20041328
Prosperity Bank__ EL CAMPO, TX	2,443,994	16835	Village Bank & Trust, S.S.B. LAKEWAY, TX	110,385	1	35147	07/15/2004	07/02/2004	20041540
First State Bank__ HAPPY, TX	170,830	10359	Sun Bank SUNRAY, TX	122,608	2	17026	03/17/2004	02/27/2004	20040252
Franklin Bank, S.S.B.__ HOUSTON, TX	3,068,818	26870	Cedar Creek Bank SEVEN POINTS, TX	104,922	5	18853	10/28/2004	10/08/2004	20042665

Regular Mergers (Page 7 of 8, of 153 records)

Data Date(s) 01/01/2004 to 12/31/2004

Applicant Institution

Other/Target Institution

Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
State Bank__ LA GRANGE, TX	653,584	10346	Central Bank HOUSTON, TX	79,561	2	17612	07/15/2004	07/15/2004	20041549
Independent Bank__ MC KINNEY, TX	265,143	3076	The First State Bank CELINA, TX	90,909	5	10356	12/13/2004	12/07/2004	20043090
First State Bank Central Texas__ TEMPLE, TX	503,930	11151	Fidelity Bank of Texas WACO, TX	2,579	1	21455	01/29/2004	01/08/2004	20033200
American Bank of Commerce__ WOLFFORTH, TX	421,796	18609	Haxtun Community Bank HAXTUN, CO	0	0	16124	03/05/2004	02/27/2004	20040223
Towne Bank__ PORTSMOUTH, VA	900,969	35095	Harbor Bank NEWPORT NEWS, VA	271,944	9	34203	01/26/2004	01/08/2004	20033034
Bank of the Pacific ABERDEEN, WA	297,156	23041	Bank Northwest BELLINGHAM, WA	97,892	5	34421	01/29/2004	01/19/2004	20033109
Security State Bank CENTRALIA, WA	263,932	13232	Harbor Community Bank RAYMOND, WA	49,614	4	21672	12/02/2004	12/01/2004	20042846
Cascade Bank__ EVERETT, WA	884,221	28823	Issaquah Bank ISSAQUAH, WA	127,607	2	33783	05/13/2004	04/29/2004	20040925
Timberland Bank HOQUIAM, WA	445,272	28453	Venture Bank LACEY, WA	1,800	7	22868	09/24/2004	09/13/2004	20042080
Community First Bank KENNEWICK, WA	64,169	34627	Baker-Boyer National Bank WALLA WALLA, WA	11,825	1	2987	10/26/2004	10/01/2004	20042565
Community State Bank__ NORWALK, WI	20,097	15130	State Bank of La Crosse LA CROSSE, WI	6,528	1	10383	12/10/2004	12/01/2004	20042999
River Valley State Bank__ ROTHSCHILD, WI	387,379	19772	National City Bank of the Midwest BANNOCKBURN, IL	198,733	7	5029	09/01/2004	08/31/2004	20042081
Waumandee State Bank__ WAUMANDEE, WI	39,922	10384	First State Bank FOUNTAIN CITY, WI	21,321	1	9041	06/14/2004	06/10/2004	20041338

Regular Mergers (Page 8 of 8, of 153 records)

Data Date(s) 01/01/2004 to 12/31/2004

Corporate Reorganization Mergers

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
Bank Trust__ MOBILE, AL	367,587	26607	The Commercial Bank of Demopolis DEMOPOLIS, AL	83,951	2	2792	06/28/2004	06/04/2004	20041382
Bank Trust__ MOBILE, AL	522,206	26607	Sweet Water State Bank SWEET WATER, AL	53,540	3	9615	10/22/2004	09/21/2004	20043095
Bank Trust MOBILE, AL	389,372	26607	The Monroe County Bank MONROEVILLE, AL	126,877	2	9611	04/28/2004	03/29/2004	20040415
Colonial Bank, National Association MONTGOMERY, AL	16,455,612	9609	Premier Service Corporation CLEARWATER, FL	2,328	0	0	07/28/2004	07/26/2004	20041504
Community Bank__ CABOT, AR	328,387	1749	First State Bank CONWAY, AR	4,356	1	11241	02/11/2004	02/09/2004	20033259
Twin City Bank NORTH LITTLE ROCK, AR	381,509	33472	Community Bank CABOT, AR	22,780	1	1749	02/13/2004	02/09/2004	20033262
First Security Bank__ SEARCY, AR	1,127,506	5633	Springdale Trust Company SPRINGDALE, AR	0	0	0	03/10/2004	02/27/2004	20040541
Western Financial Bank__ IRVINE, CA	5,045,592	31954	WFS Financial Inc. IRVINE, CA	8,653,690	0	0	10/26/2004	06/04/2004	20041498
Wilshire State Bank__ LOS ANGELES, CA	983,259	23301	Northwest National Bank of Arlington ARLINGTON, TX	2,000	1	25767	05/04/2004	03/08/2004	20040422
Wilshire State Bank__ LOS ANGELES, CA	1,202,525	23301	Orange Savings Bank of Texas, SSB MAURICEVILLE, TX	5,500	1	26729	10/27/2004	10/01/2004	20042425
Beach Business Bank MANHATTAN BEACH, CA	16,942	57678	Doctors' Bancorp MANHATTAN BEACH, CA	900	0	0	10/18/2004	09/21/2004	20042511
Heritage Oaks Bank PASO ROBLES, CA	346,553	24229	Hacienda Bank SANTA MARIA, CA	93,425	3	27166	05/20/2004	04/21/2004	20040976
Five Star Bank__ ROCKLIN, CA	87,920	35361	Five Star Bank Natomas SACRAMENTO, CA	57,390	1	57642	12/13/2004	10/12/2004	20042803
Bank of the West__ SAN FRANCISCO, CA	29,300,000	3514	Community First Bankshares, Inc. FARGO, ND	500,000	0	0	10/18/2004	05/07/2004	20041181
			Community First Financial, Inc. FARGO, ND	11,000	0	0			
			Community First National Bank FARGO, ND	5,500,000	156	3924			
			Community First Technologies, Inc. FARGO, ND	24,000	0	0			
Bank of the West SAN FRANCISCO, CA	29,600,000	3514	Union Safe Deposit Bank STOCKTON, CA	1,100,000	19	8473	10/18/2004	08/09/2004	20041940
			USDB Bancorp STOCKTON, CA	100,000	0	0			
Wells Fargo Bank, National Association SAN FRANCISCO, CA	224,376,000	3511	Wells Fargo Services Company MINNEAPOLIS, MN	641,000	0	0	02/06/2004	01/08/2004	20033256

Corporate Reorganization Mergers (Page 1 of 7, of 130 records)

Data Date(s) 01/01/2004 to 12/31/2004

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
First Trust Corporation DENVER, CO	1,753,307	91322	Lincoln Trust Company ENGLEWOOD, CO	384,729	1	91324	12/30/2004	11/29/2004	20043208
WestStar Bank__ VAIL, CO	604,136	22572	First Western Mortgage Services, Inc AVON, CO	1	1	0	06/29/2004	05/26/2004	20042000
Collinsville Savings Society__ CANTON, CT	95,740	18223	Collinsville Stock Bank CANTON, CT	0	0	0	06/09/2004	03/12/2004	20041738
Citizens Bank of Connecticut__ NEW LONDON, CT	3,763,462	18197	Charter One Bank, National Association CLEVELAND, OH	5,589	6	28932	10/13/2004	10/01/2004	20042436
HSBC Bank USA N.A. NEW CASTLE, DE	0	57890	HSBC Bank & Trust (Delaware), NA WILMINGTON, DE	9,743	1	0	06/29/2004	04/09/2004	20040814
Baltimore Trust Company__ SELBYVILLE, DE	384,174	11652	Peninsula Bank PRINCESS ANNE, MD	850,282	25	14874	06/22/2004	05/21/2004	20041380
			Farmers & Merchants Bank - Eastern Shore ONLEY, VA	253,776	6	10362			
The Citizens Bank of Frostproof__ FROSTPROOF, FL	113,163	5673	American Bank and Trust LAKE WALES, FL	116,697	5	21919	03/05/2004	02/27/2004	20040967
Mellon United National Bank MIAMI, FL	2,086,268	21837	APD Chimney Lakes, Inc. PLANTATION, FL	0	0	0	12/06/2004	11/16/2004	20051285
Mercantile Bank__ ORLANDO, FL	2,276,211	27515	Florida Bank, National Association TAMPA, FL	939,322	15	27301	06/25/2004	05/07/2004	20040960
Mercantile Bank__ ORLANDO, FL	2,276,211	27515	CNB National Bank LAKE CITY, FL	818,968	16	26631	06/15/2004	05/07/2004	20040961
United Heritage Bank ORLANDO, FL	183,688	57108	Community United Bank of Florida LAKE MARY, FL	140,249	3	34994	03/08/2004	02/04/2004	20040135
Cypress Bank__ PALM COAST, FL	126,625	35108	Coquina Bank ORMOND BEACH, FL	114,328	3	34675	06/24/2004	06/10/2004	20041473
Public Bank SAINT CLOUD, FL	189,720	23410	Peoples State Bank of Groveland GROVELAND, FL	165,456	4	16845	04/29/2004	03/26/2004	20040661
BankTrust of Florida__ WEWAHITCHKA, FL	52,449	5668	Vision Bank, FSB PANAMA CITY, FL	62,798	2	57434	08/27/2004	08/09/2004	20042573
Bank of North Georgia__ ALPHARETTA, GA	1,657,269	31203	Charter Bank and Trust Co. MARIETTA, GA	282,156	3	27440	05/26/2004	04/21/2004	20040868
			Mountain National Bank TUCKER, GA	245,905	3	27317			
United Community Bank__ BLAIRSVILLE, GA	3,107,151	16889	1st Community Bank FAIRBURN, GA	191,660	5	161	04/30/2004	04/08/2004	20040762
Gainesville Bank & Trust__ GAINESVILLE, GA	390,844	27158	Southern Heritage Bank FLOWERY BRANCH, GA	114,985	2	34593	04/13/2004	04/08/2004	20040741
Southwest Georgia Bank MOULTRIE, GA	239,843	2147	Sylvester Banking Company SYLVESTER, GA	45,087	1	159	02/23/2004	01/22/2004	20040127

Corporate Reorganization Mergers (Page 2 of 7, of 130 records)

Data Date(s) 01/01/2004 to 12/31/2004

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
First Capital Bank__ NORCROSS, GA	503,437	32736	Chattahoochee National Bank ALPHARETTA, GA	162,156	2	34718	11/02/2004	10/01/2004	20042518
Thomasville National Bank THOMASVILLE, GA	196,720	34068	TNB Financial Services, Inc. THOMASVILLE, GA	43	0	0	01/12/2004	12/11/2003	20033027
Central Pacific Bank HONOLULU, HI	2,475,108	17308	City Bank HONOLULU, HI	1,884,346	22	18035	12/16/2004	11/22/2004	20042992
First Hawaiian Bank__ HONOLULU, HI	9,693,675	17985	FHB Properties, Inc HONOLULU, HI	17,676	0	0	01/20/2004	12/19/2003	20033135
First Hawaiian Bank__ HONOLULU, HI	9,693,542	17985	FH Center, Inc. HONOLULU, HI	133	0	0	01/20/2004	12/19/2003	20033151
Linn County State Bank COGGON, IA	21,846	16311	North Linn Corporation FAIRFIELD, IA	0	0	0	12/23/2004	11/02/2004	20042955
Freedom Security Bank__ CORALVILLE, IA	82,859	10491	FSB Holding Co MUSCATINE, IA	0	0	0	04/19/2004	03/12/2004	20040611
First State Bank NASHUA, IA	3,000	57910	First State Bank (Nashua Iowa Branch Only) BRITT, IA	17,556	1	8522	11/29/2004	10/01/2004	20042589
BankIllinois__ CHAMPAIGN, IL	741,944	10842	The First National Bank of Decatur DECATUR, IL	433,858	6	3649	10/07/2004	09/02/2004	20042330
Dunlap Bank__ DUNLAP, IL	47,899	1808	Bartonville Bank BARTONVILLE, IL	75,141	2	10475	07/21/2004	07/02/2004	20041668
Central Bank Illinois GENESEO, IL	171,163	11670	Central Bank Fulton FULTON, IL	54,455	2	5736	12/16/2004	11/22/2004	20043041
Philo Exchange Bank__ PHILO, IL	35,674	5722	The State Bank of Allerton ALLERTON, IL	19,244	2	12094	09/02/2004	08/02/2004	20042022
Sheridan State Bank SHERIDAN, IL	21,360	16569	The Whaples and Farmers State Bank NEPONSET, IL	9,887	1	13661	06/07/2004	05/04/2004	20051184
UnionBank__ STREATOR, IL	778,253	3744	UnionFinancial Services & Trust Company STREATOR, IL	7,423	0	0	07/16/2004	07/02/2004	20041648
MainSource Bank__ GREENSBURG, IN	813,189	5766	First Community Bank and Trust BARGERSVILLE, IN	163,763	10	29596	08/02/2004	07/02/2004	20041655
MainSource Bank GREENSBURG, IN	827,781	5766	Regional Bank NEW ALBANY, IN	250,829	6	29664	12/22/2004	12/07/2004	20043100
Community State Bank__ COFFEYVILLE, KS	43,840	19749	CSB Bancorp, Inc. COFFEYVILLE, KS	4,259	1	0	12/06/2004	11/05/2004	20043003
The Denison State Bank__ HOLTON, KS	155,016	15305	Countryside Bank MERIDEN, KS	33,436	2	13734	04/05/2004	03/08/2004	20040387
The State Bank of Lebo__ LEBO, KS	18,284	15288	Lebo Bancshares, Inc. LEBO, KS	0	1	0	03/16/2004	01/30/2004	20040241
Landmark National Bank__ MANHATTAN, KS	331,840	5826	First Kansas Financial Corporation OSAWATOMIE, KS	148	0	0	02/17/2004	01/16/2004	20033242

Corporate Reorganization Mergers (Page 3 of 7, of 130 records)

Data Date(s) 01/01/2004 to 12/31/2004

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
The Plainville State Bank___ PLAINVILLE, KS	39,597	10925	The Farmers National Bank of Lincoln LINCOLN, KS	20,057	1	4719	01/06/2004	11/17/2003	20032852
The Plainville State Bank___ PLAINVILLE, KS	39,597	10925	The Beverly State Bank BEVERLY, KS	14,974	1	10506	01/06/2004	11/17/2003	20032866
Emprise Bank___ WICHITA, KS	522,573	4789	Emprise Bank National Association HAYS, KS	91,812	3	4684	05/12/2004	04/21/2004	20040914
Emprise Bank___ WICHITA, KS	635,639	4789	Emprise Bank National Association HILLSBORO, KS	95,512	4	4686	12/10/2004	11/16/2004	20043040
			Emprise Bank - Iola IOLA, KS	93,037	5	14463			
First Citizens Bank ELIZABETHTOWN, KY	159,732	19304	Financial National Electronic Transfer, Inc. RADCLIFF, KY	0	0	0	12/15/2004	11/22/2004	20051179
The Farmers Bank and Trust Company of Georgetown, Kentucky___ GEORGETOWN, KY	205,442	10136	Citizens Bank GEORGETOWN, KY	75,873	2	27240	09/21/2004	08/19/2004	20042127
South Central Bank of Barren County, Inc.___ GLASGOW, KY	236,865	5854	South Central Savings Bank, F.S.B. ELIZABETHTOWN, KY	24,247	1	33977	09/21/2004	08/31/2004	20042266
The Central Bank USA, Inc.___ GREENSBURG, KY	184,216	9314	Pioneer Bank CANMER, KY	66,489	3	16827	11/04/2004	10/01/2004	20042614
			Green River Bank MORGANTOWN, KY	49,455	2	8791			
Hancock Bank & Trust Company___ HAWESVILLE, KY	108,472	8128	Breckinridge Bank CLOVERPORT, KY	29,875	2	11357	07/30/2004	06/29/2004	20041889
The First State Bank of Pineville___ PINEVILLE, KY	207,200	2710	First State, FSB LEXINGTON, KY	142,325	6	34839	05/28/2004	04/29/2004	20041096
Citizens Bank of Massachusetts___ BOSTON, MA	29,630,166	18562	Charter One Bank, National Association CLEVELAND, OH	52,443	13	28932	10/13/2004	10/01/2004	20042434
Canton Interim Stock Bank CANTON, MA	0		The Canton Institution for Savings, The Bank of Canton CANTON, MA	551,897	4	90175	03/04/2004	12/11/2003	20051126
South Shore Savings Bank SOUTH WEYMOUTH, MA	760,852	90303	South Shore DeNovo Savings Bank WEYMOUTH, MA	0	0	0	02/03/2004	10/24/2003	20051129
Provident Bank of Maryland BALTIMORE, MD	5,193,711	15951	Essex Savings Bank, F.S.B. NORFOLK, VA	389,753	6	32377	03/23/2004	01/30/2004	20040217
			Southern Financial Bank WARRENTON, VA	1,092,431	27	32470			
The Chestertown Bank of Maryland CHESTERTOWN, MD	219,271	5877	The Peoples Bank of Maryland DENTON, MD	109,933	5	9693	06/17/2004	05/17/2004	20041297
			St. Michaels Bank ST. MICHAELS, MD	251,032	4	1575			
County Banking and Trust Company ELKTON, MD	406,140	13779	The Forest Hill State Bank BEL AIR, MD	384,918	7	809	06/14/2004	05/07/2004	20041250

Corporate Reorganization Mergers (Page 4 of 7, of 130 records)

Data Date(s) 01/01/2004 to 12/31/2004

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
Potomac Valley Bank GAITHERSBURG, MD	791,804	21415	Mercantile-Safe Deposit and Trust Company BALTIMORE, MD	548	1	20347	04/21/2004	03/23/2004	20040695
Calvert Bank and Trust Company PRINCE FREDERICK, MD	267,917	18933	Bank of Southern Maryland LA PLATA, MD	240,193	5	5863	06/17/2004	05/17/2004	20041319
			The First National Bank of St. Mary's at Leonardtwn LEONARDTOWN, MD	422,107	6	4853			
Chemical Bank Shoreline BENTON HARBOR, MI	1,163,303	11394	State Bank of Caledonia CALEDONIA, MI	29,639	1	9329	05/20/2004	04/21/2004	20040941
Chemical Bank West WALKER, MI	720,451	26489	State Bank of Caledonia CALEDONIA, MI	252,643	3	9329	05/20/2004	04/21/2004	20040942
First State Bank of Finlayson__ FINLAYSON, MN	85,459	10956	First State Bank of Floodwood FLOODWOOD, MN	14,589	1	9742	01/13/2004	12/19/2003	20033097
21st Century Bank__ HAM LAKE, MN	198,057	9751	State Bank of Loretto LORETTO, MN	104,598	1	8215	09/02/2004	08/09/2004	20041949
Valley Bank & Trust__ NEW ULM, MN	84,561	1399	Rural American Bank- Montgomery/Lonsdale LONSDALE, MN	68,940	2	1921	10/18/2004	09/21/2004	20042469
The Bank of Advance__ ADVANCE, MO	142,672	9369	Bowen State Bank BOWEN, IL	17,200	1	10443	12/14/2004	11/02/2004	20042982
			The First National Bank of Lerna LERNA, IL	8,774	1	3694			
First Midwest Bank of Piedmont__ PIEDMONT, MO	59,596	1970	First Midwest Bank of Carter County VAN BUREN, MO	35,154	1	11460	10/08/2004	08/31/2004	20042384
The Peoples Bank and Trust Company__ TUPELO, MS	1,416,512	12437	Heritage Bank DECATUR, AL	543,993	8	34015	11/30/2004	10/01/2004	20042582
Bank of America, National Association__ CHARLOTTE, NC	690,572,545	3510	Bank of America Technology and Operations, Inc. CHARLOTTE, NC	0	0	0	06/09/2004	04/29/2004	20041036
Wachovia Bank, National Association__ CHARLOTTE, NC	380,236,000	33869	Congress Financial Corporation NEW YORK, NY	2,033,000	0	0	12/15/2004	11/22/2004	20042892
Branch Banking and Trust Company__ WINSTON SALEM, NC	67,548,376	9846	Republic Bank SAINT PETERSBURG, FL	2,829,495	73	21350	03/01/2004	02/13/2004	20040118
First State Bank of North Dakota ARTHUR, ND	75,498	8387	The First State Bank of La Moure LA MOURE, ND	94,463	3	13368	11/15/2004	10/08/2004	20042740
Washington County Bank__ BLAIR, NE	174,877	12241	Burt County State Bank TEKAMAH, NE	40,631	1	14592	06/04/2004	05/07/2004	20041164
The American Bank__ BURR, NE	11,774	1438	The First National Bank of Unadilla UNADILLA, NE	40,330	2	5484	07/27/2004	07/02/2004	20041658
American Interstate Bank__ ELKHORN, NE	78,056	1439	American Interstate Bank MANNING, IA	26,147	1	239	03/05/2004	01/30/2004	20040167
Bank of Keystone__ KEYSTONE, NE	27,931	9817	Commercial State Bank ELSIE, NE	12,059	1	17171	12/10/2004	11/02/2004	20042969

Corporate Reorganization Mergers (Page 5 of 7, of 130 records)

Data Date(s) 01/01/2004 to 12/31/2004

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
First State Bank__ SCOTTSBLUFF, NE	181,550	15586	First State Bank, Colorado Springs COLORADO SPRINGS, CO	14,410	1	90666	03/26/2004	02/27/2004	20040318
North Fork Bank__ MATTITUCK, NY	21,407,347	15985	GreenPoint Bank NEW YORK CITY, NY	23,826,016	88	15960	07/08/2004	04/08/2004	20041878
Provident Municipal Bank MONTEBELLO, NY	95,004	57339	The Warwick Commercial Bank WARWICK, NY	15,056	1	57202	07/26/2004	06/10/2004	20042100
First Niagara Commercial Bank TROY, NY	186,109	35591	Hudson River Commercial Bank COHOES, NY	40,826	1	57474	09/16/2004	08/02/2004	20042108
SBU Municipal Bank__ UTICA, NY	101,090	614	SBU Bank UTICA, NY	245,365	0	16045	05/03/2004	03/24/2004	20040724
U.S. Bank National Association__ CINCINNATI, OH	189,159,050	6548	First National Cincinnati Corporation CINCINNATI, OH	53	2	0	05/06/2004	03/29/2004	20040787
			The Leader Mortgage Company, LLC CLEVELAND, OH	759	1	0			
The Farmers State Bank of New Washington, Ohio NEW WASHINGTON, OH	142,848	2072	The First National Bank of Shelby SHELBY, OH	201,039	8	6697	09/10/2004	08/03/2004	20041900
First State Bank of Idabel IDABEL, OK	52,316	15616	American State Bank BROKEN BOW, OK	45,699	1	22569	12/16/2004	11/22/2004	20043064
BancFirst__ OKLAHOMA CITY, OK	2,791,756	27476	Lincoln National Bank OKLAHOMA CITY, OK	105,286	3	26184	01/23/2004	12/23/2003	20033162
First National Bank of Pennsylvania__ GREENVILLE, PA	4,482,413	7888	Infitech, Inc. HERMITAGE, PA	1,566	0	0	08/13/2004	07/20/2004	20041859
Commercial Bank of Pennsylvania LATROBE, PA	330,307	14333	Highview Trust Company GREENSBURG, PA	1,000	0	0	12/01/2004	11/02/2004	20042853
Farmers First Bank LITITZ, PA	1,590,553	7579	First Susquehanna Bank & Trust SUNBURY, PA	351,361	13	7770	12/29/2004	10/25/2004	20042958
			WNB Bank WILLIAMSPORT, PA	312,781	6	7813			
Citizens Bank of Pennsylvania__ PHILADELPHIA, PA	28,374,750	57282	Charter One Bank, National Association CLEVELAND, OH	2,157	3	28932	10/13/2004	10/01/2004	20042437
PNC Bank, National Association PITTSBURGH, PA	71,753,372	6384	PNC Investment Holdings, Inc. WILMINGTON, DE	0	0	0	12/02/2004	11/03/2004	20042925
Northwest Savings Bank__ WARREN, PA	5,407,582	28178	Leeds Federal Savings Bank BALTIMORE, MD	465,697	2	28270	04/27/2004	03/23/2004	20040692
Northwest Savings Bank__ WARREN, PA	5,432,303	28178	First Carnegie Deposit CARNEGIE, PA	99,318	3	27706	08/10/2004	07/09/2004	20041866
First Citizens Bank and Trust Company, Inc.__ COLUMBIA, SC	4,271,634	15504	Citizens Bank WARRENTON, GA	49,696	2	17258	10/28/2004	10/01/2004	20042508
First State Bank HENDERSON, TN	144,824	6104	Friendship Bank FRIENDSHIP, TN	82,544	3	2398	12/21/2004	10/25/2004	20042825

Corporate Reorganization Mergers (Page 6 of 7, of 130 records)

Data Date(s) 01/01/2004 to 12/31/2004

Applicant Institution**Other/Target Institution**

Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
Union Planters Bank, National Association MEMPHIS, TN	31,312,297	4979	Union Planters Mortgage, Inc. HATTIESBURG, MS	665,639	1	0	08/30/2004	08/02/2004	20041960
First Bank of Tennessee SPRING CITY, TN	139,538	10693	Peoples Bank of Polk County BENTON, TN	22,245	1	21563	09/13/2004	08/11/2004	20042160
Bank of Texas. National Association__ DALLAS, TX	2,863,852	21674	Bank of Texas Trust Company, National Association DALLAS, TX	11,056	0	33906	10/09/2004	09/08/2004	20042397
First State Bank FRANKSTON, TX	109,233	9968	First National Bank BULLARD, TX	13,674	1	24422	10/17/2004	09/21/2004	20042503
Community State Bank HOUSTON, TX	51,896	1194	First Community Bank, National Association HOUSTON, TX	5,107	1	34049	03/17/2004	02/09/2004	20040278
International Bank of Commerce__ LAREDO, TX	5,323,378	19629	Local Oklahoma Bank OKLAHOMA CITY, OK	2,854,464	52	28542	04/21/2004	04/08/2004	20040635
Orange Savings Bank, ssb ORANGE, TX	200,779	30696	Orange Savings Bank of Texas, SSB MAURICEVILLE, TX	41,673	3	26729	10/26/2004	09/20/2004	20042428
Interstate Bank, ssb__ PERRYTON, TX	73,519	31043	Ultimate Mortgage Corporation AMARILLO, TX	68	1	0	01/27/2004	01/09/2004	20033033
GE Capital Financial Inc. SALT LAKE CITY, UT	1,619,490	33778	GE Capital Consumer Card Co. ALPHARETTA, GA	0	1	27314	11/23/2004	11/02/2004	20042919
Capital State Bank, Inc. CHARLESTON, WV	175,341	34102	Summit Community Bank MOOREFIELD, WV	390,023	4	844	08/12/2004	07/06/2004	20041768

Corporate Reorganization Mergers (Page 7 of 7, of 130 records)**Data Date(s) 01/01/2004 to 12/31/2004**

Interim Mergers

Applicant Institution			Other/Target Institution					
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Cert#	Action Approved	DOJ Reply Date	Application Number
First Commerce Bank__ ENCINO, CA	175,047	32193	Interim First Commerce, Inc. ENCINO, CA	0	0	03/17/2004	01/08/2004	20033090
Wilshire State Bank LOS ANGELES, CA	983,259	23301	Interim Wilshire Bancorp, Inc. LOS ANGELES, CA	0	0	04/15/2004	03/23/2004	20040499
BBVA Valley Acquisition Corporation MORENO VALLEY, CA	5,000	0	Valley Bank MORENO VALLEY, CA	104,584	18255	09/22/2004	07/12/2004	20041858
New YCB Bank REDDING, CA	0	0	Yolo Community Bank WOODLAND, CA	111,455	34741	08/05/2004	06/10/2004	20041452
The Home State Bank__ LOVELAND, CO	385,710	16902	Home State Interim Bank LOVELAND, CO	1	0	06/07/2004	05/07/2004	20041132
County Bank REHOBOTH BEACH, DE	270,968	33009	First Option Merger Company - Interim REHOBOTH BEACH, DE	0	0	06/24/2004	03/10/2004	20040493
The Bancorp Bank WILMINGTON, DE	503,423	35444	TBI Acquisition Bank WILMINGTON, DE	0	0	10/08/2004	10/01/2004	20042413
BNY Florida Interim Trust Company, National Association__ MIAMI, FL	0	0	The Bank of New York Trust Company, National Association MIAMI, FL	101,733,000	0	07/20/2004	05/24/2004	20041989
CQA Interim Bank__ ORMOND BEACH, FL	0	0	Coquina Bank ORMOND BEACH, FL	114,328	34675	06/04/2004	05/27/2004	20041119
Premier Bank TALLAHASSEE, FL	208,775	33992	Premier Interim Company TALLAHASSEE, FL	0	0	08/11/2004	07/26/2004	20041892
CCBG Interm Bank__ DUBLIN, GA	0	0	Farmers & Merchants Bank DUBLIN, GA	403,370	10059	08/13/2004	08/02/2004	20042574
State Central Interim Bank__ KEOKUK, IA	0	0	State Central Bank KEOKUK, IA	176,740	5820	12/08/2004	11/16/2004	20043015
Hoyne Savings Bank CHICAGO, IL	335,312	28747	Interim Two Federal Savings Bank CHICAGO, IL	0	0	12/10/2004	10/01/2004	20042411
Citizens State Bank of Cropsey__ CROPSEY, IL	22,053	10430	CSBC Interim Bank CROPSEY, IL	0	0	05/06/2004	04/05/2004	20040803
The Bank of Commerce DOWNERS GROVE, IL	60,610	34292	Republic Bank of Downers Grove DOWNERS GROVE, IL	0	0	11/29/2004	11/02/2004	20042847
First Trust Bank of Illinois__ KANKAKEE, IL	115,997	34778	Republic Bank of Kankakee KANKAKEE, IL	0	0	04/16/2004	03/22/2004	20040565
Bank of O'Fallon__ O FALLON, IL	231,271	18171	Bank of O'Fallon Interim Bank O FALLON, IL	0	0	07/16/2004	06/15/2004	20041530
Bank of Shorewood SHOREWOOD, IL	58,967	22637	Republic Bank of Shorewood SHOREWOOD, IL	0	0	01/20/2004	01/16/2004	20033212
I-Bank LOUISVILLE, KY	0	0	Independence Bank NEW ALBANY, IN	247,361	11338	06/01/2004	04/08/2004	20041174
South Shore Interim Savings Bank SOUTH WEYMOUTH, MA	0	0	Horizon Bank and Trust Company BRAintree, MA	126,958	34674	02/03/2004	10/24/2003	20051128

Interim Mergers (Page 1 of 3, of 43 records)

Data Date(s) 01/01/2004 to 12/31/2004

Applicant Institution			Other/Target Institution					
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Cert#	Action Approved	DOJ Reply Date	Application Number
Alliance Interim Bank CAPE GIRARDEAU, MO	300	0	Alliance Bank CAPE GIRARDEAU, MO	90,561	34566	05/20/2004	04/19/2004	20041016
Peoples Bank of Jamestown__ JAMESTOWN, MO	28,593	15792	Jamestown Interim Bank JAMESTOWN, MO	0	0	11/19/2004	10/21/2004	20042867
BNY Missouri Interim Trust Company, National Association__ SAINT LOUIS, MO	0	0	BNY Trust Company of Missouri SAINT LOUIS, MO	8,143,000	0	07/20/2004	05/24/2004	20041990
Interim Community Bank__ PILOT MOUNTAIN, NC	0	0	The Community Bank PILOT MOUNTAIN, NC	248,314	26919	01/11/2004	12/19/2003	20033107
CBC Bank ROCKY MOUNT, NC	0	0	First Carolina State bank ROCKY MOUNT, NC	59,179	35530	03/05/2004	02/13/2004	20051162
Lincoln Park Savings and Loan Association LINCOLN PARK, NJ	78,776	28963	Lincoln Park Interim Bank Two II LINCOLN PARK, NJ	0	0	10/27/2004	09/13/2004	20041729
AmBank__ SILVER CITY, NM	73,764	34302	AmBank Interim Bank SILVER CITY, NM	1	0	07/12/2004	06/18/2004	20041436
First American International Bank__ BROOKLYN, NY	131,762	35186	First American Interim Bank BROOKLYN, NY	1	0	06/14/2004	05/24/2004	20041604
Rhinebeck Savings Bank__ RHINEBECK, NY	349,644	16032	Rhinebeck Interim - Two Savings Bank RHINEBECK, NY	0	0	07/23/2004	04/01/2004	20040788
The Custar State Bank__ CUSTAR, OH	52,910	5973	Croghan Interim Bank FREMONT, OH	0	0	11/19/2004	11/05/2004	20042774
New Bank of Astoria ASTORIA, OR	0	0	Bank of Astoria ASTORIA, OR	154,507	19877	09/02/2004	08/02/2004	20041923
Abington Savings Bank JENKINTOWN, PA	634,208	27942	Interim Two JENKINTOWN, PA	0	0	10/21/2004	07/09/2004	20041698
First Savings Bank of Perkasio PERKASIE, PA	856,064	30401	Perkasie Interim Merger Savings Bank (Interim Two) PERKASIE, PA	0	0	03/15/2004	07/18/2003	20031722
Beneficial Mutual Savings Bank__ PHILADELPHIA, PA	2,265,220	15697	Beneficial Interim Bank II PHILADELPHIA, PA	0	0	07/22/2004	05/07/2004	20040864
Northwest National Bank of Arlington ARLINGTON, TX	52,020	25767	New Northwest Bank FORT WORTH, TX	5	0	06/08/2004	05/07/2004	20040903
First State Bank of Brownsboro BROWNSBORO, TX	52,280	11181	Brownsboro Facilitations, Inc. BROWNSBORO, TX	0	0	12/27/2004	12/07/2004	20043224
Prosperity Interim Bank__ EL CAMPO, TX	5	0	Village Bank & Trust, S.S.B. LAKEWAY, TX	110,385	35147	07/15/2004	07/15/2004	20041919
Royal Oaks Interim Bank, ssb__ HOUSTON, TX	5	0	Royal Oaks Bank, ssb HOUSTON, TX	103,250	57023	06/30/2004	05/27/2004	20041387
Texas Savings Bank__ SNYDER, TX	46,469	30951	Texas Savings Bank Interim, s.s.b. SNYDER, TX	1	0	09/17/2004	09/17/2004	20042151
Interim Community First Bank__ KENNEWICK, WA	0	0	Community First Bank KENNEWICK, WA	64,169	34627	10/20/2004	09/21/2004	20042566

Interim Mergers (Page 2 of 3, of 43 records)

Data Date(s) 01/01/2004 to 12/31/2004

Applicant Institution**Other/Target Institution**

Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Cert#	Action Approved	DOJ Reply Date	Application Number
Northstar Bank SEATTLE, WA	121,792	33896	Interim NorthStar Bank SEATTLE, WA	0	0	05/14/2004	04/12/2004	20040908
Interim First Bank & Trust__ MENOMONIE, WI	5,000	0	First Bank and Trust MENOMONIE, WI	105,172	15911	06/01/2004	04/27/2004	20041494
Bank of Wausau__ WAUSAU, WI	72,105	35016	New Bank of Wausau WAUSAU, WI	5	0	07/15/2004	06/25/2004	20041616

Interim Mergers (Page 3 of 3, of 43 records)**Data Date(s) 01/01/2004 to 12/31/2004**

Failed or Closed Bank Mergers

Applicant Institution			Other/Target Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Assets Acquired (000's)	Offices Acquired	Cert#	Action Approved	DOJ Reply Date	Application Number
Hancock Bank of Florida Tallahassee, FL	0	57819	Guaranty National Bank of Tallahassee Tallahassee, FL	56,600	5	26838	03/12/2004		
Union State Bank Nanuet, NY	2,901,416	20119	Reliance Bank White Plains, NY	17,500	1	26778	03/19/2004		
Far West Bank Provo, UT	311,011	21987	Bank of Ephraim Ephraim, UT	5,500	3	1249	06/25/2004		

Federal Deposit Insurance Corporation

550 17th Street, NW

Washington, DC 20429

P 6211-01-04

Design by the FDIC • DOA • CSB • Design and Printing Unit