

**FEDERAL DEPOSIT
INSURANCE CORPORATION**

Merger Decisions

2021



FEDERAL DEPOSIT INSURANCE CORPORATION

MERGER DECISIONS

ANNUAL REPORT TO CONGRESS

Bank Merger Act Reporting Requirements
(Friday, January 1, 2021 through Friday, December 31, 2021)

All of the following Merger applications were approved by the FDIC during the year 2021. With regard to each application, the FDIC considered and found favorably with respect to the statutory factors, including the financial and managerial resources and future prospects of the existing and proposed institutions; the convenience and needs of the community to be served; the risk to the stability of the United States banking and financial system; and the effectiveness of each depository institution involved in the merger in combating money laundering activities, including in overseas branches.

Except as noted, reports regarding the competitive factors were requested from the Attorney General, and Summary Reports from the Attorney General indicated that the transactions would not have a significant adverse effect on competition.

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

Finally, the FDIC determined that, for each interstate merger case, the resulting insured institution, including its affiliated insured institutions, upon consummation of the transaction would not control more than ten percent (10%) of the total amount of deposits of all insured depository institutions in the United States.

Note: This Report is available on the FDIC's Public Information Center's website at: www.fdic.gov/bank/individual/merger/

Regular Mergers

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
SouthPoint Bank BIRMINGHAM, AL	633,670	58088	Merchants Bank of Alabama CULLMAN, AL	46	388,790	5	12/08/2021	09/23/2021	20211034
First Bank of Linden LINDEN, AL	87,727	15695	Alabama One Credit Union TUSCALOOSA, AL	0	87,727	1	03/29/2021	03/18/2021	20201316
The Peoples Bank MAGNOLIA, AR	219,170	12531	Bank OZK LITTLE ROCK, AR	110	39,217	1	10/08/2021	09/23/2021	20210895
Simmons Bank PINE BLUFF, AR	21,394,485	3890	Citizens Equity First Credit Union PEORIA, IL	0	140,360	4	02/17/2021	01/22/2021	20201393
Cross County Bank WYNNE, AR	310,709	13821	Arvest Bank FAYETTEVILLE, AR	8728	47,698	2	11/18/2021	10/08/2021	20211101
Pacific Western Bank BEVERLY HILLS, CA	32,808,206	24045	MUFG Union Bank, National Association SAN FRANCISCO, CA	22826	3,770,600	0	07/02/2021	04/29/2021	20210419
First Foundation Bank IRVINE, CA	7,709,843	58647	First Florida Integrity Bank NAPLES, FL	58532	2,389,982	7	11/23/2021	10/08/2021	20210829
Cathay Bank LOS ANGELES, CA	19,330,759	18503	HSBC Bank USA, National Association TYSONS, VA	57890	983,997	10	08/20/2021	07/14/2021	20210765
Royal Business Bank LOS ANGELES, CA	3,885,317	58816	Bank of the Orient SAN FRANCISCO, CA	20387	75,457	1	09/14/2021	08/25/2021	20210850
Bank of Marin NOVATO, CA	3,057,806	32779	American River Bank SACRAMENTO, CA	24655	915,414	11	06/24/2021	05/27/2021	20210531
Citizens Business Bank ONTARIO, CA	16,196,109	21716	Suncrest Bank VISALIA, CA	58728	1,416,159	8	11/23/2021	09/14/2021	20210983
First Western Trust Bank DENVER, CO	2,002,986	57607	Rocky Mountain Bank JACKSON, WY	24334	420,534	3	10/28/2021	09/14/2021	20211001
Citizens Bank and Trust FROSTPROOF, FL	1,044,722	5673	The Bank of Tampa TAMPA, FL	21031	13,000	2	10/12/2021	10/08/2021	20210847
Pilot Bank TAMPA, FL	646,358	27045	Lake Michigan Credit Union GRAND RAPIDS, MI	0	646,358	6	12/06/2021	07/14/2021	20210722
The Bank of Tampa TAMPA, FL	2,768,226	21031	Hillsboro Bank PLANT CITY, FL	34747	237,575	3	08/18/2021	05/13/2021	20210461
Pinnacle Bank ELBERTON, GA	1,658,645	14065	Liberty First Bank MONROE, GA	58274	191,905	1	09/08/2021	07/30/2021	20210767
Colony Bank FITZGERALD, GA	1,795,938	22257	Southcrest Bank, National Association ATLANTA, GA	2124	704,724	9	07/09/2021	05/13/2021	20210466
Wilkinson County Bank IRWINTON, GA	58,997	10074	Apex Investment Group GA, Inc. CLEVELAND, GA	0	0	0	05/18/2021	02/18/2021	20210122
The Piedmont Bank PEACHTREE CORNERS, GA	1,367,661	58374	WestSide Bank HIRAM, GA	58347	184,906	2	01/20/2021	11/13/2020	20201196
BankIowa of Cedar Rapids CEDAR RAPIDS, IA	779,435	17282	Rowley Savings Bank ROWLEY, IA	9102	18,780	1	08/25/2021	07/30/2021	20210788

Regular Mergers (Page 1 of 6, of 105 records)

Data Date(s) 01/01/2021 to 12/31/2021

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
Fidelity Bank & Trust DUBUQUE, IA	1,631,319	14382	Farmers & Traders Savings Bank BANCROFT, IA	16717	65,211	1	11/30/2021	10/27/2021	20211117
Manufacturers Bank & Trust Company FOREST CITY, IA	435,350	16307	Farmers and Merchants State Bank of Blooming Prairie BLOOMING PRAIRIE, MN	1599	109,346	2	08/20/2021	07/30/2021	20210786
			Citizens State Bank of Hayfield HAYFIELD, MN	10957	126,410	3			
Community State Bank SPENCER, IA	244,028	230	Laurens State Bank LAURENS, IA	15320	86,297	3	06/23/2021	05/27/2021	20210524
Security State Bank SUTHERLAND, IA	270,706	235	Farmers Savings Bank FREDERIKA, IA	25668	53,052	1	12/15/2021	12/01/2021	20211255
TS Bank TREYNOR, IA	402,708	14812	Callahan Financial Planning Company OMAHA, NE	0	0	0	02/24/2021	02/04/2021	20201291
Washington Savings Bank EFFINGHAM, IL	468,735	29227	The First National Bank MATTOON, IL	3817	108,996	3	05/28/2021	05/13/2021	20210433
Legence Bank ELDORADO, IL	626,847	10886	Grand Rivers Community Bank SHAWNEETOWN, IL	10816	6,030	1	07/01/2021	05/27/2021	20210533
Legence Bank ELDORADO, IL	627,646	10886	Texico State Bank TEXICO, IL	19693	9,774	0	11/15/2021	10/27/2021	20211149
Eureka Savings Bank LA SALLE, IL	367,225	28401	Wenona State Bank WENONA, IL	17401	41,295	1	03/05/2021	02/04/2021	20210066
Oxford Bank & Trust OAK BROOK, IL	759,350	9260	Green State Credit Union NORTH LIBERTY, IA	0	759,350	8	10/25/2021	09/14/2021	20210579
Alliance Community Bank PETERSBURG, IL	327,375	9631	1st State Bank of Mason City MASON CITY, IL	22543	31,836	1	06/14/2021	05/27/2021	20210485
German American Bank JASPER, IN	5,339,058	17393	Citizens Union Bank of Shelbyville SHELBYVILLE, KY	5840	1,071,081	15	11/18/2021	10/27/2021	20211082
Horizon Bank MICHIGAN CITY, IN	6,035,575	4360	TCF National Bank SIOUX FALLS, SD	28330	958,624	14	07/22/2021	06/30/2021	20210651
First Merchants Bank MUNCIE, IN	13,715,687	4365	Hooiser Trust Company INDIANAPOLIS, IN	0	1,075	0	03/08/2021	03/03/2021	20201420
Peoples Bank MUNSTER, IN	1,601,520	29523	Royal Savings Bank CHICAGO, IL	28068	532,566	9	12/07/2021	09/23/2021	20211022
Our Community Bank SPENCER, IN	74,939	27955	Crane Credit Union ODON, IN	0	59,670	2	08/10/2021	06/16/2021	20210529
The Citizens State Bank GRIDLEY, KS	255,885	15111	The Olpe State Bank OLPE, KS	13697	48,021	1	09/03/2021	08/12/2021	20210845
First Kansas Bank HOISINGTON, KS	211,291	18474	The Lorraine State Bank LORRAINE, KS	17395	24,534	1	01/26/2021	01/07/2021	20201350
Great American Bank LAWRENCE, KS	256,095	35292	The University National Bank of Lawrence LAWRENCE, KS	32606	91,897	1	11/02/2021	10/08/2021	20211083

Regular Mergers (Page 2 of 6, of 105 records)

Data Date(s) 01/01/2021 to 12/31/2021

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
Vintage Bank Kansas LEON, KS	178,407	17927	Towanda State Bank TOWANDA, KS	15009	10,588	1	06/15/2021	05/27/2021	20210540
Caldwell Bank & Trust Company COLUMBIA, LA	200,416	11785	b1BANK BATON ROUGE, LA	58228	18,378	1	08/27/2021	08/12/2021	20210777
Liberty Bank and Trust Company NEW ORLEANS, LA	865,742	20856	Tri-State Bank of Memphis MEMPHIS, TN	16511	105,271	1	08/10/2021	07/14/2021	20210693
Delta Bank VIDALIA, LA	433,843	26564	Home Bank, National Association LAFAYETTE, LA	28094	15,518	1	12/27/2021	12/23/2021	20211171
Rockland Trust Company ROCKLAND, MA	13,776,487	9712	East Boston Savings Bank BOSTON, MA	33510	6,501,443	43	09/02/2021	06/16/2021	20210657
BayVanguard Bank BALTIMORE, MD	800,771	32527	North Arundel Savings Bank PASADENA, MD	31109	47,471	1	10/07/2021	09/14/2021	20210960
Bank of Ann Arbor ANN ARBOR, MI	2,561,328	34120	First National Bank in Howell HOWELL, MI	14370	643,206	8	11/04/2021	10/08/2021	20210943
Bank of Ann Arbor ANN ARBOR, MI	2,561,328	34120	Nicolet National Bank BIRMINGHAM, MI	57038	176,045	1	12/21/2021	10/08/2021	20211057
The State Bank FENTON, MI	1,309,210	11406	Farmers State Bank of Munith MUNITH, MI	15011	104,895	3	09/13/2021	08/12/2021	20210820
Mercantile Bank of Michigan GRAND RAPIDS, MI	4,418,422	34598	Lake Trust Credit Union BRIGHTON, MI	0	18,444	1	03/18/2021	12/17/2020	20201238
Edgewater Bank SAINT JOSEPH, MI	221,708	29981	United Federal Credit Union SAINT JOSEPH, MI	0	214,255	5	04/15/2021	02/04/2021	20201319
Brainerd Savings and Loan Association, A Federal Association BRAINERD, MN	72,390	31443	Wings Financial Credit Union APPLE VALLEY, MN	0	69,063	1	04/23/2021	02/18/2021	20210116
Prairie Sun Bank MILAN, MN	74,657	8207	Union State Bank of Browns Valley BROWNS VALLEY, MN	9764	25,846	1	05/10/2021	04/08/2021	20210315
Citizens Bank Minnesota NEW ULM, MN	535,716	8200	Ormsby State Bank ORMSBY, MN	1388	25,908	1	01/05/2021	11/13/2020	20201200
Minnwest Bank REDWOOD FALLS, MN	2,323,049	16958	Roundbank WASECA, MN	5271	384,214	4	10/19/2021	09/23/2021	20211003
First Independent Bank RUSSELL, MN	376,574	1900	United Southwest Bank COTTONWOOD, MN	10208	58,765	4	10/18/2021	09/14/2021	20210996
BTC Bank BETHANY, MO	708,310	10618	Home Exchange Bank JAMESPORT, MO	8884	148,555	3	09/24/2021	09/14/2021	20210914
BTC Bank BETHANY, MO	708,310	10618	1st Cameron State Bank CAMERON, MO	32487	69,815	2	10/19/2021	09/23/2021	20211027
Community First Bank BUTLER, MO	212,877	10595	Lead Bank GARDEN CITY, MO	8283	41,080	1	03/05/2021	02/04/2021	20210073
Enterprise Bank & Trust CLAYTON, MO	10,156,245	27237	First Choice Bank CERRITOS, CA	57966	2,505,732	9	06/29/2021	05/27/2021	20210555

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Data Date(s) 01/01/2021 to 12/31/2021

Applicant Institution			Other Institution							
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number	
American Bank of Missouri WELLSVILLE, MO	509,776	15423	Rochester State Bank ROCHESTER, IL	1787	116,926	1	05/27/2021	04/29/2021	20210387	
Merchants & Farmers Bank HOLLY SPRINGS, MS	117,022	11446	First State Bank HOLLY SPRINGS, MS	10588	125,491	3	05/26/2021	04/29/2021	20210388	
Planters Bank & Trust Company INDIANOLA, MS	1,309,558	8235	First Capital Bank GERMANTOWN, TN	57552	377,714	1	11/17/2021	10/27/2021	20211127	
BancorpSouth Bank TUPELO, MS	24,094,996	11813	National United Bancshares, Inc. GATESVILLE, TX	0	33	0	03/30/2021	01/07/2021	20201405	
BancorpSouth Bank TUPELO, MS	24,094,996	11813	FNS Bancshares Inc. SCOTTSBORO, AL	0	6,063	0	04/06/2021	02/04/2021	20210080	
BancorpSouth Bank TUPELO, MS	27,616,695	11813	Cadence Bancorporation HOUSTON, TX	0	2,365,976	0	10/14/2021	08/30/2021	20210507	
Glacier Bank KALISPELL, MT	19,759,090	30788	Altabank AMERICAN FORK, UT	12773	3,521,485	26	08/10/2021	07/14/2021	20210736	
Riverstone Bank TALMAGE, NE	113,461	10641	First State Bank SCOTTSBLUFF, NE	15586	361,138	6	09/23/2021	08/25/2021	20210715	
Horizon Bank WAVERLY, NE	353,552	14327	Springfield State Bank SPRINGFIELD, NE	16379	74,381	1	12/14/2021	11/10/2021	20211244	
Spencer Savings Bank, SLA ELMWOOD PARK, NJ	3,453,337	30076	Mariner's Bank EDGEWATER, NJ	35479	422,048	6	10/18/2021	08/25/2021	20210904	
First Bank HAMILTON, NJ	2,443,047	58481	OceanFirst Bank, National Association TOMS RIVER, NJ	28359	121,618	2	10/15/2021	09/14/2021	20210929	
Lakeland Bank NEWFOUNDLAND, NJ	7,851,885	19953	1st Constitution Bank CRANBURY, NJ	27552	1,788,688	26	10/20/2021	09/14/2021	20211005	
Investors Bank SHORT HILLS, NJ	25,770,333	28892	Berkshire Bank PITTSFIELD, MA	23621	619,830	8	07/23/2021	01/07/2021	20201399	
Rhinebeck Bank RHINEBECK, NY	1,112,403	16032	ConnectOne Bank ENGLEWOOD CLIFFS, NJ	57919	38,838	2	01/27/2021	12/17/2020	20201271	
The Farmers & Merchants State Bank ARCHBOLD, OH	1,802,050	5969	Ossian State Bank OSSIAN, IN	1837	121,592	2	03/15/2021	02/18/2021	20210107	
The Farmers & Merchants State Bank ARCHBOLD, OH	1,969,334	5969	Perpetual Federal Savings Bank of Urbana URBANA, OH	28934	390,599	1	07/19/2021	06/30/2021	20210638	
Fifth Third Bank, National Association CINCINNATI, OH	203,174,120	6672	HealthEquity, Inc DRAPER, UT	0	286,000	0	07/07/2021	05/27/2021	20210473	
The Savings Bank CIRCLEVILLE, OH	415,234	13216	Standing Stone Bank LANCASTER, OH	27506	111,380	2	09/24/2021	08/25/2021	20210775	
The Home Savings and Loan Company of Kenton, Ohio KENTON, OH	148,433	29571	German American Bank JASPER, IN	17393	28,820	2	08/06/2021	06/30/2021	20210708	
First Bank & Trust Co. DUNCAN, OK	657,840	27394	Stroud National Bank STROUD, OK	4204	90,212	3	06/02/2021	05/13/2021	20210459	

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Data Date(s) 01/01/2021 to 12/31/2021

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
BancFirst OKLAHOMA CITY, OK	8,195,430	27476	The First National Bank and Trust Company of Vinita VINITA, OK	4218	284,817	3	04/14/2021	03/18/2021	20210261
First National Bank and Trust Company SHAWNEE, OK	320,428	25738	Midwest Community Financial Corporation OKLAHOMA CITY, OK	0	38,097	0	06/15/2021	05/13/2021	20210496
Welch State Bank of Welch, Okla. WELCH, OK	316,349	9472	Bank of Commerce CHOUTEAU, OK	19829	43,311	1	12/02/2021	11/10/2021	20211211
People's Bank of Commerce MEDFORD, OR	523,378	34685	Willamette Community Bank ALBANY, OR	57513	218,328	3	02/10/2021	01/07/2021	20201369
The Fidelity Deposit and Discount Bank DUNMORE, PA	1,908,125	11868	Landmark Community Bank PITSTON, PA	57112	377,851	5	05/26/2021	04/29/2021	20210412
The Gratz Bank GRATZ, PA	432,340	14863	LINKBANK CAMP HILL, PA	35077	421,062	4	07/01/2021	05/13/2021	20210453
Mid Penn Bank MILLERSBURG, PA	3,452,383	9889	Riverview Bank MARYSVILLE, PA	7598	1,241,968	25	11/12/2021	09/23/2021	20211008
United Community Bank GREENVILLE, SC	18,867,020	16889	Aquesta Bank CORNELIUS, NC	58296	739,023	9	09/14/2021	08/12/2021	20210760
United Community Bank GREENVILLE, SC	19,438,500	16889	Reliant Bank BRENTWOOD, TN	58366	3,005,512	24	12/15/2021	10/08/2021	20211054
Coastal States Bank HILTON HEAD ISLAND, SC	1,259,476	57756	CornerstoneBank ATLANTA, GA	35027	223,748	3	09/07/2021	06/16/2021	20210532
Community First Bank, Inc. WALHALLA, SC	543,716	32838	Security Federal Bank ELIZABETHTON, TN	31381	62,925	2	03/03/2021	01/22/2021	20201377
First Bank & Trust BROOKINGS, SD	3,833,678	3973	CJM Financial, Inc. ANKENY, IA	0	22,022	0	10/28/2021	09/23/2021	20210986
Happy State Bank HAPPY, TX	5,636,821	10359	The First National Bank of Tahoka TAHOKA, TX	5546	57,178	1	03/23/2021	02/18/2021	20210068
Falcon International Bank LAREDO, TX	1,650,813	26856	Citizens State Bank ROMA, TX	22657	4,131	1	06/25/2021	06/16/2021	20210582
SouthStar Bank, S.S.B. MOULTON, TX	1,049,346	12299	Community First National Bank MANHATTAN, KS	35585	46,322	1	08/10/2021	07/14/2021	20210707
Texas State Bank SAN ANGELO, TX	367,959	18698	The City National Bank of Colorado City COLORADO CITY, TX	3144	0	0	06/21/2021	06/16/2021	20210374
Citizens State Bank SOMERVILLE, TX	828,708	16753	Burton State Bank BURTON, TX	13669	84,972	1	10/05/2021	09/14/2021	20210937
Cache Valley Bank LOGAN, UT	2,883,925	22134	Marlin Business Bank SALT LAKE CITY, UT	58267	204,782	0	12/10/2021	11/10/2021	20211209
SaviBank BURLINGTON, WA	409,236	57978	Coastal Community Bank EVERETT, WA	34403	22,642	1	04/13/2021	03/18/2021	20210239
First Federal Savings and Loan Association of Port Angeles PORT ANGELES, WA	1,734,707	28405	Sterling Bank and Trust, FSB SOUTHFIELD, MI	32232	96,653	1	06/25/2021	06/16/2021	20210418

Regular Mergers (Page 5 of 6, of 105 records)

Data Date(s) 01/01/2021 to 12/31/2021

Applicant Institution			Other Institution							
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number	
Coulee Bank LA CROSSE, WI	446,368	18361	BNC National Bank GLENDALE, AZ	57197	17,967	0	03/26/2021	02/04/2021	20210015	
The Greenwood's State Bank LAKE MILLS, WI	389,472	11623	Town Bank, National Association HARTLAND, WI	34717	78,211	3	03/04/2021	02/04/2021	20210072	
Forward Bank MARSHFIELD, WI	806,705	28530	Lakeside Financial Consultants, Inc. MEDFORD, WI	0	2,158	0	11/23/2021	11/10/2021	20211167	
Citizens Bank of West Virginia, Inc. ELKINS, WV	343,433	6760	Community Bank CARMICHAELS, PA	7848	100,662	2	09/15/2021	08/25/2021	20210804	
Pendleton Community Bank, Inc. FRANKLIN, WV	515,132	6176	Carter Bank & Trust MARTINSVILLE, VA	58596	69,048	3	04/08/2021	03/03/2021	20210184	
Summit Community Bank, Inc. MOOREFIELD, WV	3,245,975	34102	MVB Bank, Inc. FAIRMONT, WV	34603	191,178	6	06/24/2021	05/13/2021	20210456	

Regular Mergers (Page 6 of 6, of 105 records)

Data Date(s) 01/01/2021 to 12/31/2021

Corporate Reorganization Mergers

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
First Bank of Alabama TALLADEGA, AL	719,747	2832	SouthFirst Bank SYLACAUGA, AL	30433	89,161	3	03/30/2021	See Note 1	20201388
Arizona Bank & Trust PHOENIX, AZ	1,808,943	57620	AZBT Show Low, LLC PHOENIX, AZ	0	0	0	11/29/2021		20211169
Metro Phoenix Bank PHOENIX, AZ	326,012	58402	MPB BHC INC. PHOENIX, AZ	0	0	0	04/19/2021		20210208
Premier Valley Bank FRESNO, CA	1,206,506	57098	YB Real Estate, Inc. FRESNO, CA	0	0	0	11/15/2021		20211168
Citywide Banks DENVER, CO	2,686,910	58458	Bankers Realty Solutions DENVER, CO	0	0	0	11/18/2021		20211157
			BOHICA Intercreditor Group, LLC DENVER, CO	0	0	0			
			City Wide EMC, LLC DENVER, CO	0	0	0			
			Citywide Services Group DENVER, CO	0	0	0			
			Dewers, LLC DENVER, CO	0	0	0			
			H2 Hangar, LLC DENVER, CO	0	0	0			
			NAWS Investments, LLC DENVER, CO	0	0	0			
			SBT Gill Portfolio, LLC DENVER, CO	0	0	0			
TD Bank, National Association WILMINGTON, DE	415,513,499	18409	TD Auto Finance, LLC FARMINGTON HILLS, MI	0	0	0	12/15/2021		20211112
Amerant Bank, National Association CORAL GABLES, FL	7,969,343	22953	Amerant Trust, National Association CORAL GABLES, FL	57852	0	0	02/12/2021		20210004
Pilot Bank TAMPA, FL	646,358	27045	PBI Successor Bank TAMPA, FL	0	1,711	0	12/06/2021		20210721
NSB Bank MASON CITY, IA	241,062	8094	Titonka Savings Bank TITONKA, IA	17302	209,842	3	06/14/2021		20210478
Readlyn Savings Bank READLYN, IA	82,497	9300	American Savings Bank TRIPOLI, IA	9104	56,796	1	07/23/2021		20210662
Northeast Security Bank SUMNER, IA	319,346	18384	First State Bank SUMNER, IA	11634	102,356	2	01/20/2021		20201333
State Bank of Bement BEMENT, IL	126,340	10855	State Bank of Cerro Gordo CERRO GORDO, IL	11311	37,922	1	12/23/2021		20211299
Heartland Bank and Trust Company BLOOMINGTON, IL	3,951,238	20369	NXT Bank CENTRAL CITY, IA	16438	237,696	4	08/13/2021		20210759

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Data Date(s) 01/01/2021 to 12/31/2021

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
Busey Bank CHAMPAIGN, IL	10,525,494	16450	Glenview State Bank GLENVIEW, IL	12406	1,457,394	7	03/22/2021	See Note 1	20210144
Belmont Bank & Trust Company CHICAGO, IL	791,689	58165	9A150 Hawthorne Apple River, LLC CHICAGO, IL	0	0	0	06/07/2021		20210447
First American Bank ELK GROVE VILLAGE, IL	5,930,354	3657	HPL&S Financial Services, Ltd. ELK GROVE VILLAGE, IL	0	0	0	05/18/2021		20210379
Solutions Bank FORRESTON, IL	349,136	11741	Durand State Bank DURAND, IL	17713	120,562	2	06/10/2021		20210449
State Bank of Graymont GRAYMONT, IL	264,034	10434	State Bank of Saunemin SAUNEMIN, IL	12391	40,596	2	10/26/2021		20210936
Community State Bank of Southwestern Indiana POSEYVILLE, IN	0	8058	Cynthiana Bancorporation POSEYVILLE, IN	0	450	0	02/25/2021		20201400
Peoples State Bank MANHATTAN, KS	259,156	17685	Stanley Bank OVERLAND PARK, KS	10916	151,058	1	05/10/2021		20210350
Peoples Bank and Trust Company MCPHERSON, KS	713,592	1365	Community Bank of the Midwest GREAT BEND, KS	4646	209,257	4	01/20/2021		20201342
Bank of Blue Valley OVERLAND PARK, KS	1,466,569	1143	Blue Valley Building Corp. OVERLAND PARK, KS	0	0	0	12/01/2021		20211156
			Blue Valley Investment Corp. OVERLAND PARK, KS	0	0	0			
			Blue Valley Wealth Advisors, Inc. OVERLAND PARK, KS	0	0	0			
			BBV Accommodations, LLC OVERLAND PARK, KS	0	0	0			
			Grounded Properties, LLC OVERLAND PARK, KS	0	0	0			
			Real Estate Holdings, LLC OVERLAND PARK, KS	0	0	0			
Stock Yards Bank & Trust Company LOUISVILLE, KY	4,790,397	258	Kentucky Bank PARIS, KY	734	1,270,926	19	06/30/2021		20210247
Stock Yards Bank & Trust Company LOUISVILLE, KY	6,170,370	258	Commonwealth Bank and Trust Company LOUISVILLE, KY	10146	1,174,719	15	11/30/2021		20211021
Owingsville Banking Company OWINGSVILLE, KY	76,298	9672	Owingsville Newco, Inc. OWINGSVILLE, KY	0	0	0	05/03/2021		20210358
Eastern Bank BOSTON, MA	17,035,420	32773	Century Bank and Trust Company SOMERVILLE, MA	19943	7,246,727	28	09/09/2021		20210512
Park State Bank DULUTH, MN	222,965	8851	American Bank of the North NASHWAUK, MN	5216	636,041	14	03/11/2021		20210112
			The Lake Bank TWO HARBORS, MN	12195	152,782	3			

Corporate Reorganization Mergers (Page 2 of 5, of 65 records)

Data Date(s) 01/01/2021 to 12/31/2021

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
Granite Falls Bank GRANITE FALLS, MN	174,262	10998	F & M Bank Minnesota CLARKFIELD, MN	10184	156,998	2	06/01/2021	See Note 1	20210341
			Security State Bank of Fergus Falls FERGUS FALLS, MN	17733	156,630	1			
The Central Trust Bank JEFFERSON CITY, MO	3,537,067	12633	Central Trust Company JEFFERSON CITY, MO	0	43,810	0	06/08/2021		20210430
The Central Trust Bank JEFFERSON CITY, MO	3,634,702	12633	Central Mortgage Company JEFFERSON CITY, MO	0	9,488	0	12/20/2021		20211301
Country Club Bank KANSAS CITY, MO	2,367,371	8888	Country Club Trust Company, National Association KANSAS CITY, MO	57402	0	0	11/17/2021		20211148
First Midwest Bank of Poplar Bluff POPLAR BLUFF, MO	491,395	19212	First Midwest Bank of the Ozarks PIEDMONT, MO	1970	143,060	4	10/08/2021		20210959
Royal Banks of Missouri UNIVERSITY CITY, MO	885,054	19512	Saints Avenue Bank NEW LONDON, MO	16170	124,958	4	05/11/2021		20210347
BancorpSouth Bank TUPELO, MS	24,094,996	11813	National United GATESVILLE, TX	3214	752,329	6	03/30/2021		20201406
BancorpSouth Bank TUPELO, MS	24,094,996	11813	FNB Bank SCOTTSBORO, AL	2824	795,734	16	04/06/2021		20210082
BancorpSouth Bank TUPELO, MS	27,616,695	11813	Cadence Bank, N.A. ATLANTA, GA	4999	18,674,970	104	10/14/2021		20210508
First-Citizens Bank & Trust Company RALEIGH, NC	53,820,458	11063	CIT Bank, National Association PASADENA, CA	58978	56,049,092	85	07/13/2021		20201327
First-Citizens Bank & Trust Company RALEIGH, NC	53,820,458	11063	CIT Group, Inc. NEW YORK, NY	0	56,049,092	0	07/13/2021		20201370
United Valley Bank CAVALIER, ND	417,663	15478	Northern Sky Bank CROOKSTON, MN	10196	82,392	1	01/22/2021		20201378
Western State Bank DEVILS LAKE, ND	1,688,527	9123	Western Equipment Finance, Inc. DEVILS LAKE, ND	0	0	0	12/07/2021		20211234
American Bank Center DICKINSON, ND	1,997,383	22559	The Citizens State Bank of Finley FINLEY, ND	16187	141,358	3	09/28/2021		20210920
KodaBank DRAYTON, ND	301,923	8386	Bank of Hamilton HAMILTON, ND	9127	21,989	1	01/13/2021		20201347
Garrison State Bank and Trust GARRISON, ND	171,518	15306	Bank of Turtle Lake TURTLE LAKE, ND	19480	60,093	1	11/23/2021		20211177
			Farmers Security Bank WASHBURN, ND	9122	69,236	1			
Unison Bank JAMESTOWN, ND	402,351	19396	Security State Bank WISHEK, ND	8642	96,955	2	03/19/2021		20210123
Homestead Bank COZAD, NE	297,302	11482	First National Bank of Chadron CHADRON, NE	16859	142,416	3	04/16/2021		20210231

Corporate Reorganization Mergers (Page 3 of 5, of 65 records)

Data Date(s) 01/01/2021 to 12/31/2021

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
First State Bank & Trust Company FREMONT, NE	288,086	17639	Two Rivers Bank BLAIR, NE	34468	148,630	2	11/04/2021	See Note 1	20211073
Kearny Bank KEARNY, NJ	7,316,961	28765	Millington Savings Services Corp. KEARNY, NJ	0	0	0	05/06/2021		20210296
New Mexico Bank & Trust ALBUQUERQUE, NM	2,005,483	34726	First Bank & Trust LUBBOCK, TX	14778	10,956	1	03/15/2021		20210011
New Mexico Bank & Trust ALBUQUERQUE, NM	2,586,951	34726	NMBT Larrabee Portfolio, LLC ALBUQUERQUE, NM	0	0	0	11/17/2021		20211170
Hanover Community Bank GARDEN CITY PARK, NY	851,606	58675	Savoy Bank NEW YORK, NY	58641	587,889	1	03/10/2021		20201215
Tompkins Trust Company ITHACA, NY	2,516,116	609	The Bank of Castile CASTILE, NY	13292	1,887,314	17	08/17/2021		20210743
			Mahopac Bank MAHOPAC, NY	7153	1,621,928	14			
			VIST Bank WYOMISSING, PA	7748	2,024,869	22			
JPMorgan Chase Bank, National Association COLUMBUS, OH	3,207,521,000	628	One Mortgage Partners Corp BURLINGTON, VT	0	0	0	12/06/2021		20210706
FirstBank Puerto Rico SANTURCE, PR	21,361,138	30387	FB Las Iguanas Holding Corporation SANTURCE, PR	0	0	0	08/26/2021		20210764
People's Bank and Trust Company of Pickett County BYRDSTOWN, TN	137,319	22756	People's Bank and Trust Company of Clinton County ALBANY, KY	58172	44,351	1	03/01/2021		20210070
Simply Bank SPRING CITY, TN	408,634	10693	Community National Bank DAYTON, TN	19272	275,978	6	01/21/2021		20201221
International Bank of Commerce BROWNSVILLE, TX	1,497,587	25679	International Bank of Commerce LAREDO, TX	19629	2,134,798	29	12/16/2021		20211095
Texas Bank BROWNWOOD, TX	705,224	19559	Texas Bank Financial WEATHERFORD, TX	26967	654,739	3	12/08/2021		20211163
TBK BANK, SSB DALLAS, TX	6,082,072	23498	HubTran, Inc. DALLAS, TX	0	39	0	05/24/2021		20210516
First United Bank DIMMITT, TX	1,624,667	12769	First Bank and Trust of Childress CHILDRESS, TX	3134	148,982	3	08/16/2021		20210748
The First State Bank LOUISE, TX	650,473	17588	Dilley State Bank DILLEY, TX	1490	134,049	1	06/17/2021		20210493
First Bank & Trust LUBBOCK, TX	2,855,671	14778	Foreclosed Property Holdings, Inc. LUBBOCK, TX	0	0	0	11/29/2021		20211158
			FBT Servicing, Inc. LUBBOCK, TX	0	0	0			
			Outsource Lease, Inc. LUBBOCK, TX	0	0	0			

Corporate Reorganization Mergers (Page 4 of 5, of 65 records)

Data Date(s) 01/01/2021 to 12/31/2021

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
American Bank of Commerce WOLFFORTH, TX	1,423,418	18609	Infinity Mortgage Holdings, LLC ADDISON, TX	0	0	0	12/17/2021	See Note 1	20211226
Columbia State Bank TACOMA, WA	18,005,165	33826	Merchants Bank of Commerce SACRAMENTO, CA	24074	1,916,500	11	09/03/2021		20210832
Fortifi Bank BERLIN, WI	512,586	5286	Fortifi Investment Services, Inc. BERLIN, WI	0	0	0	06/29/2021		20210551
Peoples State Bank WAUSAU, WI	1,103,108	18569	Sunset Bank & Savings WAUKESHA, WI	35043	141,101	2	02/17/2021		20210041

Corporate Reorganization Mergers (Page 5 of 5, of 65 records)

Data Date(s) 01/01/2021 to 12/31/2021

Note 1: The Bank Merger Act does not require that the responsible agency request a report of competitive factors from the Department of Justice when the merger transaction solely involves an insured depository institution and one or more of the affiliates of such depository institution. See 12 U.S.C. 1828(c)(4). This includes transactions where two institutions merge immediately following a merger between two bank holding companies that was subject to the approval of the Federal Reserve System and for which a favorable competitive factors report was received from the Attorney General.

Interim Mergers

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
Pacific Valley Bank SALINAS, CA	473,384	57740	Pacific Valley Merger Corp. SALINAS, CA	0	0	0	11/05/2021	See Note 2	20211043
Friendly Hills Bank WHITTIER, CA	214,121	58218	FHB Reorg. Corp. WHITTIER, CA	0	0	0	06/14/2021		20210520
Savings Bank of Danbury DANBURY, CT	1,247,658	15912	The Savings Bank of Danbury II DANBURY, CT	0	0	0	01/29/2021		20201294
Wilmington Trust, National Association WILMINGTON, DE	4,572,966	34069	Delaware Interim Holding Trust Company II WILMINGTON, DE	0	1,000	0	02/05/2021		20210105
Interim Delaware Bank, NA WILMINGTON, DE	70,317	1596	Delaware Interim Holding Trust Company II WILMINGTON, DE	0	0	0	02/05/2021	12/17/2020	20201249
Rochelle State Bank ROCHELLE, GA	34,334	16609	STH AcqCo. Inc. ORLANDO, FL	0	0	0	05/19/2021	01/22/2021	20201415
Town Center Bank FRANKFORT, IL	152,832	58214	First Interim Bank FRANKFORT, IL	0	0	0	12/23/2021		20211293
PeopleFirst Bank JOLIET, IL	206,149	58597	Republic Bank of Joliet JOLIET, IL	0	0	0	10/04/2021	08/25/2021	20210570
The Peoples State Bank of Newton, Illinois NEWTON, IL	521,905	11722	Newton Interim Bank NEWTON, IL	0	0	0	04/02/2021		20210223
Our Community Bank SPENCER, IN	74,939	27955	HFB Merger Subsidiary, Inc. SPENCER, IN	0	15,269	0	08/10/2021		20210844
Adams Community Bank ADAMS, MA	839,024	90140	Adams Subsidiary Bank ADAMS, MA	0	0	0	09/16/2021		20210610
Premier Bank Minnesota FARMINGTON, MN	354,397	33204	New Premier Bank Minnesota FARMINGTON, MN	0	250	0	12/17/2021		20211242
Savoy Bank NEW YORK, NY	587,889	58641	Hanover Merger Bank MINEOLA, NY	0	0	0	03/10/2021	11/25/2020	20201214
People's Bank of Commerce MEDFORD, OR	806,048	34685	PBCO Interim Bank MEDFORD, OR	0	0	0	09/16/2021	08/25/2021	20210868
Texas Bank BROWNWOOD, TX	705,224	19559	TBFC Acquisition, Inc. BROWNWOOD, TX	0	0	0	12/08/2021	11/01/2021	20211162
The Freedom Bank of Virginia FAIRFAX, VA	837,070	57184	Freedom Merger Sub Inc. FAIRFAX, VA	0	0	0	10/04/2021		20210853
Marathon Bank WAUSAU, WI	174,536	29745	Marathon Interim Bank II WAUSAU, WI	0	0	0	02/07/2021		20201364

Interim Mergers (Page 1 of 1, of 17 records)

Data Date(s) 01/01/2021 to 12/31/2021

Note 2: An "Interim Merger" is a merger between an operating institution and a newly formed institution that will not open for business, and which exists solely for the purpose of facilitating the merger transaction. With respect to transactions intended to facilitate a corporate reorganization, the responsible agency need not request a report of competitive factors from the Department of Justice. For all other transactions, the date of the Competitive Factors Report is provided.

Failed or Closed Bank Mergers

Applicant Institution

Other Institution

Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
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None.



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

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