

**FEDERAL DEPOSIT  
INSURANCE CORPORATION**

# **Merger Decisions**

2023



# FEDERAL DEPOSIT INSURANCE CORPORATION

## MERGER DECISIONS

### ANNUAL REPORT TO CONGRESS

(Sunday, January 1, 2023 through Sunday, December 31, 2023)

All of the following Merger applications were approved by the FDIC during the year 2023. With regard to each application, the FDIC considered the statutory factors, including the financial and managerial resources; future prospects of the existing and proposed institutions; the convenience and needs of the community to be served; the risk to the stability of the United States banking or 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 website at [www.fdic.gov/bank/individual/merger/](http://www.fdic.gov/bank/individual/merger/)

# Regular Mergers

Applicant Institution			Other Institution						
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number
Peoples Bank of Alabama CULLMAN, AL	1,265,117	22537	Union State Bank PELL CITY, AL	5602	14,165	1	06/13/2023	05/17/2023	20230308
SunSouth Bank DOTHAN, AL	114,876	18600	All In Credit Union DALEVILLE, AL	0	95,288	2	12/05/2023	07/26/2023	20230577
First Bank WADLEY, AL	127,118	1744	Alabama One Credit Union TUSCALOOSA, AL	0	127,118	5	10/02/2023	04/07/2023	20230117
Plus International Bank MIAMI, FL	52,697	57083	Emigrant Bank NEW YORK, NY	12054	6,519,753	2	09/15/2023	07/12/2023	20230478
Flagler Bank WEST PALM BEACH, FL	513,669	35218	Dort Financial Credit Union GRAND BLANC, MI	0	513,669	4	11/21/2023	03/01/2023	20230139
Greater Community Bank ROME, GA	354,927	34138	LGE Community Credit Union ATLANTA, GA	0	2,043,852	4	08/29/2023	06/14/2023	20230101
Oconee State Bank WATKINSVILLE, GA	524,949	18143	Elberton Federal Savings and Loan Association ELBERTON, GA	29065	26,770	1	05/19/2023	04/26/2023	20221297
Union State Bank GREENFIELD, IA	93,867	8499	State Bank of Brooks CORNING, IA	25260	22,071	1	12/19/2023	11/21/2023	20230977
MidWestOne Bank IOWA CITY, IA	6,464,208	14843	The Bank of Denver DENVER, CO	17244	264,071	3	12/15/2023	11/21/2023	20230972
Citizens State Bank MONTICELLO, IA	489,452	9047	Security State Bank SPRINGVILLE, IA	15738	21,509	1	04/06/2023	03/17/2023	20230182
CIBM Bank CHAMPAIGN, IL	745,082	11729	U of I Community Credit Union CHAMPAIGN, IL	0	27,759	0	04/28/2023	02/01/2023	20221272
Byline Bank CHICAGO, IL	7,347,241	20624	INLAND BANK & TRUST OAK BROOK, IL	22444	1,235,452	12	02/24/2023	02/01/2023	20230039
Colchester State Bank COLCHESTER, IL	77,113	18855	Land of Lincoln Credit Union DECATUR, IL	0	77,113	1	06/05/2023	04/26/2023	20230148
Pioneer State Bank EARLVILLE, IL	133,156	11726	NuMark Credit Union JOLIET, IL	0	133,156	4	02/10/2023	11/23/2022	20220764
Morton Community Bank MORTON, IL	4,801,758	18429	Marine Bank SPRINGFIELD, IL	20250	713,971	11	01/20/2023	12/21/2022	20221246
Longview Community Bank MOUNT PULASKI, IL	68,257	11319	Bank of Chestnut CHESTNUT, IL	10885	20,232	1	04/19/2023	03/17/2023	20230185
Nokomis Savings Bank NOKOMIS, IL	27,181	29532	Land of Lincoln Credit Union DECATUR, IL	0	27,181	1	09/25/2023	07/26/2023	20230514
Waterman Bank WATERMAN, IL	112,179	10878	Bank of Montgomery MONTGOMERY, IL	20769	46,727	1	02/22/2023	02/01/2023	20221185
Greenfield Banking Company GREENFIELD, IN	854,113	15632	CSB Trust Subsidiary NEW CASTLE, IN	0	0	0	12/22/2023	11/21/2023	20230907
The Hometown Savings Bank TERRE HAUTE, IN	431,581	17736	First Savings Bank DANVILLE, IL	28723	30,948	1	10/12/2023	08/31/2022	20220736

Regular Mergers (Page 1 of 4, of 61 records)

Data Date(s) 01/01/2023 to 12/31/2023

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
CrossFirst Bank LEAWOOD, KS	6,890,558	58648	Canyon Community Bank, National Association TUCSON, AZ	35547	210,703	1	06/28/2023	05/31/2023	20230441
The Bank OBERLIN, KS	448,110	26522	The Gorham State Bank GORHAM, KS	17114	43,857	2	05/23/2023	05/18/2023	20230283
The Plains State Bank PLAINS, KS	391,447	18118	The Alden State Bank STERLING, KS	17652	21,081	1	08/04/2023	07/12/2023	20230515
Fidelity Bank, National Association WICHITA, KS	3,078,918	30895	WeStreet Federal Credit Union TULSA, OK	0	27,006	2	06/07/2023	02/15/2023	20230098
Edmonton State Bank GLASGOW, KY	730,234	9678	Sumner Bank & Trust GALLATIN, TN	57954	225,454	3	07/28/2023	07/12/2023	20230527
Republic Bank & Trust Company LOUISVILLE, KY	5,989,520	23627	CBank CINCINNATI, OH	58434	270,435	2	02/24/2023	11/23/2022	20221138
Republic Bank & Trust Company LOUISVILLE, KY	5,989,520	23627	Regions Bank BIRMINGHAM, AL	12368	5,100	0	02/24/2023	12/07/2022	20221166
Merchants & Farmers Bank & Trust Company LEESVILLE, LA	464,218	9319	b1BANK BATON ROUGE, LA	58228	24,858	1	07/27/2023	07/12/2023	20230473
Old Mission Bank SAULT SAINTE MARIE, MI	124,229	35303	4Front Credit Union TRAVERSE CITY, MI	0	124,229	2	08/30/2023	04/26/2023	20230086
Citizens Alliance Bank CLARA CITY, MN	1,316,544	1402	Granite Mountain Bank Inc. dba Granite Mountain Bank PHILIPSBURG, MT	15744	129,163	3	03/29/2023	03/01/2023	20230129
American Investors Bank and Mortgage EDEN PRAIRIE, MN	117,575	57695	Veridian Credit Union WATERLOO, IA	0	117,575	34	07/20/2023	03/01/2023	20230168
Security Bank & Trust Company GLENCOE, MN	708,993	15324	Cambridge State Bank CAMBRIDGE, MN	10987	87,197	4	11/27/2023	11/07/2023	20230931
Ultima Bank Minnesota WINGER, MN	249,242	8867	The Gary State Bank GARY, MN	16472	17,413	1	09/11/2023	08/09/2023	20230648
Guaranty Bank and Trust Company BELZONI, MS	2,001,227	15953	First American National Bank IUKA, MS	19226	414,692	10	09/15/2023	08/30/2023	20230683
Bank of Commerce GREENWOOD, MS	825,453	9359	Bank of Morton MORTON, MS	8556	79,324	1	11/22/2023	08/30/2023	20230729
Glacier Bank KALISPELL, MT	28,045,042	30788	Wheatland Bank SPOKANE, WA	22939	762,636	15	12/30/2023	10/13/2023	20230792
First Western Bank & Trust MINOT, ND	2,102,433	19123	Lismore State Agency LISMORE, MN	0	100	0	10/23/2023	10/13/2023	20230765
Somerset Savings Bank, SLA BOUND BROOK, NJ	664,870	28778	Regal Bank LIVINGSTON, NJ	58574	473,587	10	07/14/2023	04/07/2023	20230222
First Bank HAMILTON, NJ	2,816,897	58481	Malvern Bank N.A. PAOLI, PA	27861	995,954	8	06/29/2023	03/01/2023	20230125

Regular Mergers (Page 2 of 4, of 61 records)

Data Date(s) 01/01/2023 to 12/31/2023

Applicant Institution			Other Institution							
Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)	Offices Acquired	Action Approved	DOJ Reply Date	Application Number	
The Farmers Bank and Savings Company POMEROY, OH	393,696	769	Nelsonville Home and Savings NELSONVILLE, OH	28085	35,587	1	05/19/2023	05/17/2023	20230280	
Buckeye State Bank POWELL, OH	328,280	2286	Rockhold Bank BAINBRIDGE, OH	16193	41,584	2	07/21/2023	06/14/2023	20230223	
The First State Bank BOISE CITY, OK	112,542	2301	High Plains Bank OKEENE, OK	418	16,687	2	09/14/2023	08/30/2023	20230640	
Gateway First Bank JENKS, OK	2,066,690	15118	Regent Bank TULSA, OK	4160	4,913	1	08/01/2023	07/12/2023	20230410	
BancFirst OKLAHOMA CITY, OK	10,424,300	27476	RCB Bank CLAREMORE, OK	15399	13,008	0	05/26/2023	04/26/2023	20230329	
Bank of Eastern Oregon HEPPNER, OR	853,324	16243	Farmington State Bank FARMINGTON, WA	6149	12,312	0	08/09/2023	07/31/2023	20230557	
Umpqua Bank ROSEBURG, OR	30,131,538	17266	Columbia State Bank TACOMA, WA	33826	20,555,814	153	01/05/2023	10/06/2022	20211317	
First Columbia Bank & Trust Co. BLOOMSBURG, PA	956,409	686	The Muncy Bank and Trust Company MUNCY, PA	10678	662,855	10	08/02/2023	05/31/2023	20230446	
LINKBANK CAMP HILL, PA	1,297,776	14863	The Bank of Delmarva SEAFORD, DE	8810	906,979	15	09/28/2023	05/17/2023	20230362	
LINKBANK CAMP HILL, PA	1,203,758	14863	Virginia Partners Bank FREDERICKSBURG, VA	58824	623,445	5	09/28/2023	05/31/2023	20230388	
The Juniata Valley Bank MIFFLINTOWN, PA	829,946	7614	Orrstown Bank SHIPPENSBURG, PA	713	35,290	1	03/24/2023	03/01/2023	20230128	
Mid Penn Bank MILLERSBURG, PA	4,481,008	9889	Brunswick Bank and Trust Company NEW BRUNSWICK, NJ	20220	390,603	5	03/31/2023	03/17/2023	20230150	
First Fidelity Bank BURKE, SD	499,093	1122	Dakota Prairie Bank FORT PIERRE, SD	504	127,697	4	08/24/2023	06/14/2023	20230479	
American Bank & Trust SIOUX FALLS, SD	1,509,074	1117	Valley Exchange Bank LENNOX, SD	9947	73,546	2	06/08/2023	05/17/2023	20230378	
Apex Bank CAMDEN, TN	1,236,592	9176	United Community Bank GREENVILLE, SC	16889	126,394	2	07/10/2023	06/14/2023	20230472	
Prosperity Bank EL CAMPO, TX	37,695,970	16835	FirstCapital Bank of Texas, National Association MIDLAND, TX	35028	2,160,944	16	04/06/2023	11/23/2022	20221170	
Citizens State Bank WOODVILLE, TX	274,491	12303	First Central Credit Union WACO, TX	0	2,976	1	07/06/2023	04/07/2023	20230043	
1st Security Bank of Washington MOUNTLAKE TERRACE, WA	2,651,928	57633	Columbia State Bank TACOMA, WA	33826	432,043	7	01/06/2023	12/21/2022	20221207	
Heritage Bank OLYMPIA, WA	6,977,262	29012	Washington State Employees Credit Union OLYMPIA, WA	0	22,000	1	05/22/2023	03/17/2023	20221076	
Ergo Bank MARKESAN, WI	144,049	10004	Farmers and Merchants Bank of Kendall KENDALL, WI	12355	78,591	3	03/06/2023	02/15/2023	20221163	

Regular Mergers (Page 3 of 4, of 61 records)

Data Date(s) 01/01/2023 to 12/31/2023

**Applicant Institution****Other Institution**

<b>Institution Name City, State</b>	<b>Total Assets (000's)</b>	<b>Cert #</b>	<b>Institution Name City, State</b>	<b>Cert#</b>	<b>Assets Acquired (000's)</b>	<b>Offices Acquired</b>	<b>Action Approved</b>	<b>DOJ Reply Date</b>	<b>Application Number</b>
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Settlers Bank WINDSOR, WI	405,901	58651	Wings Financial Credit Union APPLE VALLEY, MN	0	405,901	3	05/31/2023	02/01/2023	20221229
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Summit Community Bank, Inc. MOOREFIELD, WV	3,864,741	34102	Provident State Bank, Inc. PRESTON, MD	8813	593,624	10	02/24/2023	02/01/2023	20221306
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**Regular Mergers (Page 4 of 4, of 61 records)****Data Date(s) 01/01/2023 to 12/31/2023**

# 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 <sup>1</sup>	Application Number
HTLF Bank DENVER, CO	9,178,296	58458	Bank of Blue Valley OVERLAND PARK, KS	1143	1,425,798	9	03/20/2023	20230108	
HTLF Bank DENVER, CO	9,178,296	58458	First Bank & Trust LUBBOCK, TX	14778	2,961,239	25	03/20/2023	20230212	
HTLF Bank DENVER, CO	9,178,296	58458	New Mexico Bank & Trust ALBUQUERQUE, NM	34726	2,686,283	21	03/20/2023	20230213	
HTLF Bank DENVER, CO	9,178,296	58458	Dubuque Bank and Trust Company DUBUQUE, IA	15219	2,108,480	10	03/20/2023	20230214	
Flagler Bank WEST PALM BEACH, FL	518,501	35218	Flagler Successor Bank WEST PALM BEACH, FL	0	8	0	11/21/2023	20230138	
SouthState Bank, National Association WINTER HAVEN, FL	44,975,911	33555	Corporate Billing, LLC DECATUR, AL	0	0	0	12/21/2023	20230957	
Two Rivers Bank & Trust BURLINGTON, IA	948,590	58013	Lee County Bank FORT MADISON, IA	5819	253,125	3	08/24/2023	20230615	
Dubuque Bank and Trust Company DUBUQUE, IA	1,947,775	15219	D B & T Insurance, Inc. DUBUQUE, IA	0	0	0	10/02/2023	20230767	
Farmers and Merchants Savings Bank IOWA CITY, IA	86,548	10492	Peoples Trust and Savings Bank RIVERSIDE, IA	11351	34,163	1	10/23/2023	20230807	
Maynard Savings Bank MAYNARD, IA	73,662	13736	Citizens Savings Bank HAWKEYE, IA	11761	32,251	1	08/30/2023	20230647	
First State Bank MONTICELLO, IL	356,454	16332	First State Bank of Bloomington BLOOMINGTON, IL	22034	165,934	4	02/06/2023	20221294	
Longview Bank OGDEN, IL	283,286	1786	Longview Bank and Trust CHRISMAN, IL	16479	262,643	4	05/26/2023	20230321	
Town And Country Bank SPRINGFIELD, IL	894,602	18487	Town & Country Banc Mortgage Services, Inc. SPRINGFIELD, IL	0	0	0	01/05/2023	20221206	
Savanna-Thomson State Bank THOMSON, IL	109,549	5753	Fidelity Bank WEST DES MOINES, IA	14251	78,251	3	02/17/2023	20221159	
Merchants Bank of Indiana CARMEL, IN	15,571,813	8056	Farmers-Merchants Bank of Illinois JOY, IL	11329	54,283	0	12/01/2023	20230902	
Republic Bank & Trust Company LOUISVILLE, KY	6,064,529	23627	Commercial Industrial Finance, Inc. SAINT LOUIS, MO	0	0	0	06/14/2023	20230393	
Synergy Bank HOUMA, LA	840,560	34978	Peoples Bank and Trust Company of Pointe Coupee Parish NEW ROADS, LA	23090	326,907	4	06/01/2023	20230272	
Granite Bank COLD SPRING, MN	278,120	5116	Granite Mortgage, LLC CHAMPLIN, MN	0	0	0	12/13/2023	20231028	
FM Bank GRANITE FALLS, MN	481,852	10998	State Bank of Wheaton WHEATON, MN	8827	122,291	1	02/13/2023	20230011	
Highland Bank SAINT MICHAEL, MN	666,553	16111	Boundary Waters Bank ELY, MN	35172	110,667	3	06/16/2023	20230281	

Corporate Reorganization Mergers (Page 1 of 3, of 45 records)

Data Date(s) 01/01/2023 to 12/31/2023

<sup>1</sup> 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.

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
Bremer Bank, National Association SAINT PAUL, MN	16,267,041	12923	Bremer Investments, Inc. SAINT PAUL, MN	0	0	0	12/12/2023	20231009	
Connections Bank Midwest PLATTE CITY, MO	351,724	14025	Connections Bank KIRKSVILLE, MO	58076	116,174	5	11/17/2023	20230897	
Bravera Bank DICKINSON, ND	2,428,505	22559	United Community Bank of North Dakota LEEDS, ND	10249	371,945	4	06/08/2023	20230398	
Bravera Bank DICKINSON, ND	2,521,747	22559	Financial Security Bank KERKHOVEN, MN	10176	146,655	2	12/20/2023	20230984	
Banner Capital Bank HARRISBURG, NE	244,695	19274	Lusk State Bank LUSK, WY	8724	72,876	1	02/23/2023	20221263	
The Bank of Princeton PRINCETON, NJ	1,601,779	58513	Noah Bank ELKINS PARK, PA	58196	266,220	6	04/18/2023	20221192	
Western Commerce Bank CARLSBAD, NM	673,367	18389	Western Bank of Clovis CLOVIS, NM	22059	66,450	2	03/21/2023	20221187	
Fifth Third Bank, National Association CINCINNATI, OH	206,289,179	6672	Dividend Solar Finance LLC SAN FRANCISCO, CA	0	436,000	0	03/01/2023	20220852	
Fifth Third Bank, National Association CINCINNATI, OH	207,586,000	6672	Provide Inc. COLUMBUS, OH	0	0	0	06/13/2023	20230097	
KeyBank National Association CLEVELAND, OH	187,590,465	17534	GradFin LLC PHILADELPHIA, PA	0	2,687	0	03/01/2023	20220855	
The Huntington National Bank COLUMBUS, OH	188,441,474	6560	Digital Payments Torana, Inc. COLUMBUS, OH	0	0	0	07/17/2023	20230269	
The Huntington National Bank COLUMBUS, OH	188,441,474	6560	CE Capital, LLC COLUMBUS, OH	0	0	0	07/17/2023	20230270	
The Huntington National Bank COLUMBUS, OH	186,186,715	6560	Huntington Technology Finance, Inc. BLOOMFIELD HILLS, MI	0	0	0	12/06/2023	20230695	
Civista Bank SANDUSKY, OH	3,580,646	12982	Vision Financial Group Inc. PITTSBURGH, PA	0	0	0	08/23/2023	20230528	
BOKF, National Association TULSA, OK	48,681,506	4214	BOK Financial Asset Management, Inc. HOUSTON, TX	0	0	0	11/20/2023	20230911	
Umpqua Bank ROSEBURG, OR	51,974,259	17266	Columbia Trust Company PORTLAND, OR	0	1,068	0	11/29/2023	20230950	
FirstBank Puerto Rico SANTURCE, PR	18,626,645	30387	First Express, Inc. ST THOMAS, VI	0	0	0	02/13/2023	20230001	
FirstBank Puerto Rico SANTURCE, PR	18,626,645	30387	First Insurance Agency, Inc. ST THOMAS, VI	0	0	0	02/13/2023	20230002	
United Community Bank GREENVILLE, SC	23,954,627	16889	The First National Bank of South Miami SOUTH MIAMI, FL	17093	980,770	3	05/18/2023	20230229	
United Community Bank GREENVILLE, SC	26,062,994	16889	First National South Miami Safe Deposit Company GREENVILLE, SC	0	2,478	0	10/20/2023	20230740	

**Corporate Reorganization Mergers (Page 2 of 3, of 45 records)**

**Data Date(s) 01/01/2023 to 12/31/2023**



**Applicant Institution****Other Institution**

<b>Institution Name City, State</b>	<b>Total Assets (000's)</b>	<b>Cert #</b>	<b>Institution Name City, State</b>	<b>Cert#</b>	<b>Assets Acquired (000's)</b>	<b>Offices Acquired</b>	<b>Action Approved</b>	<b>DOJ Reply Date</b>	<b>Application Number</b>
Texas Brand Bank DALLAS, TX	312,260	57922	Harmony Bank, National Association KEMP, TX	3281	377,742	6	04/19/2023		20221196
SaviBank BURLINGTON, WA	575,048	57978	Orca Bank BELLINGHAM, WA	59320	61,600	1	08/18/2023		20220726
HomeStreet Bank SEATTLE, WA	9,044,497	32489	HomeStreet Capital Corporation SEATTLE, WA	0	30,312	0	02/03/2023		20221256
Citizens State Bank CADOTT, WI	169,090	2467	New Citizens State Bank PRENTICE, WI	0	48,092	2	03/09/2023		20221270
Citizens Bank MUKWONAGO, WI	1,007,275	13055	Internal Banc Services, Inc. MUKWONAGO, WI	0	0	0	06/26/2023		20230408

**Corporate Reorganization Mergers (Page 3 of 3, of 45 records)****Data Date(s) 01/01/2023 to 12/31/2023**

# 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 <sup>2</sup>	Application Number
Santa Cruz County Bank SANTA CRUZ, CA	1,727,414	57591	SCCB Merger Company SANTA CRUZ, CA	0	0	0	06/12/2023		20230434
Colchester State Bank COLCHESTER, IL	78,772	18855	Colchester Dissolution LLC COLCHESTER, IL	0	12,890	0	06/05/2023		20230349
Nokomis Savings Bank NOKOMIS, IL	27,181	29532	Nokomis Dissolution LLC NOKOMIS, IL	0	539	0	09/25/2023	07/26/2023	20230573
North Easton Savings Bank SOUTH EASTON, MA	1,536,094	90259	North Easton Subsidiary Bank SOUTH EASTON, MA	0	0	0	12/12/2023		20230833
First Federal Bank of Kansas City LEES SUMMIT, MO	929,284	29047	Kansas City Interim Savings Bank LEES SUMMIT, MO	0	0	0	12/04/2023		20230940
The Bank of Orrick ORRICK, MO	77,850	10597	Orrick Interim Bank ORRICK, MO	0	0	0	11/03/2023	10/13/2023	20230828
Lexicon Bank LAS VEGAS, NV	267,660	59117	LB Merger Company LAS VEGAS, NV	0	0	0	06/02/2023		20230323
Noah Bank ELKINS PARK, PA	266,220	58196	TBOP Acquisition Company PRINCETON, NJ	0	0	0	04/18/2023	12/21/2022	20230009
Community Financial Bank PRENTICE, WI	46,033	27053	New Citizens State Bank (Interim-Bank) CADOTT, WI	0	0	0	03/09/2023	02/01/2023	20221282

Interim Mergers (Page 1 of 1, of 9 records)

Data Date(s) 01/01/2023 to 12/31/2023

<sup>2</sup> 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 <sup>3</sup>	Application Number
Iowa Trust & Savings Bank EMMETSBURG, IA	488,346	18400	Citizens Bank SAC CITY, IA	8758	64,526	2			
First-Citizens Bank & Trust Company RALEIGH, NC	109,180,139	11063	Silicon Valley Bridge Bank, NA SANTA CLARA, CA	59334	110,123,810	17			

Failed/Closed Bank Mergers (Page 1 of 1, of 2 records)

Data Date(s) 01/01/2023 to 12/31/2023

<sup>3</sup> The "Other Institution" is an institution that failed during 2023. The respective "Applicant Institution" is the competitive bidding winner to purchase certain assets and assume the liabilities to pay certain deposits of the "Other Institution." The FDIC's Board of Directors found that immediate action was necessary, and therefore, the publication of notice and solicitation of reports on the competitive factors were not required. Thus, there is no "Department of Justice Reply Date," or "Application Number."

If the "Applicant Institution" is a non FDIC-supervised financial institution, the Primary Federal Regulator processed that merger, and that approval is not included in the FDIC's annual merger decisions report.



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