

*Quarterly  
Journal*

**MERGERS**

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## MERGERS

### Mergers—April 1 to June 30, 2005

Most transactions in this section do not have accompanying decisions. In those cases, the OCC reviewed the competitive effects of the proposals by using its standard procedures for determining whether the transaction has minimal or no adverse competitive effects. The OCC found the proposals satisfied its criteria for transactions that clearly had no or minimal adverse competitive effects. In addition, the Attorney General either filed no report on the proposed transaction or found that the proposal would not have a significantly adverse effect on competition.

#### Nonaffiliated mergers (mergers consummated involving two or more nonaffiliated operating banks), from April 1 to June 30, 2005

Title and location (charter number)	Total assets
<b>Florida</b>	
Commercebank, National Association, Coral Gables (016804)	3,534,385,000
and First Texoma Bank, Houston, Texas	5,000,000
merged on April 22, 2005, under the title of <b>Commercebank, National Association, Coral Gables (016804)</b>	3,534,385,000
<b>Indiana</b>	
Horizon Bank, National Association, Michigan City (002747)	913,831,000
and Alliance Banking Company, New Buffalo, Michigan	129,971,000
merged on June 10, 2005, under the title of <b>Horizon Bank, National Association, Michigan City (002747)</b>	1,043,186,000
<b>Kansas</b>	
Sunflower Bank, National Association, Salina (004742)	1,081,047,000
and First National Bank-Colorado, Fowler, Colorado (007637)	67,061,000
merged on April 7, 2005, under the title of <b>Sunflower Bank, National Association, Salina (004742)</b>	1,148,108,000
<b>Louisiana</b>	
Whitney National Bank, New Orleans (014977)	8,064,053,000
and Destin Bank, Destin, Florida	470,275,000
merged on April 22, 2005, under the title of <b>Whitney National Bank, New Orleans (014977)</b>	8,064,053,000
<b>New Jersey</b>	
Valley National Bank, Passaic (015790)	11,370,247,000
and NorCrown Bank, Livingston, New Jersey	632,176,000
merged on June 3, 2005, under the title of Valley National Bank, Passaic (015790)	12,103,796,000
Union Center National Bank, Union (012425)	930,665,000
and Red Oak Bank, Hanover Township, New Jersey	95,628,000
merged on May 20, 2005, under the title of <b>Union Center National Bank, Union (012425)</b>	1,041,454,000
<b>South Carolina</b>	
South Carolina Bank and Trust, National Association, Orangeburg (013918)	1,222,000
and New Commerce Bank, National Association, Greenville, South Carolina (023818)	94,000
merged on April 8, 2005, under the title of <b>South Carolina Bank and Trust, National Association, Orangeburg (013918)</b>	1,309,000
<b>West Virginia</b>	
City National Bank of West Virginia, Charleston (014807)	2,208,983,000
and Classic Bank, Ashland, Kentucky	344,745,000
merged on May 20, 2005, under the title of <b>City National Bank of West Virginia, Charleston (014807)</b>	2,562,587,000

## MERGERS

### **Nonaffiliated merger—thrift (merger consummated involving nonaffiliated national banks and savings and loan associations), from April 1 to June 30, 2005**

<b>Title and location (charter number)</b>	<b>Total assets</b>
<b>New Jersey</b>	
Marathon Interim Bank N.J., National Association, Fort Lee (024599)	25,000
and Ocwen Federal Bank, FSB, Fort Lee, New Jersey	280,634,000
merged on June 30, 2005, under the title of <b>Marathon Interim Bank N.J., National Association, Fort Lee (024599)</b>	280,634,000

## MERGERS

### **Affiliated mergers (mergers consummated involving two or more affiliated operating banks), from April 1 to June 30, 2005**

Title and location (charter number)	Total assets
<b>Arkansas</b>	
First National Bank, Hot Springs (016952)	184,742,000
and First National Bank in Mena, Mena, Arkansas (013693)	116,694,000
and First National Bank, Hot Springs, Arkansas (024333)	74,384,000
merged on April 23, 2005, under the title of <b>First National Bank, Hot Springs (024333)</b>	375,820,000
<b>California</b>	
First National Bank of Northern California, Daly City (015089)	485,387,000
and Sequoia National Bank, San Francisco, California (021337)	65,561,000
merged on April 30, 2005, under the title of <b>First National Bank of Northern California, Daly City (015089)</b>	550,948,000
Regents Bank, National Association, San Diego (La Jolla) (024214)	168,559,000
and Regents Savings Bank, Vancouver,	
merged on April 18, 2005, under the title of <b>Regents Bank, National Association, San Diego (La Jolla) (024214)</b>	168,560,000
<b>Delaware</b>	
HSBC Bank USA, National Association, Wilmington (024522)	126,908,000,000
and Bank of Bermuda (New York) Limited, New York, New York 93	
merged on March 1, 2005, under the title of <b>HSBC Bank USA, National Association, Wilmington (024522)</b>	127,001,000,000
<b>Illinois</b>	
Harris Bank Glencoe-Northbrook National Association , Glencoe (014583)	526,236,000
and Harris Bank West, National Association , Roselle, Illinois (024567)	541,303,000
merged on May 27, 2005, under the title of <b>Harris Bank Glencoe-Northbrook, National Association, Glencoe (014583)</b>	1,067,539,000
Harris Bank Glencoe-Northbrook, National Association, Glencoe (014583)	1,067,539,000
and Harris Bank Huntley, Huntley, Illinois	125,461,000
and Harris Bank Libertyville, Libertyville, Illinois	385,804,000
and Harris Bank Marengo, Marengo, Illinois	93,844,000
and Harris Bank Naperville, Naperville, Illinois	821,944,000
and Harris Bank Oakbrook Terrace, Oakbrook Terrace, Illinois	142,113,000
and Harris Bank St. Charles, Saint Charles, Illinois	489,846,000
and Harris Bank Westchester, Westchester, Illinois	204,857,000
and Harris Bank Woodstock, Woodstock, Illinois	274,802,000
and Harris Trust and Savings Bank, Chicago, Illinois	20,157,943,000
and Harris Bank Barrington, National Association, Barrington, Illinois (011283)	1,307,399,000
and Harris Bank Aurora, National Association, Aurora, Illinois (014942)	191,150,000
and Harris Bank Batavia, National Association, Batavia, Illinois (004646)	198,613,000
and Harris Bank Elk Grove, National Association , Elk Grove Village, Illinois (015916)	170,201,000
and Harris Bank Hinsdale National Association, Hinsdale, Illinois (011308)	810,537,000
and Harris Bank Joliet, National Association, Joliet, Illinois (013705)	1,274,121,000
and Harris Bank Palatine, National Association, Palatine, Illinois (014494)	595,813,000
and Harris Bank Wilmette National Association, Wilmette, Illinois (016176)	154,423,000
and Harris Bank Winnetka National Association , Winnetka, Illinois (014365)	472,925,000
and Harris Bank Argo, Summit, Illinois	394,229,000
and Harris Bank Arlington-Meadows, Rolling Meadows, Illinois	324,925,000
and Suburban Bank of Barrington, Barrington, Illinois	281,205,000
and Harris Bank Bartlett, Bartlett, Illinois	222,367,000
and Harris Bank Cary-Grove, Cary, Illinois	206,994,000
and Harris Bank Frankfort, Frankfort, Illinois	305,559,000
and Harris Bank Hoffman-Schaumburg , Hoffman Estates, Illinois	112,430,000
merged on May 27, 2005, under the title of <b>Harris Bank Glencoe-Northbrook National Association, Glencoe (014583)</b>	30,242,141,000
Atlantic Trust, National Association , Chicago (024582)	
and Atlantic Trust Company (Atlantic), National Association, Washington, District of Columbia (022590)	14,023,000
and Atlantic Trust Company, National Association , Boston, Massachusetts (021452)	146,120,000
merged on April 30, 2005, under the title of <b>Atlantic Trust Company, National Association, Chicago (024582)</b>	160,143,000

## MERGERS

### **Affiliated mergers (mergers consummated involving two or more affiliated operating banks), from April 1 to June 30, 2005 (continued)**

Title and location (charter number)	Total assets
<b>New Jersey</b>	
Commerce Bank, National Association , Cherry Hill (017094)	21,468,096,000
and Commerce Bank/Delaware, National Association , Wilmington, Delaware (023558)	381,363,000
merged on May 1, 2005, under the title of <b>Commerce Bank, National Association, Cherry Hill</b> (017094)	21,849,459,000
<b>New York</b>	
Marathon National Bank of New York, Astoria, Fort Lee, New Jersey (021686)	687,375,000
and Marathon Interim Bank N.J., National Association (024599)	280,634,000
merged on June 30, 2005, under the title of <b>Marathon National Bank of New York, Astoria</b> (021686)	968,009,000
<b>North Carolina</b>	
Bank of America, National Association, Charlotte (013044)	690,572,545,000
and Fleet National Bank, Providence, Rhode Island (000200)	195,323,000,000
June 13, 2005, under the title of <b>Bank of America, National Association, Charlotte</b> (013044)	913,692,028,000
<b>Ohio</b>	
Bank One, National Association, Columbus (007621)	38,768,134,000
and First Chicago NBD Mortgage Company, Troy, Michigan	2,540,420,000
and Bank One Mortgage Corporation, Indianapolis,	
merged on September 1, 2001, under the title of <b>Bank One, National Association, Columbus</b> (007621)	41,205,320,000
Bank One, National Association , Columbus (007621)	51,757,952,000
and Banc One Services Corporation, Columbus, Ohio 351,897	
merged on October 1, 2002, under the title of <b>Bank One, National Association, Columbus</b> (007621)	52,109,849,000
U.S. Bank National Association, Cincinnati (000024)	192,453,403,000
and U.S. Bank Trust Interim National Association, Connecticut, Hartford, Connecticut (024590)	49,011,000
merged on May 2, 2005, under the title of <b>U.S. Bank National Association, Cincinnati</b> (000024)	192,455,639,000
<b>Pennsylvania</b>	
PNC Bank, National Association , Pittsburgh (001316)	73,809,168,000
and Riggs National Trust Company, McLean, Virginia (024597)	6,196,000,000
merged on May 13, 2005, under the title of <b>PNC Bank, National Association, Pittsburgh</b> (001316)	80,005,000,000
<b>Rhode Island</b>	
Fleet National Bank, Providence (000200)	209,561,316,000
and Fleet Maine, National Association , South Portland, Maine (022818)	48,375,000
merged on March 18, 2005, under the title of <b>Fleet National Bank, Providence</b> (000200)	209,566,691,000
<b>Tennessee</b>	
National Bank of Commerce, Memphis (013681)	23,936,766,000
and NBC Interim Bank, National Association, Memphis, Tennessee (024594)	26,666,000
merged on April 22, 2005, under the title of <b>National Bank of Commerce, Memphis</b> (013681)	23,967,423,000

## MERGERS

### **Affiliated merger—thrift (merger consummated involving affiliated national banks and savings and loan associations), from April 1 through June 30, 2005**

<b>Title and location (charter number)</b>	<b>Total assets</b>
<b>Alabama</b>	
Colonial Bank, National Association, Montgomery (024444)	18,884,741,000
and First Federal Savings Bank of Lake County, Leesburg, Florida	1,065,217,000
merged on June 2, 2005, under the title of <b>Colonial Bank, National Association, Montgomery (024444)</b>	18,884,741,000