

Mergers—January 1 to March 31, 2002

	<i>Page</i>
Nonaffiliated mergers (mergers consummated involving two or more nonaffiliated operating banks)	83
Affiliated mergers (mergers consummated involving affiliated operating banks)	85
Affiliated mergers—thrift (mergers consummated involving affiliated national banks and savings and loan associations)	88

Mergers—January 1 to March 31, 2002

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 January 1 to March 31, 2002

Title and location (charter number)	Total assets
California	
United National Bank, San Marino (017785)	651,541,000
and Central Texas Bank, Flatonia, Texas	141,440,000
merged on February 8, 2002 under the title of United National Bank, San Marino (017785)	792,981,000
Kansas	
The Girard National Bank, Girard (013347)	157,042,000
and Kansas State Bank, Holton, Kansas	93,631,000
merged on February 1, 2002 under the title of The Girard National Bank, Girard (013347)	247,113,000
First National Bank, Goodland (014163)	312,235,000
and The Security State Bank, Bird City, Kansas	17,361,000
merged on March 21, 2002 under the title of First National Bank, Goodland (014163)	329,596,000

Comptroller's Decision

Introduction

On January 2, 2002, application was made to the Comptroller of the Currency for prior authorization to consolidate The Security State Bank, Bird City, Kansas, with First National Bank, Goodland, Kansas, under the charter and the title of First National Bank. This application was based on an agreement entered into between the proponents on January 10, 2002.

Participating Financial Institutions

As of December 31, 2001, The Security State Bank, a state nonmember bank, had total deposits of \$14 million and operated one office. On the same date, First National Bank had total deposits of \$259 million and operated eight offices. First National Bank is 100 percent owned and controlled by First National Bancshares, Inc., a one-bank holding company.

Competitive Analysis

The relevant geographic market for this proposal is the Cheyenne County banking market. This is the area from

which Security derives the bulk of its deposits and where competition between Security and FNB is direct and immediate. Within this banking market, Security operates its only office in Bird City and FNB operates one branch office in St. Francis. Cheyenne County has a population of 3,165. The OCC considers an area with such a small population to be economically insignificant from a competitive standpoint. (See Decision of the Comptroller of the Currency on the application to merge The National Bank and Trust Company of Norwich, New York, with National Bank of Oxford, Oxford, New York, dated April 8, 1983.) Because the OCC does not recognize the market as being economically significant, any anticompetitive effects resulting from this transaction are considered de minimis.

Banking Factors

The Bank Merger Act requires the OCC to consider “. . . the financial and managerial resources and future prospects of the existing and proposed institutions, and the convenience and needs of the community to be served.” We find that the financial and managerial resources of The Security State Bank and First National Bank do not raise concerns that would cause the application to be disapproved. The future prospects of the proponents, individually and combined, are considered favorable and the resulting

bank is expected to meet the convenience and needs of the community to be served as no offices will be closed.

Community Reinvestment Act

A review of the record of this application and other information available to the OCC as a result of its regulatory responsibilities has revealed no evidence that the applicants' records of helping to meet the credit needs of their communities, including low- and moderate-income neighborhoods, is less than satisfactory.

Conclusion

We have analyzed this proposal pursuant to the Bank Merger Act (12 USC 1828(c)) and/or 12 CFR 5.33, and find that it will not lessen significantly competition in any relevant market. Other factors considered in evaluating this proposal are satisfactory. Accordingly, the application is approved.

[Application control number: 2002-WE-02-0001]

Affiliated mergers
(mergers consummated involving two or more affiliated operating banks),
from January 1 to March 31, 2002

Title and location (charter number)	Total assets
Arizona	
Northern Trust Bank of Arizona, National Association, Phoenix (017949)	860,762,000
and Northern Trust Bank of Colorado, Denver, Colorado	92,666,000
merged on February 18, 2002 under the title of Northern Trust Bank, National Association, Phoenix (017949)	953,428,000
California	
Pacific Western National Bank, Santa Monica (017423)	378,526,000
and Pacific Western National Bank, Pico Rivera, California (016912)	233,100,000
and First Community Bank of the Desert, Indian Wells, California.	138,547,000
merged on January 31, 2002 under the title of Pacific Western National Bank, Santa Monica (017423)	761,651,000
New Pacific Capital Bank, National Association, Santa Barbara (024319)	2,500,000
and First National Bank of Central California, Salinas, California (018182)	1,270,218,000
and Santa Barbara Bank & Trust, Santa Barbara, California	2,500,000,000
merged on March 29, 2002 under the title of Pacific Capital Bank, National Association, Santa Barbara (024319)	3,797,828,000
City National Bank, Beverly Hills (014695)	9,727,676,000
and CivicBank of Commerce, Oakland, California	510,263,000
merged on February 28, 2002 under the title of City National Bank, Beverly Hills (014695)	10,233,903,000
Rancho Santa Fe National Bank, Rancho Santa Fe (017212)	236,964,000
and Capital Bank of North County, Carlsbad, California	140,614,000
merged on March 7, 2002 under the title of Rancho Santa Fe National Bank, Rancho Santa Fe (017212)	388,259,000
Colorado	
First National Bank of Colorado, Boulder (024133)	562,930,000
and FNC Trust Group, National Association, Boulder, Colorado (023360)	1,306,000
merged on January 1, 2002 under the title of First National Bank of Colorado, Boulder (024133)	546,061,000
Western National Bank of Colorado, Colorado Springs (015383)	319,861,000
and The Bank of Cherry Creek, National Association, Denver, Colorado (022332)	333,743,000
merged on March 22, 2002 under the title of Western National Bank of Colorado, Colorado Springs (015383)	653,604,000
Delaware	
U.S. Bank Trust National Association, Wilmington (024090)	5,000,000
and U.S. Bank Trust National Association, New York, New York (022746)	127,000,000
merged on February 28, 2002 under the title of U.S. Bank Trust National Association, Wilmington (024090)	132,000,000
Florida	
First National Bank of Florida, Naples (021830)	2,101,586,000
and Bank of Central Florida, Orlando, Florida	240,884,000
merged on January 31, 2002 under the title of First National Bank of Florida, Naples (021830)	2,383,891,000
Illinois	
LaSalle Bank National Association, Chicago (014362)	54,407,412,000
and LaSalle Interim Bank National Association, San Diego, California (024330)	3,000,000,000
merged on January 31, 2002 under the title of LaSalle Bank National Association, Chicago (014362)	54,414,486,000
Kentucky	
Community Trust Bank, National Association, Pikeville (007030)	2,408,466,000
and Citizens National Bank & Trust of Hazard, Hazard, Kentucky (022988)	139,505,000
merged on March 18, 2002 under the title of Community Trust Bank, National Association, Pikeville (007030)	2,547,971,000

Affiliated mergers (continued)

Title and location (charter number)	Total assets
Maine	
Peoples Heritage Bank, National Association, Portland (024096)	4,377,256,000
and First Massachusetts Bank, National Association, Worcester, Massachusetts (023043)	8,826,126,000
and The Howard Bank, National Association, Burlington, Vermont (018049)	1,000,303,000
and First Vermont Bank, National Association, Brattleboro, Vermont (024042)	740,883,000
and Franklin Lamouille Bank, National Association, St. Albans, Vermont (024041)	324,969,000
and Evergreen Bank, National Association, Glens Falls, New York (024012)	1,364,929,000
and Bank of New Hampshire, National Association, Farmington, New Hampshire (013764)	4,517,251,000
merged on January 1, 2002 under the title of Banknorth, National Association, Portland (024096)	21,151,717,000
Banknorth, National Association, Portland (024096)	21,151,717,000
and Banknorth Investment Management Group, National Association, Burlington, Vermont (023042)	37,334,000
merged on January 1, 2002 under the title of Banknorth, National Association, Portland (024096)	20,922,067,000
Massachusetts	
First Massachusetts Bank, National Association, Worcester (023043)	6,352,277,000
and Gloucester Bank & Trust Company, Gloucester, Massachusetts	147,685,000
merged on December 31, 2001 under the title of First Massachusetts Bank, National Association, Worcester (023043)	5,905,328,000
First Massachusetts Bank, National Association, Worcester (023043)	6,352,277,000
and Andover Bank, Andover, Massachusetts	1,639,363,000
merged on December 31, 2001 under the title of First Massachusetts Bank, National Association, Worcester (023043)	7,599,270,000
Missouri	
NorthStar Bank, National Association, Kansas City (023986)	47,895,000
and Admire Bank, Emporia, Kansas	21,646,000
merged on December 28, 2001 under the title of NorthStar Bank, National Association, Kansas City (023986)	52,895,000
Montana	
U.S. Bank National Association Mt, Billings (012407)	1,022,300,000
and U.S. Bank Trust National Association Mt, Billings, Montana (022004)	11,000,000
merged on January 10, 2002 under the title of U.S. Bank National Association Mt, Billings (012407)	1,033,300,000
Nebraska	
The Fremont National Bank and Trust Company, Fremont (002848)	341,642,000
and Nebraska Trust Company, National Association, Fremont, Nebraska (023571)	5,102,000
merged on January 1, 2002 under the title of The Fremont National Bank and Trust Company, Fremont (002848)	348,366,000
New Jersey	
MetLife Bank, National Association, Bridgewater (023743)	209,829,000
and MetLife Trust Company, National Association, Bedminster, New Jersey (016631)	13,437,000
merged on January 1, 2002 under the title of MetLife Bank, National Association, Bridgewater (023743)	223,266,000
New York	
Citibank, National Association, New York City (001461)	395,869,000,000
and Universal Cardn Services Corporation, Jacksonville, Florida	1,000,000
merged on January 3, 2002 under the title of Citibank, National Association, New York City (001461)	395,869,000,000
Ohio	
U.S. Bank National Association, Cincinnati (000024)	154,347,000,000
and U.S. Bank National Association Mt, Billings, Montana (012407)	1,061,000,000
merged on January 11, 2002 under the title of U.S. Bank National Association, Cincinnati (000024)	154,990,000,000
The United National Bank & Trust Company, Canton (014501)	1,066,896,000
and The First National Bank of Zanesville, Zanesville, Ohio (000164)	1,521,090,000
merged on March 7, 2002 under the title of Unizan Bank, National Association, Canton (014501)	2,587,986,000
U.S. Bank National Association, Cincinnati (000024)	108,975,000,000
and U.S. Bank Trust Interim National Association, Georgia, Atlanta, Georgia (024315)	58,000,000
and U.S. Bank Trust National Association, Phoenix, Arizona (023067)	60,000,000
and U.S. Bank Trust National Association, San Francisco, California (022508)	153,000,000
and U.S. Bank Trust National Association, Chicago, Illinois (022993)	118,000,000
and U.S. Bank Trust National Association, St. Paul, Minnesota (021467)	80,000,000
and U.S. Bank Trust National Association, Seattle, Washington (023133)	125,000,000
merged January 10, 2002 under the the title of U.S. Bank National Association, Cincinnati (000024)	163,122,000,000

Affiliated mergers (continued)

Title and location (charter number)	Total assets
Oklahoma	
Home National Bank, Blackwell (013891)	484,664,000
and Home National Bank, Scottsdale, Arizona (023108)	96,989,000
merged on March 16, 2002 under the title of Home National Bank, Blackwell (013891)	581,653,000
Pennsylvania	
Interim Trust Company, National Association, Hermitage (024283)	2,000,000
and First National Trust Company, Hermitage, Pennsylvania (023778)	1,915,000
and Promistar Trust Company, Johnstown, Pennsylvania	1,864,000
merged on January 18, 2002 under the title of First National Trust Company, Hermitage (024283)	3,779,000
First National Bank of Pennsylvania, Greenville (000249)	1,509,660,000
and Promistar Bank, Johnstown, Pennsylvania	2,336,060,000
merged on February 15, 2002 under the title of First National Bank of Pennsylvania, Greenville (000249)	3,845,720,000
The Second National Bank of Masontown, Masontown (014333)	195,782,000
and Parkvale Interim Savings Bank, Monroeville, Pennsylvania	1,407,864,000
merged on January 31, 2002 under the title of The Second National Bank of Masontown, Masontown (014333)	1,579,157,000
South Dakota	
Citibank (South Dakota), N.A., Sioux Falls (016971)	14,061,508,000
and Universal Bank, National Association, Columbus, Georgia (022791)	12,843,199,000
merged on January 7, 2002 under the title of Citibank (South Dakota), N.A., Sioux Falls (016971)	26,904,707,000
Citibank (South Dakota), N.A., Sioux Falls (016971)	26,904,707,000
and Citibank USA, Wilmington, Delaware	2,425,489,000
merged on January 2, 2002 under the title of Citibank (South Dakota), N.A., Sioux Falls (016971)	29,330,196,000
Citibank (South Dakota), N.A., Sioux Falls (016971)	41,393,142,000
and Associates National Bank (Delaware), Newark, Delaware (022277)	392,058,000
merged on January 7, 2002 under the title of Citibank (South Dakota), N.A., Sioux Falls (016971)	41,785,200,000
Tennessee	
National Bank of Commerce, Memphis (013681)	7,279,512,000
and Central Carolina Bank and Trust Company, Durham, North Carolina	10,615,325,000
merged on December 31, 2001 under the title of National Bank of Commerce, Memphis (013681)	20,187,467,000
Virginia	
Cardinal Bank, National Association, Fairfax (023606)	197,485,000
and Cardinal Bank—Manassas/Prince William, National Association, Manassas, Virginia (023857)	57,767,000
merged on March 1, 2002 under the title of Cardinal Bank, National Association, Fairfax (023606)	252,252,000
Wisconsin	
M&I National Trust Company, Milwaukee (023617)	2,704,000
and M&I Marshall & Isley Trust Company of Arizona, Scottsdale, Arizona	6,935,000
and Marshall & Isley Trust Company of Florida, Naples, Florida	5,037,000
and Marshall & Isley Trust Company, Milwaukee, Wisconsin	48,918,000
merged on February 1, 2002 under the title of M&I National Trust Company, Milwaukee (023617)	65,094,000

Nonaffiliated mergers—thrift
(mergers consummated involving nonaffiliated national banks and savings and loan associations),
from January 1 to March 31, 2002

Title and location (charter number)	Total assets
Indiana	
First National Bank & Trust, Kokomo (014519)	1,221,577,000
and Harrington Bank, FSB, Richmond, Indiana	327,843,000
merged on January 18, 2002 under the title of First National Bank & Trust, Kokomo (014519)	1,567,775,000