

*Quarterly  
Journal*

MERGERS—

OCTOBER 1 TO DECEMBER 31, 2003

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## Mergers—October 1 to December 31, 2003

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 October 1 to December 31, 2003

Title and location (charter number)	Total assets
<b>Alabama</b>	
Colonial Bank, National Association, Montgomery (024444) _____	16,166,579,000
and Sarasota Bank, Sarasota, Florida _____	168,269,000
merged on December 4, 2003, under the title of <b>Colonial Bank, National Association, Montgomery (024444)</b> _____	16,358,848,000
<b>California</b>	
J.P. Morgan Trust Company, National Association, Los Angeles (023470) _____	371,874,000
and Bank One Zeta Trust Company, National Association, Chicago, Illinois (024461) _____	2,905,000
and Bank One Delta Trust Company, National Association, Columbus, Ohio (024462) _____	3,320,000
and Bank One Epsilon Trust Company, National Association, Columbus, Ohio (024463) _____ 1	8,040,000
merged on November 15, 2003, under the title of <b>J.P. Morgan Trust Company, National Association, Los Angeles (023470)</b> _____	396,139,000
<b>New York</b>	
Community Bank, National Association, Canton (008531) _____	3,402,555,000
and Grange National Bank, Laceyville, Pennsylvania (008845) _____	277,693,000
merged on November 21, 2003, under the title of <b>Community Bank, National Association, Canton (008531)</b> _____	3,729,984,000
<b>Texas</b>	
The State National Bank of Big Spring, Big Spring (012543) _____	155,954,000
and The First National Bank of O'Donnell, O'Donnell, Texas (012831) _____	32,428,000
merged on December 19, 2003, under the title of <b>The State National Bank of Big Spring, Big Spring (012543)</b> _____	188,382,000
<b>Wisconsin</b>	
State Financial Bank, National Association, Hales Corners (000945) _____	1,303,883,000
and Anchor Bank, Grayslake, Illinois _____	88,833,000
merged on December 6, 2003, under the title of <b>State Financial Bank, National Association, Hales Corners (000945)</b> _____	1,392,716,000
State Financial Bank, National Association, Hales Corners (000945) _____	1,215,050,000
and Hawthorn Bank, Mundelein, Illinois _____	45,505,000
merged on December 6, 2003, under the title of <b>State Financial Bank, National Association, Hales Corners (000945)</b> _____	1,349,388,000

MERGERS—OCTOBER 1 TO DECEMBER 31, 2002

**Nonaffiliated mergers—thrift (mergers consummated involving nonaffiliated national banks and savings and loan associations) from July 1 to December 31, 2003**

Title and location (charter number)	Total assets
<b>California</b>	
Union Bank of California, National Association, San Francisco (021541) _____	39,603,076,000
and Monterey Bay Bank, Watsonville, California _____	609,691,000
merged on July 1, 2003, under the title of <b>Union Bank of California, National Association, San Francisco</b> (021541) _____	40,199,981,000
<b>New York</b>	
Community Bank, National Association, Canton (008531) _____	3,372,677,000
and Ogdensburg Federal Savings and Loan Association, Ogdensburg, New York _____	28,987,000
merged on September 5, 2003, under the title of <b>Community Bank, National Association, Canton</b> (008531) _____	3,402,555,000

**Affiliated mergers (mergers consummated involving affiliated operating banks) from July 1 to December 31, 2003**

Title and location (charter number)	Total assets
<b>Arizona</b>	
Community Bank of Arizona, National Association, Wickenburg (024320) _____	412,537,000
and Valley Bank of Arizona, Phoenix, Arizona _____	74,398,000
October 10, 2003, under the title of <b>Meridian Bank, National Association, Wickenburg (024320)</b> _____	486,935,000
<b>California</b>	
Wells Fargo Bank, National Association, San Francisco (001741) _____	196,755,000,000
and Wells Fargo Bank Montana, National Association, Billings, Montana (015564) _____	1,574,07,0002
and Wells Fargo Bank Nebraska, National Association, Omaha, Nebraska (002978) _____	3,758,670,000
and Wells Fargo Bank Texas, National Association, San Antonio, Texas (014208) _____	24,196,945,000
and Wells Fargo Bank West, National Association, Denver, Colorado (003269) _____	16,054,485,000
and Wells Fargo Bank Wyoming, National Association, Casper, Wyoming (010533) _____	2,302,134,000
and Wells Fargo Bank Alaska, National Association, Anchorage, Alaska (014651) _____	3,481,887,000
merged on November 21, 2003, under the title of <b>Wells Fargo Bank, National Association, San Francisco (001741)</b> _____	248,123,000,000
Pacific Western National Bank, Santa Monica (017423) _____	1,023,161,000
and Verdugo Banking Company, Glendale, California _____	179,149,000
merged on August 22, 2003, under the title of <b>Pacific Western National Bank, Santa Monica (017423)</b> _____	1,202,310,000
Nara Bank, National Association, Los Angeles (021669) _____	1,015,033,000
and Asiana Bank, Sunnyvale, California _____	43,774,000
merged on August 25, 2003, under the title of <b>Nara Bank, National Association, Los Angeles (021669)</b> _____	1,060,889,000
<b>Connecticut</b>	
U.S. Trust Company, National Association, Greenwich (022413) _____	1,064,377,000
and U.S. Trust Company of North Carolina, Greensboro, North Carolina _____	110,904,000
merged on July 31, 2003, under the title of <b>U.S. Trust Company, National Association, Greenwich (022413)</b> _____	1,175,281,000
U.S. Trust Company, National Association, Greenwich (022413) _____	1,175,281,000
and U.S. Trust Company of Florida, National Association, Palm Beach, Florida (024414) _____	229,569,000
merged on August 31, 2003, under the title of <b>U.S. Trust Company, National Association, Greenwich (022413)</b> _____	1,404,850,000
U.S. Trust Company, National Association, Greenwich (022413) _____	1,404,850,000
and U. S. Trust Company of Texas, National Association, Dallas, Texas (018782) _____	206,658,000
merged on October 31, 2003, under the title of <b>U.S. Trust Company, National Association, Greenwich (022413)</b> _____	1,611,508,000
Westport National Bank, Westport (023664) _____	146,509,000
and The Greenwich Bank & Trust Company, Greenwich, Connecticut _____	92,263,000
merged on December 1, 2003, under the title of <b>Connecticut Community Bank, National Association, Westport (023664)</b> _____	238,770,000
<b>Florida</b>	
First National Bank of Florida, Naples (021830) _____	2,874,882,000
and Southern Exchange Bank, Tampa, Florida _____	759,947,000
merged on October 10, 2003, under the title of <b>First National Bank of Florida, Naples (021830)</b> _____	3,634,829,000

**Affiliated mergers (mergers consummated involving affiliated operating banks) from July 1 to December 31, 2003 (continued)**

Title and location (charter number)	Total assets
<b>Illinois</b>	
Bank One, National Association, Chicago (000008)	226,331,000,000
Bank One Gamma Trust Company, National Association, Huntington, West Virginia (024438)	1,000,000
and Bank One Theta Trust Company, National Association, Wheeling, West Virginia (024439)	1,000,000
merged on August 8, 2003, under the title of <b>Bank One, National Association, Chicago</b> (000008)	226,331,002,000
<b>Indiana</b>	
First Financial Bank, National Association, Terre Haute (000047)	1,269,727,000
and First Ridge Farm State Bank, Ridge Farm, Illinois	24,720,000
merged on October 17, 2003, under the title of <b>First Financial Bank, National Association, Terre Haute</b> (000047)	1,294,447,000
First Financial Bank, National Association, Terre Haute (000047)	1,366,778,000
and First National Bank, Marshall, Illinois (014463)	50,661,000
merged on November 28, 2003, under the title of <b>First Financial Bank, National Association, Terre Haute</b> (000047)	1,417,439,000
<b>Iowa</b>	
American National Bank, Holstein (022841)	82,357,000
and American National Bank, Sac City, Iowa (024050)	29,669,000
and Western Bank & Trust National Association, Merville, Iowa (024328)	38,840,000
merged on October 20, 2003, under the title of <b>American National Bank, Holstein</b> (022841)	150,728,000
<b>Maine</b>	
Banknorth, National Association, Portland (024096)	25,714,346,000
and First & Ocean National Bank, Seabrook, New Hampshire (001011)	273,589,000
merged on December 31, 2003, under the title of <b>Banknorth, National Association, Portland</b> (024096)	26,022,787,000
<b>Montana</b>	
First National Bank of Montana, Inc., Libby (015150)	169,667,000
and Montana First National Bank, Kalispell, Montana (023010)	29,429,000
merged on November 22, 2003, under the title of <b>First National Bank of Montana, Inc., Libby</b> (015150)	199,096,000
<b>Nebraska</b>	
McCook National Bank, McCook (008823)	171,097,000
and Commercial Bank, Stratton, Nebraska	16,491,000
merged on September 8, 2003, under the title of <b>McCook National Bank, McCook</b> (008823)	186,053,000
<b>New Jersey</b>	
Valley National Bank, Passaic (015790)	7,956,604,000
and VNB DEL, Inc., Wayne, New Jersey	1,000
merged on December 26, 2001, under the title of <b>Valley National Bank, Passaic</b> (015790)	7,956,604,000
<b>New York</b>	
Citibank, National Association, New York City (001461)	498,676,000,000
and Citibank (New York State), Pittsford, New York	22,151,000,000
merged on August 30, 2003, under the title of <b>Citibank, National Association, New York City</b> (001461)	507,157,000,000

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**Affiliated mergers (mergers consummated involving affiliated operating banks) from July 1 to December 31, 2003 (continued)**

Title and location (charter number)	Total assets
<b>Ohio</b>	
Charter One Bank, National Association, Cleveland (024340)	42,042,160,000
and Advance Bank, Lansing, Illinois	632,181,000
merged on July 11, 2003, under the title of <b>Charter One Bank, National Association, Cleveland</b> (024340)	42,702,076,000
Bank One, National Association, Columbus (007621)	56,850,000,000
and Bank One, West Virginia, National Association, Huntington, West Virginia (003106)	2,154,802,000
and Bank One, Wheeling-Steubenville, National Association, Wheeling, West Virginia (013914)	374,002,000
merged on August 8, 2003, under the title of <b>Bank One, National Association Columbus</b> (007621)	59,378,804,000
<b>Oklahoma</b>	
The First National Bank and Trust Company of Vinita, Vinita (004704)	104,57,0002
and The First National Bank of Grove, Grove, Oklahoma (022820)	52,076,000
merged on October 03, 2003, under the title of <b>The First National Bank and Trust Company of Vinita, Vinita</b> (004704)	156,152,000
<b>Pennsylvania</b>	
Mellon Bank, N. A., Pittsburgh (006301)	25,970,208,000
and Mellon Bank (DE) National Association, Greenville, Delaware (017629)	108,626,000
merged on September 15, 2003, under the title of <b>Mellon Bank, N. A., Pittsburgh</b> (006301)	26,078,834,000
Univest National Bank and Trust Co., Souderton (002333)	1,444,591,000
and Suburban Community Bank, Chalfont, Pennsylvania	90,898,000
merged on October 4, 2003, under the title of <b>Univest National Bank and Trust Co., Souderton</b> (002333)	1,535,646,000
National Penn Bank, Boyertown (002137)	3,107,450,000
and Hometowne Heritage Bank, Intercourse, Pennsylvania	144,119,000
merged on December 15, 2003, under the title of <b>National Penn Bank, Boyertown</b> (002137)	3,282,113,000
<b>South Carolina</b>	
South Carolina Bank and Trust, National Association, Orangeburg (013918)	1,001,959,000
and South Carolina Bank and Trust of the Pee Dee, National Association, Florence, South Carolina (023566)	53,028,000
merged on July 11, 2003, under the title of <b>South Carolina Bank and Trust, National Association, Orangeburg</b> (013918)	1,054,835,000
<b>South Dakota</b>	
First National Bank, Ft. Pierre (014252)	337,906,000
and Arapahoe Bank and Trust, Englewood, Colorado	164,976,000
merged on September 1, 2003, <b>First National Bank, Ft. Pierre</b> (014252)	502,882,000
<b>Tennessee</b>	
FSGbank, National Association, Chattanooga (024425)	264,381,000
and FSGbank, National Association, Dalton, Georgia (024424)	270,703,000
and FSGbank, National Association, Maynardville, Tennessee (024423)	75,414,000
merged on September 24, 2003, under the title of <b>FSGbank, National Association, Chattanooga</b> (024425)	610,498,000

**Affiliated mergers (mergers consummated involving affiliated operating banks) from July 1 to December 31, 2003 (continued)**

Title and location (charter number)	Total assets
<b>Texas</b>	
Southwest Bank of Texas National Association, Houston (017479) _____	5,156,400,000
and Maxim Bank, Dickinson, Texas _____	315,800,000
merged on July 1, 2003, under the title of <b>Southwest Bank of Texas National Association, Houston</b> (017479) _____	5,460,800,000
Inwood National Bank, Dallas (015292) _____	683,045,000
and Western Bank & Trust, Duncanville, Texas _____	150,298,000
merged on August 15, 2003, under the title of <b>Inwood National Bank, Dallas</b> (015292) _____	833,811,000
First Victoria National Bank, Victoria (010360) _____	696,249,000
and Citizens Bank of Texas, National Association, New Waverly, Texas (022583) _____	125,292,000
merged on November 7, 2003, under the title of <b>First Victoria National Bank, Victoria</b> (010360) _____	821,541,000
<b>Wisconsin</b>	
Associated Bank, National Association, Green Bay (023695) _____	10,018,000,000
and Associated Card Services Bank, National Association, Stevens Point, Wisconsin (023125) _____	23,000,000
and Associated Bank, National Association, Green Bay _____ (023695)	10,253,743,000
and Associated Bank Illinois, National Association, Rockford, Illinois (023716) _____	2,641,806,000
merged on November 21, 2003, under the title of <b>Associated Bank, National Association, Green Bay</b> (023695) _____	12,850,220,000



MERGERS—OCTOBER 1 TO DECEMBER 31, 2002

**Affiliated mergers—thrift (mergers consummated involving affiliated national banks and savings and loan associations) from July 1 to December 31, 2003**

Title and location (charter number)	Total assets
<b>North Carolina</b>	
Wachovia Bank, National Association, Charlotte (000001) _____	302,124,333,000
and Atlantic Savings Bank, F.S.B., Hilton Head Island, South Carolina _____	393,771,000
merged on November 6, 2003 under the title of <b>Wachovia Bank, National Association,</b>	
<b>Charlotte</b> (000001) _____	302,347,297,000