

*Quarterly  
Journal*

MERGERS —  
JULY 1 TO SEPTEMBER 30, 2004

# MERGERS—JULY 1 TO SEPTEMBER 30, 2004

---

	<i>Page</i>
Nonaffiliated mergers (mergers consummated involving two or more nonaffiliated operating banks) _____	42
Nonaffiliated mergers—thrift (mergers consummated involving nonaffiliated national banks and savings and loan associations) _____	43
Affiliated mergers (mergers consummated involving affiliated operating banks) _____	44

## Mergers—July 1 to September 30, 2004

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 July 1 to September 30, 2004

Title and location (charter number)	Total assets
<b>California</b>	
Union Bank of California, National Association, San Francisco (021541) _____	45,464,459,000
and CNA Trust Corporation, Costa Mesa, California _____	216,758,000
merged on August 1, 2004, under the title of <b>Union Bank of California, National Association, San Francisco (021541)</b> _____	45,681,217,000
<b>Florida</b>	
First National Bank of Florida, Naples (021830) _____	3,970,651,000
and Southern Community Bank of Central Florida, Orlando, Florida _____	687,579,000
and Southern Community Bank of South Florida, Boca Raton, Florida _____	163,052,000
and Southern Community Bank of Southwest Florida, Bonita Springs, Florida _____	180,012,000
merged on September 3, 2004, under the title of <b>First National Bank of Florida, Naples (021830)</b> _____	5,158,358,000
<b>Illinois</b>	
The National Bank & Trust Company of Sycamore, Sycamore (013872) _____	401,213,000
and LNB National Bank, Leland, Illinois (014518) _____	80,862,000
merged on June 29, 2004, under the title of <b>The National Bank &amp; Trust Company of Sycamore, Sycamore (013872)</b> _____	474,823,000
The Peoples National Bank of McLeansboro, McLeansboro (009408) _____	442,298,000
and Bank of Kimberling City, Kimberling City, Missouri _____	100,000
merged on July 15, 2004, under the title of <b>The Peoples National Bank of McLeansboro, McLeansboro (009408)</b> _____	491,673,000
<b>Kansas</b>	
American State Bank & Trust Company, National Association, Great Bend (024183) _____	105,897,000
and The First National Bank and Trust, St. John, Kansas (003467) _____	50,125,000
merged on July 16, 2004, under the title of <b>American State Bank &amp; Trust Company, National Association, Great Bend (024183)</b> _____	156,022,000
Sunflower Bank, National Association, Salina (004742) _____	985,200,000
and The Citizens State Bank, Liberal, Kansas, Liberal, Kansas _____	61,800,000
merged on July 8, 2004, under the title of <b>Sunflower Bank, National Association, Salina (004742)</b> _____	1,047,000,000
<b>Nebraska</b>	
Security National Bank of Omaha, Omaha (015379) _____	420,961,000
and Kirkpatrick Pettis Trust Company, Omaha, Nebraska _____	1,445,000
merged on June 30, 2004, under the title of <b>Security National Bank of Omaha, Omaha (015379)</b> _____	420,961,000
<b>New Jersey</b>	
Sun National Bank, Vineland (018606) _____	2,591,176,000
and The Community Bank of New Jersey, Freehold Township, New Jersey _____	427,825,000
merged on July 8, 2004, under the title of <b>Sun National Bank, Vineland (018606)</b> _____	3,077,422,000

MERGERS—JULY 1 TO SEPTEMBER 30, 2004

**Nonaffiliated mergers—thrift (mergers consummated involving nonaffiliated national banks and savings and loan associations) from July 1 to September 30, 2004**

Title and location (charter number)	Total assets
<b>Texas</b>	
Texas Capital Bank, National Association, Dallas (023248) _____	1,951,064,000
and Bluebonnet Savings Bank, FSB, Dallas, Dallas, Texas _____	185,950,000
merged on August 8, 2003, under the title of <b>Texas Capital Bank, National Association, Dallas (023248)</b> _____	2,031,099,000

MERGERS—JULY 1 TO SEPTEMBER 30, 2004

**Affiliated mergers (mergers consummated involving affiliated operating banks) from July 1 to September 30, 2004**

Title and location (charter number)	Total assets
<b>Delaware</b>	
Wachovia Trust Company, National Association, Wilmington (023201)	299,826,000
and Delaware Trust Capital Management, Inc., Wilmington, Delaware	5,974,000
merged on September 1, 2004, under the title of <b>Wachovia Trust Company, National Association, Wilmington (023201)</b>	305,800,000
HSBC Bank USA, National Association, New Castle (024522)	12,000
and HSBC Bank USA, Buffalo, New York	92,958,000,000
merged on July 1, 2004, under the title of <b>HSBC Bank USA, National Association, New Castle (024522)</b>	92,970,000,000
<b>Illinois</b>	
MB Financial Bank, National Association, Chicago (013684)	4,041,867,000
and FSFSB, National Association, Chicago, Illinois (024518)	485,901,000
merged on July 22, 2004, under the title of <b>MB Financial Bank, National Association, Chicago (013684)</b>	5,220,245,000
National City Bank of the Midwest, Bannockburn (000191)	20,336,000,000
and Allegiant Bank, Saint Louis, Missouri	2,698,000,000
merged on July 30, 2004, under the title of <b>National City Bank of the Midwest, Bannockburn (000191)</b>	23,034,000,000
<b>Kansas</b>	
The Southwest National Bank of Wichita, Wichita (012346)	142,008,000
and Twin Lakes National Bank, Wichita, Kansas (022766)	141,581,000
merged on September 17, 2004, under the title of <b>Southwest National Bank, Wichita (012346)</b>	283,589,000
<b>Louisiana</b>	
Whitney National Bank, New Orleans (014977)	7,846,185,000
and Madison Bank, Palm Harbor, Florida	215,155,000
merged on August 20, 2004, under the title of <b>Whitney National Bank, New Orleans (014977)</b>	8,110,341,000
<b>Minnesota</b>	
First National Bank of the North, Sandstone (016871)	60,303,000
and First National Bank of Hinckley, Hinckley, Minnesota (024407)	5,928,000
merged on July 23, 2004, under the title of <b>First National Bank of the North, Sandstone (016871)</b>	66,231,000
<b>Missouri</b>	
First National Bank of Missouri, Lee's Summit (020573)	167,282,000
and Bank of Jacomo, Blue Springs, Missouri	254,965,000
merged on July 16, 2004, under the title of <b>First National Bank of Missouri, Lee's Summit (020573)</b>	422,247,000
UMB Bank, National Association, Kansas City (023920)	6,867,017,000
and UMB U.S.A., National Association, Falls City, Nebraska (022974)	120,595,000
merged on August 1, 2004, under the title of <b>UMB Bank, National Association, Kansas City (023920)</b>	6,892,774,000
Commerce Bank, National Association, Kansas City (018112)	12,300,000
and Commerce Bank, National Association, Peoria, Illinois (000176)	977,000
merged on August 1, 2004, under the title of <b>Commerce Bank, National Association, Kansas City (018112)</b>	13,082,000
<b>North Dakota</b>	
Bremer Bank, National Association, Moorhead (023204)	485,498,000
and Bremer Bank, National Association, Minot, North Dakota (023297)	379,591,000
merged on August 23, 2004, under the title of <b>Bremer Bank, National Association, Fargo (023204)</b>	865,089,000
<b>Oklahoma</b>	
Landmark Bank, National Association, Ada (023055)	321,762,000
and Landmark Bank, National Association, Denison, Texas (023528)	67,171,000
merged on August 27, 2004, under the title of <b>Landmark Bank, National Association, Ada (023055)</b>	388,933,000

MERGERS—JULY 1 TO SEPTEMBER 30, 2004

**Affiliated mergers (mergers consummated involving affiliated operating banks) from July 1 to September 30, 2004 (continued)**

Title and location (charter number)	Total assets
<b>Texas</b>	
Summit Bank, National Association, Fort Worth (016422) _____	795,468,000
and Arlington National Bank, Arlington, Texas (020880) _____	90,074,000
merged on May 1, 2004, under the title of <b>Summit Bank, National Association, Fort Worth</b> (016422) _____	885,542,000
State National Bank, Lubbock (023117) _____	1,154,909,000
and Mercantile Bank Texas, Fort Worth, Texas _____	207,850,000
merged on August 13, 2004, under the title of <b>State National Bank, Lubbock</b> (023117) _____	1,386,055,000
The First National Bank of Claude, Claude (007123) _____	28,413,000
and Citizens Bank, Tucumcari, New Mexico _____	53,687,000
merged on August 25, 2004, under the title of <b>The First National Bank of Claude, Claude</b> (007123) _____	82,167,000
Broadway National Bank, San Antonio (014447) _____	1,349,996,000
and Eisenhower National Bank, Fort Sam Houston, Texas (016144) _____	177,000,000
merged on August 12, 2004, under the title of <b>Broadway National Bank, San Antonio</b> (014447) _____	1,516,535,000
<b>Utah</b>	
American Investment Bank, National Association, Salt Lake City (018174) _____	213,672,000
and American Investment Financial, Midvale, Utah _____	85,944,000
merged on April 1, 2004, under the title of <b>American Investment Bank, National Association, Salt Lake City</b> (018174) _____	299,433,000