

MERGERS—JULY 1 TO SEPTEMBER 30, 2003

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Mergers—July 1 to September 30, 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 July 1 to September 30, 2003

Title and location (charter number)	Total assets
Mississippi	
Trustmark National Bank, Jackson (010523)	7,145,567,000
and Southern Community Bank, Atlantic, Daytona Beach, Florida	10,759,000
merged on August 22, 2003, under the title of Trustmark National Bank, Jackson (010523)	7,156,326,000

MERGERS—JULY 1 TO SEPTEMBER 30, 2003

**Nonaffiliated mergers—thrift (mergers consummated involving affiliated banks),
from July 1 to September 30, 2003**

Title and location (charter number)	Total assets
California	
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 Union Bank of California, National Association, San Francisco (021541) _____	40,199,981,000
New York	
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 Community Bank, National Association, Canton (008531) _____	3,402,555,000

**Affiliated mergers (mergers consummated involving affiliated operating banks),
from July 1 to September 30, 2003**

Title and location (charter number)	Total assets
California	
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 Pacific Western National Bank, Santa Monica (017423)	1,203,310,000
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 Nara Bank, National Association, Los Angeles (021669)	1,060,889,000
Connecticut	
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 U.S. Trust Company, National Association, Greenwich (022413)	1,404,850,000
Illinois	
Bank One, National Association, Chicago (000008)	226,331,000,000
and 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 Bank One, National Association, Chicago (000008)	226,331,002,000
Nebraska	
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 McCook National Bank, McCook (008823)	186,053,000
New Jersey	
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 Valley National Bank, Passaic (015790)	7,956,604,000
New York	
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 Citibank, National Association, New York City (001461)	507,157,000,000
Ohio	
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 Charter One Bank, National Association, Cleveland (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 Bank One, National Association, Columbus (007621)	59,378,804,000
Pennsylvania	
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 Mellon Bank, N. A., Pittsburgh (006301)	26,078,834,000

MERGERS—JULY 1 TO SEPTEMBER 30, 2003

**Affiliated mergers (mergers consummated involving affiliated operating banks),
from July 1 to September 30, 2003 (continued)**

Title and location (charter number)	Total assets
South Carolina	
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 South Carolina Bank and Trust, National Association, Orangeburg (013918)	1,054,835,000
South Dakota	
First National Bank, Ft. Pierre (014252)	337,906,000
and Arapahoe Bank and Trust, Englewood, Colorado	164,976,000
merged on September 1, 2003, under the title of First National Bank, Ft. Pierre (014252)	502,882,000
Tennessee	
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 FSGBank, National Association, Chattanooga (024425)	610,498,000
Texas	
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 Southwest Bank of Texas National Association, Houston (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 Inwood National Bank, Dallas (015292)	833,811,000