

*Quarterly  
Journal*

MERGERS —  
JANUARY 1 TO MARCH 31, 2004

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## Mergers—January 1 to March 31, 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 January 1 to March 31, 2004

Title and location (charter number)	Total assets
<b>Arizona</b>	
Dillard National Bank, Gilbert (018777)	19,806,000
and Dillard National Bank, Baton Rouge, Louisiana (023324)	3,263,000
merged on February 20, 2004, under the title of <b>Dillard National Bank, Gilbert</b> (018777)	23,069,000
<b>California</b>	
Union Bank of California, National Association, San Francisco (021541)	42,093,253,000
and Business Bank of California, San Bernardino, California	663,800,000
merged on January 16, 2004, under the title of <b>Union Bank of California, National Association, San Francisco</b> (021541)	42,832,227,000
<b>Illinois</b>	
The First National Bank in Tremont, Tremont (013579)	81,713,000
and Community Bank of Hopedale, Hopedale, Illinois	13,950,000
merged on March 12, 2004, under the title of <b>The First National Bank in Tremont, Tremont</b> (013579)	95,739,000
<b>Mississippi</b>	
Trustmark National Bank, Jackson (010523)	7,479,860,000
and Plaza Bank, Houston, Texas	2,000,000
merged on January 23, 2004, under the title of <b>Trustmark National Bank, Jackson</b> (010523)	7,481,860,000
<b>New York</b>	
Marathon National Bank of New York, Astoria (021686)	339,250,000
and Interbank of New York, New York City, New York	296,350,000
merged on January 23, 2004, under the title of <b>Marathon National Bank of New York, Astoria</b> (021686)	642,878,000
<b>Virginia</b>	
First Community Bank, National Association, Bluefield (023892)	1,671,820,000
and People's Community Bank, Johnson City, Tennessee	171,591,000
merged on March 31, 2004, under the title of <b>First Community Bank, National Association, Bluefield</b> (023892)	1,830,000,000

MERGERS—JANUARY 1 TO MARCH 31, 2002

**Nonaffiliated mergers—thrift (mergers consummated involving nonaffiliated national banks and savings and loan associations) from January 1 to March 31, 2004**

Title and location (charter number)	Total assets
<b>Mississippi</b>	
Trustmark National Bank, Jackson (010523)	7,479,860,000
and Allied Houston Bank, Houston, Texas	173,724,000
merged on March 12, 2004, under the title of <b>Trustmark National Bank, Jackson</b> (010523)	7,479,860,000
<b>Rhode Island</b>	
Fleet National Bank, Providence (000200)	191,041,000,000
and Progress Bank, Blue Bell, Pennsylvania	1,102,611,000
merged on February 1, 2004, under the title of <b>Fleet National Bank, Providence</b> (000200)	192,330,611,000

MERGERS—JANUARY 1 TO MARCH 31, 2002

**Affiliated mergers (mergers consummated involving affiliated operating banks)  
from January 1 to March 31, 2004**

Title and location (charter number)	Total assets
<b>California</b>	
Wells Fargo Bank, National Association, San Francisco (001741)	323,329,436,000
and Bank of Grand Junction, Grand Junction, Colorado	68,361,000
merged on December 6, 2003, under the title of <b>Wells Fargo Bank, National Association, San Francisco</b> (001741)	325,405,497,000
Greater Bay Bank, National Association, Palo Alto (024489)	1,582,000
and Bay Area Bank, Redwood City, California	406,000,000
and San Jose National Bank, San Jose, California (017315)	731,000,000
and Bay Bank of Commerce, San Leandro, California	342,000,000
and Golden Gate Bank, San Francisco, California	418,000,000
and Bank of Petaluma, Petaluma, California	399,000,000
and Cupertino National Bank, Cupertino, California (018595)	2,138,000,000
and Mt. Diablo National Bank, Danville, California (022511)	560,000,000
and Peninsula Bank of Commerce, Millbrae, California	420,000,000
and Coast Commercial Bank, Santa Cruz, California	597,000,000
and Bank of Santa Clara, Santa Clara, California	598,000,000
merged on February 1, 2004, under the title of <b>Greater Bay Bank, National Association, Palo Alto</b> (024489)	8,261,000
<b>Colorado</b>	
Western National Bank, Colorado Springs (015383)	657,141,000
and American National Bank, Cheyenne, Wyoming (011380)	303,527,000
and Mesa National Bank, Grand Junction, Colorado (022182)	324,409,000
merged on February 13, 2004, under the title of <b>American National Bank, Denver</b> (015383)	1,272,933,000
<b>Massachusetts</b>	
Atlantic Trust Company, National Association, Boston (021452)	17,793,000
and Whitehall Trust Company, New York, New York	2,001,000
merged on February 3, 2004, under the title of <b>Atlantic Trust Company, National Association, Boston</b> (021452)	18,043,000
<b>Minnesota</b>	
The First National Bank and Trust, Pipestone (003982)	116,710,000
and First National Bank of Luverne, Luverne, Minnesota (012488)	3,966,000
merged on February 6, 2004, under the title of <b>The First National Bank and Trust, Pipestone</b> (003982)	120,676,000
<b>Mississippi</b>	
The First National Bank of South Mississippi, Hattiesburg (022949)	107,657,000
and The First National Bank of the Pine Belt, Laurel, Mississippi (023724)	46,969,000
merged on January 23, 2004, under the title of <b>The First National Bank of South Mississippi, Hattiesburg</b> (022949)	154,626,000
<b>Pennsylvania</b>	
PNC Bank, National Association, Pittsburgh (001316)	60,693,000,000
and UnitedTrust Bank, Bridgewater, New Jersey	3,029,000,000
merged on March 19, 2004, under the title of <b>PNC Bank, National Association, Pittsburgh</b> (001316)	64,216,000,000
First National Bank of Pennsylvania, Greenville (000249)	4,428,663,000
and First National Trust Company, Hermitage, Pennsylvania (024283)	4,451,000
merged on December 31, 2003, under the title of <b>First National Bank of Pennsylvania, Greenville</b> (000249)	4,433,065,000

MERGERS—JANUARY 1 TO MARCH 31, 2002

**Affiliated mergers (mergers consummated involving affiliated operating banks)  
from January 1 to March 31, 2004 (continued)**

Title and location (charter number)	Total assets
<b>South Dakota</b>	
Wells Fargo Bank, National Association, San Francisco (001741)	248,123,000,000
and Wells Fargo Bank Indiana, National Association, Fort Wayne, Indiana (013987)	2,191,134,000
and Wells Fargo Bank Iowa, National Association, Des Moines, Iowa (002307)	8,601,186,000
and Wells Fargo Bank Michigan, National Association, Marquette, Michigan (000390)	743,161,000
and Wells Fargo Bank Minnesota, National Association, Minneapolis, Minnesota (002006)	50,104,900,000
and Wells Fargo Bank Nevada, National Association, Las Vegas, Nevada (023444)	10,196,817,000
and Wells Fargo Bank New Mexico, National Association, Albuquerque, New Mexico (006187)	4,977,228,000
and Wells Fargo Bank North Dakota, National Association, Fargo, North Dakota (002377)	1,557,214,000
and Wells Fargo Bank Ohio, National Association, Van Wert, Ohio (022697)	79,976,000
and Wells Fargo Bank South Dakota, National Association, Sioux Falls, South Dakota (010592)	9,586,253,000
and Wells Fargo Bank Wisconsin National Association, Milwaukee, Wisconsin (015057)	2,637,578,000
and Wells Fargo Bank Arizona, National Association, Phoenix, Arizona (015715)	12,261,387,000
and Wells Fargo Bank Illinois, National Association, Galesburg, Illinois (022636)	481,700,000
merged on February 20, 2004, under the title of <b>Wells Fargo Bank, National Association, Sioux Falls</b> (001741)	315,775,224,000
<b>Texas</b>	
American Bank of Texas, National Association, Marble Falls (017003)	150,438,000
and American Bank of Texas, N.A.—Fredericksburg, Fredericksburg, Texas (017626)	75,302,000
merged on January 1, 2004, under the title of <b>American Bank of Texas, National Association, Marble Falls</b> (017003)	233,216,000
Southwest Bank of Texas National Association, Houston (017479)	5,655,200,000
and Lone Star Bank, Dallas, Texas	215,700,000
merged on January 31, 2004, under the title of <b>Southwest Bank of Texas National Association, Houston</b> (017479)	5,904,900,000