

Quarterly Journal

MERGERS

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Mergers—October 1 to December 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 October 1 to December 31, 2004

Title and location (charter number)	Total assets
California	
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 Union Bank of California, National Association, San Francisco (021541) _____	45,681,217,000
Connecticut	
Webster Bank, National Association, Waterbury (024469) _____	16,980,972,000
and First City Bank, New Britain, Connecticut _____	191,795,000
merged on December 3, 2004, under the title of Webster Bank, National Association, Waterbury (024469) _____	17,172,767,000
Florida	
First National Bank of Florida, Naples (021830) _____	3,970,651,000
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
and Southern Community Bank of Central Florida, Orlando, Florida _____	687,579,000
merged on September 3, 2004, under the title of First National Bank of Florida, Naples (021830) _____	5,158,358,000
First National Bank of Florida, Naples (021830) _____	5,098,087,000
and First Bradenton Bank, Bradenton, Florida _____	63,935,000
merged on November 30, 2004, under the title of First National Bank of Florida, Naples (021830) _____	5,396,487,000
Illinois	
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 The National Bank & Trust Company of Sycamore, Sycamore (013872) _____	474,823,000
Illinois National Bank, Springfield (011443) _____	298,491,000
and Riverton Community Bank, Riverton, Illinois _____	34,292,000
merged on October 29, 2004, under the title of Illinois National Bank, Springfield (011443) _____	332,783,000
The Peoples National Bank of McLeansboro, McLeansboro (009408) _____	426,500,000
and Bank of Kimberling City, Kimberling City, Missouri _____	128,200,000
merged on July 15, 2004, under the title of The Peoples National Bank of McLeansboro, McLeansboro (009408) _____	554,700,000
Kansas	
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 American State Bank & Trust Company, National Association, Great Bend (024183) _____	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 Sunflower Bank, National Association, Salina (004742) _____	1,047,000,000

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Nonaffiliated mergers (mergers consummated involving two or more nonaffiliated operating banks), from October 1 to December 31, 2004 (continued)

Title and location (charter number)	Total assets
Nebraska	
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 Security National Bank of Omaha, Omaha (015379) _____	420,961,000
New Jersey	
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 Sun National Bank, Vineland (018606) _____	3,077,422,000
Pennsylvania	
Omega Bank, National Association, Huntingdon (000031) _____	1,131,870,000
and Sunbank, Lewisburg, Pennsylvania _____	1,037,218,000
merged on October 1, 2004, under the title of Omega Bank, National Association, Huntingdon (000031) _____	2,312,085,000
First National Bank of Pennsylvania, Greenville (000249) _____	4,482,413,000
and The First National Bank of Slippery Rock, Slippery Rock, Pennsylvania (006483) _____	334,077,000
merged on October 8, 2004, under the title of First National Bank of Pennsylvania, Greenville (000249) _____	5,016,497,000
Wyoming	
The Rawlins National Bank, Rawlins (005413) _____	117,000,000
and Community Banks of Southern Colorado, Rocky Ford, Colorado _____	0
merged on September 30, 2004, under the title of The Rawlins National Bank, Rawlins (005413) _____	117,000,000
First National Bank of Wyoming, Laramie (015409) _____	146,012,000
and Community Banks of the Rockies, La Jara, Colorado _____	0
merged on September 30, 2004, under the title of First National Bank of Wyoming, Laramie (015409) _____	164,000,000

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

Title and location (charter number)	Total assets
California	
Union Bank of California, National Association, San Francisco (021541) _____	45,464,459,000
and Jackson Federal Bank, Fullerton, California _____	1,926,421,000
merged on October 28, 2004, under the title of Union Bank of California, National Association, San Francisco (021541) ____	47,309,186,000
South Carolina	
First Community Bank, National Association, Lexington (022808) _____	217,516,000
and Newberry Federal Savings Bank, Newberry, South Carolina _____	207,078,000
merged on October 1, 2004, under the title of First Community Bank, National Association, Lexington (022808) _____	447,328,000
Texas	
Texas Capital Bank, National Association, Dallas (023248) _____	1,951,064,000
and Bluebonnet Savings Bank, FSB, Dallas, _____	185,950,000
merged on August 8, 2003, under the title of Texas Capital Bank, National Association, Dallas (023248) _____	2,031,099,000

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Affiliated mergers (mergers consummated involving affiliated operating banks) from July 1 to December 31, 2004

Title and location (charter number)	Total assets
California	
The Bank of New York Trust Company, National Association, Los Angeles (024526)	361,965,000
and BNY Missouri Interim Trust Company, National Association, St Louis, Missouri (024529)	12,740,000
and BNY Florida Interim Trust Company, National Association, Miami, Florida (024531)	102,549,000
merged on November 1, 2004, under the title of The Bank of New York Trust Company, National Association, Los Angeles (024526)	477,254,000
Delaware	
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 Wachovia Trust Company, National Association, Wilmington (023201)	305,800,000
Chase Manhattan Bank USA, National Association, Newark (023160)	38,461,128,000
and Bank One, Delaware, National Association, Wilmington, Delaware (017762)	19,552,305,000
merged on October 1, 2004, under the title of Chase Manhattan Bank USA, National Association, Newark (023160)	67,816,217,000
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 HSBC Bank USA, National Association, New Castle (024522)	92,970,000,000
Georgia	
Peachtree National Bank, Peachtree City (020668)	280,467,000
and pointpathbank, National Association, Columbus, Georgia (023964)	5,987,000
merged on November 30, 2004, under the title of Peachtree National Bank, Peachtree City (020668)	280,931,000
Illinois	
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 MB Financial Bank, National Association, Chicago (013684)	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 National City Bank of the Midwest, Bannockburn (000191)	23,034,000,000
Kansas	
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 Southwest National Bank, Wichita (012346)	283,589,000
Louisiana	
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 Whitney National Bank, New Orleans (014977)	8,110,341,000
Minnesota	
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 First National Bank of the North, Sandstone (016871)	66,231,000
Missouri	
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 First National Bank of Missouri, Lee's Summit (020573)	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 UMB Bank, National Association, Kansas City (023920)	6,892,774,000

MERGERS

Affiliated mergers (mergers consummated involving affiliated operating banks) from July 1 to December 31, 2004 (continued)

Title and location (charter number)	Total assets
Commerce Bank, National Association, Kansas City (018112) _____	12,300,000,000
and Commerce Bank, National Association, Peoria, Illinois (000176) _____	977,000,000
merged on August 1, 2004, under the title of Commerce Bank, National Association, Kansas City (018112) _____	13,082,000,000
 UMB Bank, National Association, Kansas City (023920) _____	 5,862,229,000
and UMB Bank Omaha, National Association, Omaha, Nebraska (023188) _____	88,387,000
merged on December 4, 2004, under the title of UMB Bank, National Association, Kansas City (023920) _____	5,891,894,000
 North Carolina	
Wachovia Bank, National Association, Charlotte (000001) _____	369,186,000,000
and First Union Direct Bank, National Association, Augusta, Georgia (023342) _____	6,118,000,000
merged on December 1, 2004, under the title of Wachovia Bank, National Association, Charlotte (000001) _____	368,871,000,000
 North Dakota	
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 Bremer Bank, National Association, Fargo (023204) _____	865,089,000
 Ohio	
Keybank National Association, Cleveland (014761) _____	73,926,760,000
and Key Bank USA, National Association, Cleveland, Ohio (022908) _____	9,825,645,000
merged on October 1, 2004, under the title of Keybank National Association, Cleveland (014761) _____	79,451,370,000
 Keybank National Association, Cleveland (014761) _____	 74,847,093,000
and Evertrust Bank, Everett, Washington _____	761,101,000
merged on November 12, 2004, under the title of Keybank National Association, Cleveland (014761) _____	75,592,077,000
 National City Bank, Cleveland (000786) _____	 45,564,168,000
and The Wayne County National Bank of Wooster, Wooster, Ohio (000828) _____	427,368,000
and Savings Bank & Trust, Wadsworth, Ohio _____	373,860,000
merged on December 10, 2004, under the title of National City Bank, Cleveland (000786) _____	47,666,649,000
 JPMorgan Chase Bank, National Association, New York (024542) _____	 648,692,000,000
and Bank One, National Association, Chicago, Illinois (000008) _____	256,701,000,000
and Bank One, National Association, Columbus, Ohio (007621) _____	66,124,000,000
merged on November 13, 2004, under the title of JPMorgan Chase Bank, National Association, Columbus (000008) _____	999,367,000,000
 Oklahoma	
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 Landmark Bank, National Association, Ada (023055) _____	388,933,000
 Tennessee	
Union Planters Bank, National Association, Memphis (013349) _____	31,944,819,000
and Union Planters Bank of the Lakeway Area, Morristown, Tennessee _____	135,334,000
merged on December 11, 2004, under the title of Union Planters Bank, National Association, Memphis (013349) _____	35,447,238,000
 Texas	
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 Summit Bank, National Association, Fort Worth (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 State National Bank, Lubbock (023117) _____	1,386,055,000

MERGERS

Affiliated mergers (mergers consummated involving affiliated operating banks) from July 1 to December 31, 2004 (continued)

Title and location (charter number)	Total assets
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 The First National Bank of Claude, Claude (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 Broadway National Bank, San Antonio (014447) _____	1,516,535,000
 Austin Bank, Texas National Association, Jacksonville (005581) _____	 623,113,000
and First National Bank, Bullard, Texas (017710) _____	43,487,000
merged on November 5, 2004, under the title of Austin Bank, Texas National Association, Jacksonville (005581) _____	659,870,000
 Liberty National Bank, Granbury (023147) _____	 60,522,000
and Stephenville Bank and Trust Co., Stephenville, Texas _____	145,111,000
merged on November 1, 2004, under the title of First Financial Bank, National Association, Granbury (023147) _____	211,952,000
 Bank of Texas, National Association, Dallas (024082) _____	 2,632,536,000
and Bank of Texas Trust Company, National Association, Dallas, Texas (022701) _____	8,784,000
merged on October 31, 2004, under the title of Bank of Texas, National Association, Dallas (024082) _____	2,641,320,000
 Utah	
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 American Investment Bank, National Association, Salt Lake City (018174) _____	299,433,000

MERGERS

Affiliated mergers—thrift (mergers consummated involving affiliated national banks and savings and loan associations), from October 1 to December 31, 2004

Title and location (charter number)	Total assets
North Carolina	
First National Bank and Trust Company, Asheboro (008953)	651,411,000
and Rowan Savings Bank, SSB, Inc., China Grove, North Carolina	162,176,000
merged on November 30, 2004, under the title of First National Bank and Trust Company, Asheboro (008953)	813,452,000