

*Quarterly  
Journal*

**MERGERS**

# MERGERS—JANUARY 1 TO MARCH 31, 2005

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## MERGERS

### Mergers—January 1 to March 31, 2005

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, 2005

Title and location (charter number)	Total assets
<b>Alabama</b>	
MidSouth Bank, National Association, Dothan (010102)	193,002,000
and Union Bank of Florida, Lauderhill, Florida	83,000,000
merged on February 10, 2005 under the title of <b>MidSouth Bank, National Association, Dothan (010102)</b>	193,002,000
<b>California</b>	
Community National Bank, Escondido (018686)	501,681,000
and Cuyamaca Bank, National Association, Santee, California (023610)	112,783,000
merged on October 1, 2004 under the title of <b>Community National Bank, Escondido (018686)</b>	623,867,000
<b>Connecticut</b>	
Webster Bank, National Association, Waterbury (024469)	16,980,972,000
and State Bank of Howards Grove, Howards Grove, Wisconsin	156,746,000
merged on February 28, 2005 under the title of <b>Webster Bank, National Association, Waterbury (024469)</b>	17,057,649,000
<b>New Jersey</b>	
Valley National Bank, Passaic (015790)	10,591,134,000
and Shrewsbury State Bank, Shrewsbury, New Jersey	424,085,000
merged on March 31, 2005 under the title of <b>Valley National Bank, Passaic (015790)</b>	11,099,154,000
<b>New York</b>	
Alliance Bank, National Association, Syracuse (001090)	859,662,000
and HSBC New York Trust Company, New York, New York	1,000
merged on February 18, 2005 under the title of <b>Alliance Bank, National Association, Syracuse (001090)</b>	859,662,000
<b>North Carolina</b>	
Wachovia Bank, National Association, Charlotte (000001)	380,236,000,000
and SouthTrust Bank, Birmingham, Alabama	53,663,000,000
merged on January 3, 2005 under the title of <b>Wachovia Bank, National Association, Charlotte (000001)</b>	428,995,000,000
<b>Ohio</b>	
Steel Valley Bank, National Association, Dillonvale (014011)	37,500,000
and AB Interim Bank, National Association, Dillonvale, Ohio (024572)	25,000
merged on January 3, 2005 under the title of <b>Steel Valley Bank, National Association, Dillonvale (014011)</b>	35,700,000
<b>Texas</b>	
The City National Bank of Sulphur Springs, Sulphur Springs (003989)	188,000
and The First State Bank, Hawkins, Texas	39,000
merged on February 26, 2004 under the title of <b>The City National Bank of Sulphur Springs, Sulphur Springs (003989)</b>	188,000
First National Bank of Huntsville, Huntsville (004208)	225,144,000
and The National Bank of Madisonville, Madisonville, Texas (020650)	39,582,000
merged on October 15, 2004 under the title of <b>First National Bank of Huntsville, Huntsville (004208)</b>	260,241,000
First National Bank of Abilene, Abilene (004166)	744,342,000
and The Peoples State Bank, Clyde, Texas	115,413,000
merged on February 1, 2005 under the title of <b>First National Bank of Abilene, Abilene (004166)</b>	8,460,562,000

MERGERS

**Nonaffiliated merger—thrift (merger consummated involving nonaffiliated national bank and savings and loan association), from January 1 to March 31, 2005**

Title and location (charter number)	Total
<b>Maine</b>	
Banknorth, National Association, Portland (024096) _____	29,277,702,000
and Boston Federal Savings Bank, Burlington, Massachusetts _____	1,697,683,000
merged on January 21, 2005, under the title of <b>Banknorth, National Association, Portland</b> (024096) _____	31,112,118,000

## MERGERS

### **Affiliated mergers (mergers consummated involving affiliated operating banks), from January 1 to March 31, 2005**

Title and location (charter number)	Total
<b>Arizona</b>	
Bank of America, National Association (USA), Phoenix (022106)	39,355,307,000
and Fleet Bank (RI), National Association, Providence, Rhode Island (023536)	8,567,439,000
merged on March 1, 2005, under the title of <b>Bank of America, National Association</b> (USA), Phoenix (022106)	48,509,386,000
<b>Arkansas</b>	
The First National Bank of De Queen, De Queen (005929)	118,670,000
and First National Bank of Howard County, Dierks, Arkansas (017950)	39,298,000
and Citizens National Bank of Nashville, Nashville, Arkansas (017945)	45,781,000
merged on January 20, 2005, under the title of <b>The First National Bank of De Queen, De Queen</b> (005929)	203,749,000
<b>Delaware</b>	
HSBC Bank USA, National Association, Wilmington (024522)	126,908,000,000
and Bermuda (New York) Limited, New York, New York 93	
merged on March 1, 2005, under the title of <b>Bank of HSBC Bank USA, National Association, Wilmington</b> (024522)	127,001,000,000
<b>Florida</b>	
Citizens & Peoples Bank, National Association, Pensacola (023416)	122,481,000
and First Gulf Bank, Gulf Shores, Alabama	303,530,000
merged on March 18, 2005, under the title of <b>First Gulf Bank, National Association, Pensacola</b> (023416)	426,011,000
<b>Indiana</b>	
The Randolph County Bank National Association, Winchester (024487)	94,007,000
and The Union County National Bank of Liberty, Liberty, Indiana (002007)	194,361,000
merged on January 1, 2005, under the title of <b>United Communities National Bank, Winchester</b> (024487)	288,368,000
<b>Maine</b>	
The First National Bank of Damariscotta, Damariscotta (000446)	611,739,000
and The First National Bank of Bar Harbor, Bar Harbor, Maine (003941)	227,569,000
merged on January 14, 2005, under the title of <b>The First National Bank of Damariscotta, Damariscotta</b> (000446)	839,308,000
<b>Minnesota</b>	
Heritage Bank, National Association, Spicer (015401)	116,397,000
and Farmers' State Bank of Raymond, Raymond, Minnesota	23,854,000
merged on October 8, 2004, under the title of <b>Heritage Bank, National Association, Spicer</b> (015401)	140,251,000
<b>Mississippi</b>	
Community Bank, National Association, Southaven (024579)	28,237,000
and Community Bank, Indianola, National Association, Indianola, Mississippi (024580)	247,419,000
merged on January 24, 2005, under the title of <b>Community Bank, National Association, Southaven</b> (024579)	275,656,000
<b>Nebraska</b>	
American National Bank, Omaha (015435)	994,855,000
and Peoples National Bank, Council Bluffs, Iowa (017128)	355,024,000
merged on February 21, 2005, under the title of <b>American National Bank, Omaha</b> (015435)	1,342,778,000
<b>Ohio</b>	
National City Bank, Cleveland (000786)	47,666,649,000
and The Provident Bank, Cincinnati, Ohio	16,481,188,000
merged on March 4, 2005, under the title of <b>National City Bank, Cleveland</b> (000786)	65,740,433,000
FFSB National Bank, Zanesville (024563)	258,437,000
and Century National Bank, Zanesville, Ohio (023106)	526,525,000
merged on December 31, 2004, under the title of <b>Century National Bank, Zanesville</b> (024563)	810,623,000

## MERGERS

### **Affiliated mergers (mergers consummated involving affiliated operating banks), from January 1 to March 31, 2005 (continued)**

Title and location (charter number)	Total
First Financial Bank, National Association, Hamilton (000056) _____	1,327,194,000
and Heritage Community Bank, Columbus, Indiana _____	189,967,000
merged on March 18, 2005, under the title of <b>First Financial Bank, National Association, Hamilton (000056)</b> _____	2,011,487,000
<b>Pennsylvania</b>	
First National Bank of Pennsylvania, Greenville (000249) _____	4,983,452,000
and NorthSide Bank, Pittsburgh, Pennsylvania _____	516,398,000
merged on February 18, 2005, under the title of <b>First National Bank of Pennsylvania, Greenville (000249)</b> _____	5,650,864,000
<b>Rhode Island</b>	
Fleet National Bank, Providence (000200) _____	209,561,316,000
and Fleet Maine, National Association, South Portland, Maine (022818) _____	48,375,000
merged on March 18, 2005, under the title of <b>Fleet National Bank, Providence (000200)</b> _____	209,566,691,000
<b>Texas</b>	
Southwest Bank of Texas National Association, Houston (017479) _____	6,104,000,000
and Klein Bank, Spring, Texas _____	581,000
merged on October 1, 2004, under the title of <b>Southwest Bank of Texas National Association, Houston (017479)</b> _____	6,104,000,000
First Financial Bank, National Association, Stephenville (023147) _____	211,952,000
and First National Bank, Glen Rose, Texas (013170) _____	47,318,000
merged on December 1, 2004, under the title of <b>First Financial Bank, National Association, Stephenville (023147)</b> _____	258,580,000
<b>Wisconsin</b>	
The Baraboo National Bank, Baraboo (014397) _____	420,003,000
and Northwoods State Bank, Rhinelander, Wisconsin _____	85,125,000
merged on March 11, 2005, under the title of <b>The Baraboo National Bank, Baraboo (014397)</b> _____	505,128,000

## MERGERS

### **Affiliated mergers—thrift (mergers consummated involving affiliated national banks and savings and loan associations), from January 1 to March 31, 2005**

Title and location (charter number)	Total assets
<b>Ohio</b>	
The Park National Bank, Newark (009179) _____	1,639,118,000
and First Clermont Bank, Milford, Ohio _____	202,427,000
merged on January 3, 2005, under the title of <b>The Park National Bank, Newark</b> (009179) _____	1,870,505,000
<b>Wisconsin</b>	
Associated Bank, National Association, Green Bay (023695) _____	12,965,008,000
and First Federal Capital Bank, La Crosse, Wisconsin _____	3,704,162,000
merged on February 18, 2005, under the title of <b>Associated Bank, National Association, Green Bay</b> (023695) _____	17,015,988,000