

*Quarterly
Journal*

MERGERS —
APRIL 1 TO JUNE 30, 2004

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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 April 1 to June 30, 2004

Title and location (charter number)	Total assets
California	
Pacific Capital Bank, National Association, Santa Barbara (024319)	4,717,386,000
and Pacific Crest Bank, Agoura Hills, California	591,737,000
merged on March 5, 2004 under the title of Pacific Capital Bank, National Association, Santa Barbara (024319)	5,309,123,000
Connecticut	
Webster Trust Company, National Association, Waterbury (022784)	16,964,025,000
and Phoenix National Trust Company, Hartford, Connecticut (024247)	8,437,000
merged on March 31, 2004 under the title of Webster Trust Company, National Association, Waterbury (022784)	16,972,462,000
Florida	
1st National Bank & Trust, Bradenton (021085)	266,705,000
and The Trust Company of Florida, Englewood, Florida	2,000
merged on March 15, 2004 under the title of 1st National Bank & Trust, Bradenton (021085)	268,210,000
Louisiana	
Parish National Bank, Bogalusa (015642)	465,129,000
and Premier Community Bank of Florida, Largo, Florida	
merged on June 24, 2004 under the title of Parish National Bank, Bogalusa (015642)	483,118,000
Maine	
Banknorth, National Association, Portland (024096)	26,234,387,000
and Cape Cod Bank and Trust Company, National Association, Hyannis, Massachusetts (023947)	1,352,132,000
merged on April 30, 2004 under the title of Banknorth, National Association, Portland (024096)	27,917,746,000
New York	
Community Bank, National Association, Canton (008531)	3,841,506,000
and First Heritage Bank, Wilkes-Barre, Pennsylvania	272,429,000
merged on May 14, 2004 under the title of Community Bank, National Association, Canton (008531)	4,142,678,000
North Carolina	
Omni National Bank, Fayetteville (016560)	20,228,337,000
and Premier Community Bank, Venice, Florida	125,604,000
merged on June 24, 2004 under the title of Omni National Bank, Fayetteville (016560)	231,871,202,000
Pennsylvania	
Harleysville National Bank and Trust Company, Harleysville (009541)	2,473,930,000
and Millennium Bank, Malvern, Pennsylvania	200,786,000
merged on April 30, 2004 under the title of Harleysville National Bank and Trust Company, Harleysville (009541)	2,704,125,000
Virginia	
The National Bank of Blacksburg, Blacksburg (012229)	401,274,000
and Community National Bank, Pulaski, Virginia (022668)	67,780,000
merged on June 25, 2004 under the title of The National Bank of Blacksburg, Blacksburg (012229)	456,157,000

MERGERS—APRIL 1 TO JUNE 30, 2004

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

Title and location (charter number)	Total assets
Connecticut	
Webster Bank, National Association, Waterbury (024469)	14,982,813,000
and Hudson River Bank & Trust Company, Hudson, New York	1,000
merged on April 21, 2004 under the title of Webster Bank, National Association, Waterbury (024469)	15,993,813,000

MERGERS—APRIL 1 TO JUNE 30, 2004

Affiliated mergers (mergers consummated involving affiliated operating banks) from April 1 to June 30 2004

Title and location (charter number)	Total assets
California	
Pacific Western National Bank, Santa Monica (017423)	1,278,562,000
and Harbor National Bank, Newport Beach, California (017546)	177,858,000
merged on April 16, 2004 under the title of Pacific Western National Bank, Santa Monica (017423)	1,456,420,000
Connecticut	
Webster Bank, National Association, Waterbury (024469)	14,311,497,000
and Webster Trust Company, National Association, Waterbury, Connecticut (022784)	8,036,000
merged on April 21, 2004 under the title of Webster Bank, National Association, Waterbury (024469)	14,319,533,000
Indiana	
First Financial Bank, National Association, Terre Haute (000047)	1,366,778,000
and First Citizens State Bank, Newport, Indiana on February 20, 2004	125,957,000
and First Farmers State Bank, Sullivan, Indiana on February 20, 2004	180,458,000
and First Parke State Bank, Rockville, Indiana on May 16, 2004	115,276,000
and First State Bank, Brazil, Indiana on May 16, 2004	21,436,000
and First Community Bank, National Association, Olney, Illinois (022865) on May 16, 2004	133,717,000
and First Crawford State Bank, Robinson, Illinois	100,307,000
and First National Bank, Marshall, Illinois (014463) on November 28, 2003	50,661,000
merged on those respective dates under the title of First Financial Bank, National Association, Terre Haute (000047)	1,990,062,000
Iowa	
First National Bank, Greenfield (015799)	103,400,000
and Union National Bank, Anita, Iowa (020939)	48,400,000
merged on June 26, 2004 under the title of First National Bank, Greenfield (015799)	151,200,000
Kentucky	
Somerset National Bank, Somerset (023358)	105,237,000
and McCreary National Bank, Whitley City, Kentucky (022785)	32,525,000
merged on April 16, 2004 under the title of Somerset National Bank, Somerset (023358)	138,666,000
Maine	
Banknorth, National Association, Portland (024096)	26,003,524,000
and Foxborough Savings Bank, National Association, Foxborough, Massachusetts (024507)	248,863,000
merged on April 30, 2004 Banknorth, National Association, Portland (024096)	6,340,779,000
Ocean National Bank, Kennebunk (001254)	83,112,000
and Granite Bank, Keene, New Hampshire	1,634,656,000
merged on May 28, 2004 under the title of Ocean National Bank, Kennebunk (001254)	1,051,544,000
Massachusetts	
Foxborough Savings Bank, National Association, Foxborough (024507)	248,863,000
and Banknorth Interim National Bank, Worcester, Massachusetts (024504)	1,000
merged on April 30, 2004 under the title of Foxborough Savings Bank, National Association, Foxborough (024507)	248,863,000
Montana	
Bank of Lovell, National Association, Lovell (010844)	82,091,000
and Bank of Bridger, Bridger, Montana	46,260,000
merged on March 6, 2004 under the title of Bank of Bridger, National Association, Bridger (010844)	129,351,000
New Jersey	
Commerce Bank, National Association, Cherry Hill (017094)	14,304,670,000
and Commerce Bank/Shore, National Association, Forked River, New Jersey (021863)	2,794,586,000
merged on May 31, 2004 under the title of Commerce Bank, National Association, Cherry Hill (017094)	17,099,256,000

MERGERS—APRIL 1 TO JUNE 30, 2004

Affiliated mergers (mergers consummated involving affiliated operating banks) from April 1 to June 30 2004 (continued)

Title and location (charter number)	Total assets
Pennsylvania	
Harleysville National Bank and Trust Company, Harleysville (009541)	1,717,869,000
and Citizens National Bank, Lansford, Pennsylvania (007051)	474,297,000
and Security National Bank, Pottstown, Pennsylvania (021644)	202,364,000
merged on March 26, 2004 under the title of Harleysville National Bank and Trust Company, Harleysville (009541)	2,394,800,000
National Penn Bank, Boyertown (002137)	3,462,801,000
and The People's Bank of Oxford, Oxford, Pennsylvania	451,387,000
merged on June 11, 2004 under the title of National Penn Bank, Boyertown (002137)	4,012,954,000
South Dakota	
Wells Fargo Bank, National Association, Sioux Falls (001741)	344,398,798,000
and Pacific Northwest Bank, Seattle, Washington	2,848,641,000
merged on April 24, 2004 under the title of Wells Fargo Bank, National Association, Sioux Falls (001741)	347,463,209,000

MERGERS—APRIL 1 TO JUNE 30, 2004

Affiliated mergers—thrift (mergers consummated involving affiliated national banks and savings and loan associations), from April 1 to June 30, 2004

Title and location (charter number)	Total assets
Kansas	
Landmark National Bank, Manhattan (023038) and First Kansas Federal Savings Bank, Osawatomie, Kansas	331,840,000 152,448,000
merged on April 1, 2004 under the title of Landmark National Bank, Manhattan (023038)	484,288,000
Louisiana	
Hibernia National Bank, New Orleans (013688) and Coastal Banc, S.S.B, Houston, Texas	17,519,207,000 2,639,456,000
merged on May 13, 2004 under the title of Hibernia National Bank, New Orleans (013688)	20,274,603,000