

*Quarterly  
Journal*

**MERGERS**

# MERGERS—JULY 1 TO SEPTEMBER 30, 2005

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## MERGERS

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, 2005, by state**

Title and location (charter number)	Total assets
<b>California</b>	
Landmark National Bank, Solana Beach (024296)	68,198,000
and Legacy Bank, National Association, San Diego (La Jolla), California (024361)	35,472,000
merged on July 15, 2005, under the title of <b>Landmark National Bank, Solana Beach</b> (024296)	129,241,000
Community National Bank, Escondido (018686)	707,568,000
and Rancho Bernardo Community Bank, San Diego, California	113,778,000
merged on August 19, 2005, under the title of <b>Community National Bank, Escondido</b> (018686)	850,256,000
Pacific Western National Bank, Santa Monica (017423)	1,584,359,000
and First American Bank, Rosemead, California	244,750,000
merged on August 12, 2005, under the title of <b>Pacific Western National Bank, Santa Monica</b> (017423)	1,867,786,000
<b>Colorado</b>	
AMG Guaranty Trust, National Association, Greenwood Village (024182)	7,125,000
and Old Dominion Trust Company, Norfolk, Virginia	1,717,000
merged on March 1, 2004, under the title of <b>AMG Guaranty Trust, National Association, Greenwood Village</b> (024182)	8,365,000
<b>Georgia</b>	
Omni National Bank, Fayetteville (016560)	316,855,000
and Omni Interim, National Association, Dalton, Georgia (024608)	45,088,000
merged on July 1, 2005, under the title of <b>Omni National Bank, Atlanta</b> (016560)	370,738,000
<b>Illinois</b>	
Citizens First National Bank, Princeton (002413)	655,524,000
and Farmers State Bank Of Somonauk, Somonauk, Illinois	210,162,000
merged on July 31, 2005, under the title of <b>Citizens First National Bank, Princeton</b> (002413)	881,284,000
<b>Nebraska</b>	
The Security National Bank, Laurel (013182)	94,671,000
and The Coleridge National Bank, Coleridge, Nebraska (010023)	31,664,000
merged on July 23, 2005, under the title of <b>Security National Bank, Laurel</b> (013182)	126,335,000
<b>Tennessee</b>	
First Tennessee Bank National Association, Memphis (000336)	29,513,702,000
and First National Bank West Metro, Dallas, Georgia (024261)	130,743,000
merged on August 26, 2005, under the title of <b>First Tennessee Bank National Association, Memphis</b> (000336)	29,664,310,000
<b>Texas</b>	
First Victoria National Bank, Victoria (010360)	855,194,000
and Planters & Merchants State Bank, Hearne, Texas	187,383,000
merged on August 31, 2005, under the title of <b>First Victoria National Bank, Victoria</b> (010360)	1,041,184,000

## MERGERS

### **Affiliated mergers (mergers consummated involving two or more affiliated operating banks), from July 1 to September 30, 2005, by state**

Title and location (charter number)	Total assets
<b>Iowa</b>	
The First National Bank of Waverly, Waverly (003105)	154,758,000
and The First National Bank of Cedar Falls, Cedar Falls, Iowa (023640)	52,368,000
merged on August 19, 2005, under the title of <b>First National Bank, Waverly</b> (003105)	205,627,000
<b>Kentucky</b>	
First Southern National Bank, Lancaster (001493)	377,000,000
and The Citizens National Bank of Russellville, Russellville, Kentucky (006546)	167,000,000
and Citizens State Bank of Ballard County, Wickliffe, Kentucky	57,000,000
and First Bank and Trust Co. of Princeton, Kentucky, Princeton, Kentucky	85,000,000
merged on July 1, 2005, under the title of <b>First Southern National Bank, Lancaster</b> (001493)	686,000,000
<b>Minnesota</b>	
The First National Bank of Deerwood, Deerwood (009703)	150,405,000
and Northland Community Bank, Northome, Minnesota	52,792,000
merged on July 14, 2005, under the title of <b>The First National Bank of Deerwood, Deerwood</b> (009703)	203,424,000
<b>Nebraska</b>	
First National Bank, Sidney (018339)	139,063,000
and First National Bank, Torrington, Torrington, Wyoming (014506)	161,702,000
merged on September 12, 2005, under the title of <b>First National Bank, Sidney</b> (018339)	300,765,000
<b>New Jersey</b>	
Monmouth Community Bank, National Association, Long Branch (024240)	276,517,000
and Allaire Community Bank, Sea Girt, New Jersey	197,319,000
merged on August 22, 2005, under the title of <b>Central Jersey Bank, National Association, Long Branch</b> (024240)	473,836,000
<b>Ohio</b>	
KeyBank National Association, Cleveland (014761)	77,374,961,000
and EverTrust Asset Management, Seattle, Washington	372,000
merged on August 1, 2005, under the title of <b>KeyBank National Association, Cleveland</b> (014761)	78,246,717,000
First Financial Bank, National Association, Hamilton (000056)	1,962,777,000
and Community First Bank & Trust, Celina, Ohio	928,845,000
and Sand Ridge Bank, Highland, Indiana	872,891,000
merged on August 19, 2005, under the title of <b>First Financial Bank, National Association, Hamilton</b> (000056)	3,764,513,000
<b>Pennsylvania</b>	
Commerce Bank, National Association, Cherry Hill (017094)	14,305,670,000
and Commerce Bank/Pennsylvania, National Association, Philadelphia, Pennsylvania (018273)	6,446,659,000
merged on July 29, 2005, under the title of <b>Commerce Bank, National Association, Philadelphia</b> (017094)	22,032,151,000
<b>South Dakota</b>	
Citibank USA, National Association, Sioux Falls (024281)	5,635,306,000
and Associates Capital Bank, Inc., Salt Lake City, Utah	172,363,000
merged on September 15, 2005, under the title of <b>Citibank USA, National Association, Sioux Falls</b> (024281)	5,957,669,000
<b>Tennessee</b>	
First Tennessee Bank National Association, Memphis (000336)	29,664,310,000
and United Bank and Trust Company, Saint Petersburg, Florida	1,000
merged on July 22, 2005, under the title of <b>First Tennessee Bank National Association, Memphis</b> (000336)	29,670,810,000
FSGBank, National Association, Chattanooga (024425)	795,021,000
and Jackson Bank & Trust, Gainesboro, Tennessee	170,645,000
merged on August 31, 2005, under the title of <b>FSGBank, National Association, Chattanooga</b> (024425)	983,774,000

## MERGERS

### **Affiliated mergers (mergers consummated involving two or more affiliated operating banks), from July 1 to September 30, 2005 (continued)**

Title and location (charter number)	Total assets
<b>Texas</b>	
The First National Bank of Seymour, Seymour (004263)	29,495,000
and First State Bank of Matador, Matador, Texas	12,206,000
merged on July 22, 2005, under the title of <b>The First National Bank of Seymour, Seymour</b> (004263)	41,690,000
Inter National Bank, McAllen (018480)	953,320,000
and City National Bank, Weslaco, Texas (016883)	68,139,000
merged on August 19, 2005, under the title of <b>Inter National Bank, McAllen</b> (018480)	1,015,659,000
<b>Wisconsin</b>	
Associated Bank, National Association, Green Bay (023695)	18,097,424,000
and Associated Bank Minnesota National Association, Minneapolis, Minnesota (023582)	1,896,951,000
and Associated Bank Chicago, Chicago, Illinois	769,803,000
merged on July 15, 2005, under the title of <b>Associated Bank, National Association, Green Bay</b> (023695)	20,906,853,000

## MERGERS

### **Affiliated merger—thrift (merger consummated involving affiliated national banks and savings and loan associations), from July 1 through September 30, 2005**

Title and location (charter number)	Total assets
<b>Illinois</b>	
The First National Bank of Danville, Danville (000113)	181,314,000
and American Savings Bank of Danville, Danville, Illinois	51,474,000
merged on August 26, 2005, under the title of <b>The First National Bank of Danville, Danville</b> (000113)	230,288,000