

MERGERS—JANUARY 1 TO MARCH 31, 2003

Contents

	<i>Page</i>
Nonaffiliated mergers (mergers consummated involving two or more nonaffiliated operating banks) _____	177
Nonaffiliated mergers—thrift (mergers consummated involving nonaffiliated national banks and savings and loan associations) _____	178
Affiliated mergers (mergers consummated involving affiliated operating banks) _____	179
Affiliated mergers—thrift (mergers consummated involving affiliated national banks and savings and loan associations) _____	180

MERGERS—OCTOBER 1 TO DECEMBER 31, 2002

Most transactions in this section do not have accompanying decisions. In those cases with a decision, the OCC reviewed the competitive effects of the proposed transaction 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 U.S. 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, 2003

Title and location (charter number)	Total assets
Alabama	
First National Bank, Hamilton (016579) _____	174,490,995,000
and Bank of Carbon Hill, Carbon Hill, Alabama _____	32,616,000
merged on April 3, 2002, under the title of First National Bank, Hamilton (016579) _____	183,818,741,000
First National Bank, Hamilton (016579) _____	161,593,729,000
and The Bank of Berry, Berry, Alabama _____	12,897,000
merged on April 1, 2002, under the title of First National Bank, Hamilton (016579) _____	174,490,995,000
First National Bank, Hamilton (016579) _____	183,818,741,000
and The Bank of Parrish, Parrish, Alabama _____	22,225,000
merged on May 15, 2002, under the title of First National Bank, Hamilton 016579) _____	194,210,037,000
Indiana	
First Indiana Bank, National Association, Indianapolis (024256) _____	2,081,656,000
and Metrobank, Indianapolis, Indiana _____	172,018,000
merged on January 14, 2003, under the title of First Indiana Bank, National Association, Indianapolis (024256) _____	2,280,630,000
Missouri	
Community First National Bank of West Plains, West Plains (023481) _____	73,910,000
and Bank of Evening Shade, Mountain Home, Arkansas _____	500,000
merged on March 7, 2003, under the title of Community First National Bank of West Plains, West Plains (023481) _____	73,910,000
Oklahoma	
The First National Bank and Trust Co., Chickasha (005547) _____	161,136,000
and Tri Star National Bank, Blanchard, Oklahoma (018545) _____	51,223,000
merged on January 1, 2003, under the title of The First National Bank and Trust Co., Chickasha (005547) _____	217,249,000
Pennsylvania	
National Penn Bank, Boyertown (002137) _____	2,642,745,000
and FirstService Bank, Doylestown, Pennsylvania _____	383,243,000
merged on February 25, 2003, under the title of National Penn Bank, Boyertown (002137) _____	3,088,412,000
Texas	
Extraco Banks, National Association, Temple (013778) _____	752,059,000
and Heights State Bank, Harker Heights, Texas _____	59,939,000
merged on December 3, 2002, under the title of Extraco Banks, National Association, Temple (013778) _____	806,291,000

MERGERS—OCTOBER 1 TO DECEMBER 31, 2002

Nonaffiliated mergers—thrift (mergers consummated involving nonaffiliated national banks and savings and loan associations), from January 1 to March 31, 2003

Title and location (charter number)	Total assets
District of Columbia	
First Liberty National Bank , Washington (018739) _____	41,275,000
and Enterprise Federal Savings Bank, Largo, Maryland _____	44,433,000
merged on February 28, 2003, under the title of First Liberty National Bank, Washington (018739) _____	85,708,000

MERGERS—OCTOBER 1 TO DECEMBER 31, 2002

**Affiliated mergers (mergers consummated involving affiliated operating banks),
from January 1 to March 31, 2003**

Title and location (charter number)	Total assets
Alabama	
MidSouth Bank, National Association, Dothan (010102)	98,429,000
and Barbour County Bank, Eufaula, Alabama	86,565,000
merged on January 1, 2003, under the title of MidSouth Bank, National Association, Dothan (010102)	184,994,000
Arizona	
The Harris Bank National Association, Scottsdale (024380)	291,510,000
and Harris Trust/Bank of Montreal, West Palm Beach, Florida	138,276,000
merged on March 3, 2003, under the title of The Harris Bank National Association, Scottsdale (024380)	429,786,000
Union Bank, National Association, Gilbert (023330)	24,657,000
and First Community National Bank, Corning, Iowa (014040)	25,904,000
merged on December 24, 2002, under the title of Union Bank, National Association, Gilbert (023330)	50,561,000
California	
First National Bank, Rancho Santa Fe (017212)	645,947,000
and Bank of Coronado, Coronado, California	77,251,000
merged on January 9, 2003, under the title of First National Bank, Rancho Santa Fe (017212)	723,198,000
Union Bank of California, National Association, San Francisco (021541)	35,614,880,000
and Cooper Mountain Trust Corporation, Portland, Oregon	4,219,000
merged on December 31, 2002, under the title of Union Bank of California, National Association, San Francisco (021541)	35,619,099,000
Georgia	
Synovus Trust Company, National Association, Columbus (024350)	5,961,000
and Synovus Trust Company, Pensacola, Florida	546,000
and Synovus Trust Corp., Birmingham, Alabama	1,731,000
merged on January 1, 2003, under the title of Synovus Trust Company, National Association, Columbus (024350)	5,961,000
Maine	
Acadia Trust, National Association, Portland (022475)	5,071,095,000
and Trust Company of Maine, Inc., Bangor, Maine	1,149,000
merged on January 1, 2003, under the title of Acadia Trust, National Association, Portland (022475)	5,072,244,000
New Jersey	
UBS PaineWebber Trust Company, National Association, Weehawken (024286)	5,235,000
and UBS PaineWebber Trust Company (Tennessee), Nashville, Tennessee	8,089,000
merged on January 1, 2003, under the title of UBS PaineWebber Trust Company, National Association, Weehawken (024286)	13,216,000
Ohio	
KeyBank National Association, Cleveland (014761)	73,722,592,000
and Union Bank & Trust, Denver, Colorado	475,500,000
merged on January 17, 2003, under the title of KeyBank National Association, Cleveland (014761)	74,198,092,000
Texas	
State National Bank, Lubbock (023117)	561,546,000
and State National Bank, El Paso, Texas (016369)	592,968,000
merged on February 14, 2003, under the title of State National Bank, Lubbock (023117)	1,154,513,000
Wisconsin	
National Bank of Commerce in Duluth, Duluth (014109)	47,038,000
and National Bank of Commerce in Superior, Superior, Wisconsin (023941)	224,888,000
merged on January 1, 2003, under the title of National Bank of Commerce, Superior (014109)	271,926,000

MERGERS—OCTOBER 1 TO DECEMBER 31, 2002

Affiliated mergers—thrift (mergers consummated involving affiliated national banks and savings and loan associations), from January 1 to March 31, 2003

Title and location (charter number)	Total assets
Maine	
Banknorth, National Association, Portland (024096)	21,240,851,000
and Warren Five Cents Savings Bank, Peabody, Massachusetts	459,811,000
merged on December 31, 2002, under the title of Banknorth, National Association, Portland (024096)	22,914,337,000
Banknorth, National Association, Portland (024096)	23,100,513,000
and American Savings Bank, New Britain, Connecticut	2,860,658,000
merged on February 14, 2003, under the title of Banknorth, National Association, Portland (024096)	26,355,293,000
Pennsylvania	
Union National Bank and Trust Company of Souderton, Souderton (002333)	1,150,947,000
and Pennview Savings Bank, Souderton, Pennsylvania	165,439,000
merged on January 18, 2003, under the title of Univest National Bank and Trust Co., Souderton (002333)	1,311,624,000