

Mergers—July 1 to September 30, 2002

	<i>Page</i>
Nonaffiliated mergers (mergers consummated involving two or more nonaffiliated operating banks)	55
Nonaffiliated mergers—thrift (mergers consummated involving nonaffiliated national banks and savings and loan associations)	56
Affiliated mergers (mergers consummated involving affiliated operating banks)	57
Affiliated mergers—thrift (mergers consummated involving affiliated national banks and savings and loan associations)	59

Mergers—July 1 to September 30, 2002

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, 2002

Title and location (charter number)	Total assets
California	
Pacific Western National Bank, Santa Monica (017423)	781,762,000
and Upland Bank, Upland, California	103,887,000
merged on August 22, 2002 under the title of Pacific Western National Bank, Santa Monica (017423)	871,497,000
Rancho Santa Fe National Bank, Rancho Santa Fe (017212)	404,164,000
and First National Bank, San Diego, California (017129)	649,131,000
merged on September 10, 2002 under the title of First National Bank, Rancho Santa Fe (017212)	1,132,133,000
Pacific Western National Bank, Santa Monica (017423)	781,727,000
and Marathon National Bank, Los Angeles, California (017915)	109,300,000
merged on August 23, 2002 under the title of Pacific Western National Bank, Santa Monica (017423)	891,027,000
Connecticut	
Westport National Bank, Westport (023664)	80,225,000
and Middlesex Bank & Trust Company, Newton, Massachusetts	40,395,000
merged on July 1, 2002 under the title of Westport National Bank, Westport (023664)	119,945,000
Kansas	
Sunflower Bank, National Association, Salina (004742)	879,124,000
and Bank of Monte Vista, Monte Vista, Colorado	68,923,000
merged on September 9, 2002 under the title of Sunflower Bank, National Association, Salina (004742)	939,690,000

**Nonaffiliated mergers—thrift (mergers consummated involving nonaffiliated national banks and savings and loan associations),
from July 1 to September 30, 2002**

Title and location (charter number)	Total assets
Maine	
Banknorth, National Association, Portland (024096)	21,094,132,000
and Ipswich Savings Bank, Ipswich, Massachusetts	320,971,000
merged on July 26, 2002 under the title of Banknorth, National Association, Portland (024096)	21,448,031,000
Texas	
The First National Bank of Bastrop, Bastrop (004093)	208,082,000
and Community Bank of Central Texas, SSB, Smithville, Texas	36,243,000
merged on July 29, 2002 under the title of The First National Bank of Bastrop, Bastrop (004093)	208,082,000

**Affiliated mergers (mergers consummated involving two or more affiliated operating banks),
from July 1 through September 30, 2002**

Title and location (charter number)	Total assets
Illinois	
The First National Bank in Toledo, Toledo (013682)	150,308,000
and First State Bank of Newman, Newman, Illinois	23,300,000
merged on July 15, 2002 under the title of The First National Bank in Toledo, Toledo (013682)	173,608,000
Wells Fargo Bank Illinois, National Association, Galesburg (022636)	351,364,000
and Marquette Bank Monmouth, Monmouth, Illinois	84,726,000
and Marquette Bank Morrison, Morrison, Illinois	99,646,000
merged on July 13, 2002 under the title of Wells Fargo Bank Illinois, National Association, Galesburg (022636)	535,736,000
Bank One, National Association, Chicago (000008)	178,035,024,000
and Bank One, Colorado, National Association, Denver, Colorado (015184)	3,589,066,000
and Bank One, Indiana, National Association, Indianapolis, Indiana (013759)	12,386,042,000
and Bank One, Wisconsin, Milwaukee, Wisconsin	6,836,419,000
merged on August 22, 2002 under the title of Bank One, National Association, Chicago (000008)	192,007,104,000
The First National Bank in Staunton, Staunton (014310)	239,706,000
and Hamel State Bank, Hamel, Illinois	54,873,000
merged on September 21, 2002 under the title of The First National Bank in Staunton, Staunton (014310)	294,579,000
Minnesota	
Wells Fargo Bank Minnesota, National Association, Minneapolis (002006)	52,428,420,000
and Marquette Bank, National Association, Rogers, Minnesota (022831)	2,003,711,000
and Marquette Capital Bank, National Association, Wayzata, Minnesota (023153)	272,664,000
merged on July 13, 2002 under the title of Wells Fargo Bank Minnesota, National Association, Minneapolis (002006)	54,477,822,000
F&M Community Bank, National Association, Preston (024356)	47,349,000
and F&M Community Bank, National Association, Chatfield, Minnesota (024089)	8,217,000
merged on July 1, 2002 under the title of F&M Community Bank, National Association, Preston (024356)	55,566,000
TCF National Bank, Minneapolis (023253)	11,057,665,000
and TCF National Bank Colorado, Englewood, Colorado (023269)	123,378,000
merged on July 26, 2002 under the title of TCF National Bank, Minneapolis (023253)	11,157,641,000
Northwestern Bank, National Association, Dilworth (024372)	75,423,000
and Viking Bank, Hendrum, Minnesota	26,690,000
merged on August 16, 2002 under the title of Northwestern Bank, National Association, Dilworth (024372)	102,113,000
Nevada	
Household Bank (SB), National Association, Las Vegas (022675)	3,200,000,000
and Household Bank (Nevada), National Association, Las Vegas, Nevada (018818)	1,591,330,000
merged on July 1, 2002 under the title of Household Bank (SB), National Association, Las Vegas (022675)	4,728,668,000
Household Bank (SB), National Association, Las Vegas (022675)	4,034,081,000
and Beneficial National Bank USA, New Castle, Delaware (022474)	78,248,000
merged on July 1, 2002 under the title of Household Bank (SB), National Association, Las Vegas (022675)	4,112,329,000
New York	
The National Bank of Geneva, Geneva (012450)	572,175,000
and The Pavilion State Bank, Pavilion, New York	97,494,000
merged on September 20, 2002 under the title of The National Bank of Geneva, Geneva (012450)	669,669,000

Affiliated mergers (continued)

Title and location (charter number)	Total assets
Ohio	
Charter One Bank, National Association, Cleveland (024340)	38,165,417,000
and Charter Bank, Wyandotte, Michigan	266,839,000
merged on August 9, 2002 under the title of Charter One Bank, National Association, Cleveland (024340)	38,492,702,000
First National Bank of Southwestern Ohio, Hamilton (000056)	1,343,438,000
and Hebron Deposit Bank, Hebron, Kentucky	102,794,000
merged on July 19, 2002 under the title of First Financial Bank, National Association, Hamilton (000056)	1,446,232,000
Oklahoma	
Shamrock Bank, National Association, Coalgate (012529)	43,707,000
and First Bank of Apache, Apache, Oklahoma on September 6, 2002	21,463,000
and Clayton State Bank, Clayton, Oklahoma on September 6, 2002	19,887,000
and Bryan County National Bank, Caddo, Oklahoma (015106) on August 9, 2002	32,778,000
merged on those respective dates under the title of Shamrock Bank, National Association, Coalgate (012529)	117,835,000
Texas	
Wells Fargo Bank Texas, National Association, San Antonio (014208)	23,648,435,000
and The First National Bank of Amarillo, Amarillo, Texas (023451)	347,127,000
merged on August 24, 2002 under the title of Wells Fargo Bank Texas, National Association, San Antonio (014208)	24,011,753,000
Wisconsin	
Wells Fargo Bank Wisconsin National Association, Milwaukee (015057)	2,381,193,000
and The First National Bank and Trust Company of Baraboo, Baraboo, Wisconsin (014060)	100,948,000
and Meridian Capital Bank, National Association, Milwaukee, Wisconsin (023787)	96,014,000
merged on July 13, 2002 under the title of Wells Fargo Bank Wisconsin National Association, Milwaukee (015057)	2,578,155,000

**Affiliated mergers—thrift (mergers consummated involving affiliated national banks and savings and loan associations),
from July 1 through September 30, 2002**

Title and location (charter number)	Total assets
Maine	
Banknorth, National Association, Portland (024096)	21,129,898,000
and Southington Savings Bank, Southington, Connecticut	675,994,000
merged on August 31, 2002 under the title of Banknorth, National Association, Portland (024096)	21,916,175,000
Tennessee	
EFS National Bank, Memphis (022404)	885,297,000
and EFS Federal Savings Bank, Cordova, Tennessee	385,000,000
merged on August 26, 2002 under the title of EFS National Bank, Memphis (022404)	1,270,000,000