

Tables on the Corporate Structure of the National Banking System

	<i>Page</i>
Changes in the corporate structure of the national banking system, by state, January 1 to June 30, 2002	85
Applications for new, full-service national bank charters, approved and denied, by state, January 1 to June 30, 2002 . .	86
New, full-service national bank charters issued, January 1 to June 30, 2002	87
New, limited-purpose national bank charters issued, January 1 to June 30, 2002	88
State-chartered banks converted to full-service national banks, January 1 to June 30, 2002	89
State-chartered banks converted to limited-purpose national banks, January 1 to June 30, 2002	90
Nonbanking institutions converted to full-service national banks, January 1 to June 30, 2002	91
Nonbanking institutions converted to limited-purpose national banks, January 1 to June 30, 2002	92
Applications for national bank charters, by state and charter type, January 1 to June 30, 2002	93
Failed national bank paid out by the FDIC, January 1 to June 30, 2002	94
National banks merged out of the national banking system, January 1 to June 30, 2002	95
National banks converted out of the national banking system, January 1 to June 30, 2002	96
Federal branches and agencies of foreign banks in operation, January 1 to June 30, 2002	97

**Changes in the corporate structure of the national banking system, by state,
January 1 to June 30, 2002**

	In operation January 1, 2002	Organized and open for business	Merged	Voluntary liquidations	Payouts	12 USC 214		In operation June 30, 2002
						Converted to non-national institutions	Merged with non-national institutions	
Alabama	23	0	0	0	0	1	0	22
Alaska	4	0	0	0	0	0	0	4
Arizona	18	1	2	0	1	0	0	16
Arkansas	42	1	0	0	0	0	0	43
California	92	3	4	0	0	1	1	89
Colorado	55	1	2	0	0	0	1	53
Connecticut	10	1	0	0	0	0	0	11
Delaware	22	0	1	0	0	0	1	20
District of Columbia	5	0	0	0	0	0	0	5
Florida	80	0	0	0	2	2	0	76
Georgia	60	6	3	0	0	0	0	63
Hawaii	1	0	0	0	0	0	0	1
Idaho	2	0	0	0	0	0	0	2
Illinois	186	0	3	0	0	0	1	182
Indiana	36	0	0	0	0	1	0	35
Iowa	48	3	0	0	0	0	0	51
Kansas	105	0	0	0	0	0	0	105
Kentucky	54	0	1	0	0	0	0	53
Louisiana	17	0	0	0	0	0	0	17
Maine	7	0	0	0	0	0	0	7
Maryland	13	0	0	0	0	1	0	12
Massachusetts	23	2	1	0	0	0	0	24
Michigan	28	1	0	0	0	0	0	29
Minnesota	130	3	4	0	0	0	1	128
Mississippi	20	0	0	0	0	0	0	20
Missouri	46	2	0	0	0	0	0	48
Montana	18	0	2	0	0	0	0	16
Nebraska	79	1	1	0	0	0	2	77
Nevada	8	0	0	0	0	0	0	8
New Hampshire	7	0	1	0	0	0	0	6
New Jersey	24	2	1	0	0	0	0	26
New Mexico	15	1	1	0	0	0	0	15
New York	62	1	2	0	0	0	1	59
North Carolina	8	0	1	0	0	0	0	7
North Dakota	15	0	0	0	0	0	0	15
Ohio	92	2	1	0	0	0	2	91
Oklahoma	99	0	1	0	0	2	0	96
Oregon	4	0	0	0	0	0	0	4
Pennsylvania	86	1	1	0	0	0	2	84
Rhode Island	4	0	0	0	0	0	0	5
South Carolina	25	0	0	0	0	0	0	25
South Dakota	20	1	0	0	0	0	0	21
Tennessee	28	0	0	0	0	0	0	28
Texas	346	4	1	0	0	4	5	340
Utah	7	0	0	0	0	0	0	7
Vermont	12	0	4	0	0	0	0	8
Virginia	38	0	2	0	0	0	0	36
Washington	17	1	1	0	0	0	1	16
West Virginia	24	0	0	0	0	1	1	22
Wisconsin	52	0	0	0	0	1	0	51
Wyoming	20	0	0	0	0	0	0	20
United States:	2,238	38	41	0	3	14	19	2,199

Notes: The column "organized and opened for business" includes all state banks converted to national banks as well as newly formed national banks. The column titled "merged" includes all mergers, consolidations, and purchases and assumptions of branches in which the resulting institution is a nationally chartered bank. Also included in this column are immediate FDIC-assisted "merger" transactions in which the resulting institution is a nationally chartered bank. The column titled "voluntary liquidations" includes only straight liquidations of national banks. No liquidation pursuant to a purchase and assumption transaction is included in this total. Liquidations resulting from purchases and assumptions are included in the "merged" column. The column titled "payouts" includes failed national banks in which the FDIC is named receiver and no other depository institution is named as successor. The column titled "merged with non-national institutions" includes all mergers, consolidations, and purchases and assumptions of branches in which the resulting institution is a non-national institution. Also included in this column are immediate FDIC-assisted "merger" transactions in which the resulting institution is a non-national institution.

**Applications for new, full-service national bank charters, approved and denied, by state,
January 1 to June 30, 2002**

Title and location	Approved	Denied
Arizona		
Community Bank of Arizona, National Association, Wickenburg	January 3, 2002	
California		
Landmark National Bank, Solana Beach	February 25, 2002	
Orange County Business Bank, National Association, Newport Beach	April 29, 2002	
Pacific Commerce Bank, National Association, Los Angeles	April 29, 2002	
Florida		
Infinity Bank, National Association, West Palm Beach	May 21, 2002	
Iowa		
United Bank & Trust National Association, Marshalltown	March 20, 2002	
Kansas		
First Commerce Bank, National Association, Marysville	June 5, 2002	
Kentucky		
First National Bank of Lexington, Lexington	May 17, 2002	
Missouri		
Community National Bank, Monett	June 12, 2002	
New Jersey		
Grand Bank, National Association, Hamilton	January 22, 2002	
South Carolina		
Carolina National Bank and Trust Company, Columbia	March 28, 2002	
Texas		
Community National Bank, Bellaire	January 14, 2002	
Worthington National Bank, Arlington	May 14, 2002	
Virginia		
Bank of Louisa, National Association, Louisa	March 15, 2002	
Citizens National Bank, Windsor	January 18, 2002	
California		
LaSalle Interim Bank National Association, San Diego	January 15, 2002	
Minnesota		
Securian Trust Company, National Association, St. Paul	January 9, 2002	

**New, full-service national bank charters issued,
January 1 to June 30, 2002**

Title and location	Charter number	Date opened
Arizona		
Community Bank of Arizona, National Association, Wickenburg	024320	January 29, 2002
California		
Pacific Capital Bank, National Association, Santa Barbara	024319	March 29, 2002
Granite Community Bank, National Association, Granite Bay	024289	June 4, 2002
Colorado		
Southern Colorado National Bank, Pueblo	024253	March 1, 2002
Georgia		
First National Bank West Metro, Dallas	024261	March 25, 2002
First Southern National Bank, Statesboro	024254	February 5, 2002
The National Bank of Gainesville, Gainesville	024169	March 25, 2002
SouthBank, National Association, Woodstock	024152	May 20, 2002
Iowa		
United Bank & Trust National Association, Marshalltown	024346	June 17, 2002
Massachusetts		
Leader Bank, National Association, Arlington	024131	May 8, 2002
Nebraska		
Citizens National Bank in Loup City, Loup City	024280	January 28, 2002
New Jersey		
Grand Bank, National Association, Hamilton	024268	March 1, 2002
New Mexico		
Bank of Santa Fe, National Association, Santa Fe	024317	January 21, 2002
Ohio		
Signature Bank, National Association, Toledo	024264	April 2, 2002
Texas		
Community National Bank, Bellaire	024303	June 17, 2002
The Right Bank For Texas, National Association, Houston	024263	May 13, 2002
Washington		
Eastside Commercial Bank, National Association, Bellevue	024180	April 3, 2002

**New, limited-purpose national bank charters issued,
January 1 to June 30, 2002**

Title and location	Charter number	Date opened
California		
LaSalle Interim Bank National Association, San Diego	024330	January 31, 2002
Georgia		
U.S. Bank Trust National Association, Atlanta	024315	January 10, 2002
Massachusetts		
Family Capital Trust Company, National Association, Boston	024130	March 1, 2002
Minnesota		
Securian Trust Company, National Association, St. Paul	024310	February 22, 2002
Missouri		
Country Club Trust Company, National Association, Kansas City	024290	March 8, 2002
New Jersey		
Alger National Trust Company, Morristown	024231	January 28, 2002
Pennsylvania		
First National Trust Company, Hermitage	024283	January 18, 2002

**State-chartered banks converted to full-service national banks,
January 1 to June 30, 2002**

Title and location (charter number)	Effective date	Total assets
Arkansas		
First National Bank (024333) conversion of First Bank of Montgomery County, Mt. Ida	April 1, 2002	77,601,000
Iowa		
Western Bank & Trust National Association (024328) conversion of Western Bank & Trust, Moville	January 1, 2002	58,620,000
First National Bank Midwest conversion of Iowa Trust & Savings Bank, Oskaloosa (024267)	January 22, 2002	98,498,000
Minnesota		
Merchants Bank, National Association (024302) conversion of Hampton Bank, Hampton	February 1, 2002	94,512,000
Merchants Bank, National Association (024301) conversion of La Crescent State Bank, La Crescent	February 1, 2002	42,439,000
Missouri		
UMB Bank, Warsaw, National Association (024273) conversion of UMB Bank, Warsaw, Warsaw	January 29, 2002	73,298,000
Texas		
Friona State Bank, National Association (024321) conversion of Friona State Bank, Friona	January 31, 2002	79,303,000

**State-chartered banks converted to limited-purpose national banks,
January 1 to June 30, 2002**

Title and location (charter number)	Effective date	Total assets
Connecticut		
Phoenix National Trust Company (024247) conversion of Phoenix Charter Oak Trust Company, Hartford	January 9, 2002	21,011,800,000
Georgia		
Synovus Trust Company, National Association (024350) conversion of Synovus Trust Company, Columbus	June 1, 2002	16,125,000
Michigan		
CB Wealth Management, National Association (024305) conversion of Citizens Bank, Flint	March 1, 2002	2,600,000
South Dakota		
Citibank USA, National Association (024281) conversion of Hurley State Bank, Sioux Falls	January 3, 2002	323,200,000
Texas		
Legacy Trust Company, National Association (024338) conversion of Legacy Trust Company, Houston	March 29, 2002	835,000,000

**Nonbanking institutions converted to full-service national banks,
January 1 to June 30, 2002**

Title and location (charter number)	Effective date	Total assets
Ohio Charter One Bank, National Association (024340) conversion of Charter One Bank, F.S.B., Cleveland.....	May 7, 2002	37,178,142,000

**Nonbanking institutions converted to limited-purpose national banks,
January 1 to June 30, 2002**

Title and location (charter number)	Effective date	Total assets
New York UBS PaineWebber Trust Company, National Association (024286) conversion of UBS PaineWebber Trust Company, New York.	January 31, 2002	5,387,000

**Applications for national bank charters, by state and charter type,
January 1 to June 30, 2002**

	Received	Approved	Denied	New, full-service national bank charters issued	Charters issued				
					New, limited- purpose national bank charters issued	Full-service national charters issued to converting state- chartered banks	Limited- purpose national charters issued to converting state-chartered banks	Full-service national charters issued to converting nonbanking institutions	Limited- purpose national charters issued to converting nonbanking institutions
Alabama	0	0	0	0	0	0	0	0	0
Alaska	0	0	0	0	0	0	0	0	0
Arizona	0	1	0	1	0	0	0	0	0
Arkansas	0	0	0	0	0	1	0	0	0
California	4	4	0	2	1	0	0	0	0
Colorado	0	0	0	1	0	0	0	0	0
Connecticut	0	0	0	0	0	0	1	0	0
Delaware	0	0	0	0	0	0	0	0	0
District of Columbia . .	0	0	0	0	0	0	0	0	0
Florida	1	2	1	0	0	0	0	0	0
Georgia	0	0	0	4	1	0	1	0	0
Hawaii	0	0	0	0	0	0	0	0	0
Idaho	0	0	0	0	0	0	0	0	0
Illinois	0	0	0	0	0	0	0	0	0
Indiana	0	0	0	0	0	0	0	0	0
Iowa	1	1	0	1	0	2	0	0	0
Kansas	0	1	0	0	0	0	0	0	0
Kentucky	1	1	0	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0	0	0	0
Maine	0	0	0	0	0	0	0	0	0
Maryland	0	0	0	0	0	0	0	0	0
Massachusetts	0	0	0	1	1	0	0	0	0
Michigan	0	0	0	0	0	0	1	0	0
Minnesota	1	1	0	0	1	2	0	0	0
Mississippi	0	0	0	0	0	0	0	0	0
Missouri	1	1	0	0	1	1	0	0	0
Montana	0	0	0	0	0	0	0	0	0
Nebraska	1	0	0	1	0	0	0	0	0
Nevada	1	0	0	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0	0	0	0
New Jersey	0	1	0	1	1	0	0	0	0
New Mexico	0	0	0	1	0	0	0	0	0
New York	0	0	0	0	0	0	0	0	1
North Carolina	0	0	0	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0	0	0	0
Ohio	0	0	0	1	0	0	0	1	0
Oklahoma	0	0	0	0	0	0	0	0	0
Oregon	0	0	0	0	0	0	0	0	0
Pennsylvania	0	0	0	0	1	0	0	0	0
Rhode Island	0	0	0	0	0	0	0	0	0
South Carolina	1	1	0	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0	1	0	0
Tennessee	1	0	0	0	0	0	0	0	0
Texas	2	2	0	2	0	1	1	0	0
Utah	0	0	0	0	0	0	0	0	0
Vermont	0	0	0	0	0	0	0	0	0
Virginia	0	2	0	0	0	0	0	0	0
Washington	0	0	0	1	0	0	0	0	0
West Virginia	0	0	0	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0	0	0	0
Total	15	18	0	17	7	7	5	1	1

*These figures may also include new national banks chartered to acquire a failed institution, trust company, credit card bank, and other limited-charter national banks.

**Failed national bank paid out by the Federal Deposit Insurance Corporation,
January 1 to June 30, 2002**

Title and location (charter number)	Charter number	Effective date
Arizona		
NextBank, National Association, Phoenix	016595	February 7, 2002
Florida		
Net First National Bank, Boca Raton	020923	March 1, 2002
Hamilton Bank, National Association, Miami	017675	January 11, 2002

**National banks merged out of the national banking system,
January 1 to June 30, 2002**

Title and location	Charter number	Effective date
California		
Pacific Century Bank, National Association, Encino	018152	December 28, 2001
Colorado		
The Berthoud National Bank, Berthoud	007995	December 31, 2001
Delaware		
Sun National Bank, Delaware, Wilmington	023728	November 16, 2001
Illinois		
PlainsBank of Illinois, National Association, Des Plaines	014820	January 15, 2002
Minnesota		
The First National Bank of Bovey, Bovey	011054	January 2, 2002
Nebraska		
First Western Bank, National Association, Atkinson	006489	March 1, 2002
Marquette Bank Nebraska, National Association, O'Neill	003424	March 1, 2002
New York		
The National Bank of Florida, Florida	013825	April 23, 2002
Ohio		
The Citizens Banking Company, Sandusky	011275	April 1, 2002
Wheeling National Bank, St. Clairsville	016696	March 1, 2002
Pennsylvania		
The Second National Bank of Masontown, Masontown	014333	January 31, 2002
Community Banks, National Association, Millersburg	002252	December 31, 2001
Texas		
First Mercantile Bank, National Association, Dallas	023466	March 28, 2002
NBC Bank, National Association, Eagle Pass	004490	December 31, 2001
Independence Bank, National Association, Houston	018076	May 17, 2002
Texas Guaranty Bank, National Association, Houston	018421	May 8, 2002
The First National Bank of Shamrock, Shamrock	007306	March 29, 2002
Washington		
AmericanWest Bank, National Association, Ephrata	021728	December 3, 2001
West Virginia		
The South Branch Valley National Bank, Moorefield	003029	January 18, 2002

**National banks converted out of the national banking system,
January 1 to June 30, 2002**

Title and location (charter number)	Effective date	Total assets
Alabama		
The First National Bank, Brewton (015797)	December 31, 2001	112,258,000
California		
Six Rivers National Bank, Eureka (021925)	January 2, 2002	199,535,000
Florida		
The First National Bank of the Florida Keys, Marathon (016641)	January 28, 2002	223,380,000
Gulf Coast National Bank, Naples (022798)	January 28, 2002	354,097,000
Indiana		
Peoples National Bank, Washington (003842)	March 5, 2002	189,695,000
Maryland		
The National Bank of Rising Sun, Rising Sun (002481)	June 14, 2002	102,000,000
Oklahoma		
Interbank, National Association, Elk City (009959)	December 26, 2001	108,337,000
Territory National Bank, Muskogee (006511)	May 15, 2002	8,400,000
Texas		
First Community Bank, National Association, Alice (017619)	June 15, 2002	84,700,000
First Citizens Bank, National Association, Dallas (023050)	April 30, 2002	38,000,000
Riverbend Bank, National Association, Fort Worth (020193)	April 1, 2002	36,583,000
Rio National Bank, McAllen (018554)	June 3, 2002	41,239,000
West Virginia		
United National Bank, Parkersburg (001427)	March 23, 2002	3,462,529,000
Wisconsin		
Peoples National Bank, Hayward (012644)	June 14, 2002	166,413,000

**Federal branches and agencies of foreign banks in operation,
January 1 to June 30, 2002**

	In operation January 1, 2002	Opened January 1–June 30, 2002	Closed January 1–June 30, 2002	In operation June 30, 2002
Federal branches				
California	1	0	0	1
Connecticut	1	0	0	1
District of Columbia	1	0	0	1
New York	36	0	0	36
Washington	1	0	0	1
Limited federal branches				
California	7	0	0	7
District of Columbia	1	0	0	1
New York	3	0	0	3
Federal agency				
Illinois	1	0	0	1
Total United States	52	0	0	52