

*Quarterly
Journal*

CORPORATE STRUCTURE OF THE
NATIONAL BANKING SYSTEM

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

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CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**Changes in the corporate structure of the national banking system, by state,
January 1 to June 30, 2005**

	In operation January 1, 2005	Organized and open for business	12 USC 214					In operation June 30, 2005
			Merged	Voluntary liquidations	Payouts	Converted to non-national institutions	Merged with non-national institutions	
Alabama	23	0	0	0	0	0	1	22
Alaska	4	0	0	0	0	0	0	4
Arizona	14	2	0	0	0	1	0	15
Arkansas	44	1	4	0	0	0	0	41
California	81	5	2	0	0	1	2	81
Colorado	47	1	1	0	0	1	2	44
Connecticut	11	1	1	0	0	0	0	11
Delaware	15	0	1	0	0	0	0	14
District of Columbia	5	0	1	0	0	0	0	4
Florida	71	0	0	0	0	1	5	65
Georgia	55	0	0	0	0	0	2	53
Hawaii	1	0	0	0	0	0	0	1
Idaho	2	0	0	0	0	0	0	2
Illinois	165	3	10	0	0	2	3	153
Indiana	36	0	1	0	0	0	0	35
Iowa	48	0	1	0	0	0	0	47
Kansas	94	0	0	0	0	0	1	93
Kentucky	43	0	0	0	0	0	0	43
Louisiana	15	0	0	0	0	0	0	15
Maine	6	0	2	0	0	0	0	4
Maryland	10	0	0	0	0	0	0	10
Massachusetts	20	0	1	1	0	0	0	18
Michigan	24	0	0	0	0	0	0	24
Minnesota	115	1	0	0	0	0	5	111
Mississippi	19	1	1	0	0	0	0	19
Missouri	47	0	0	0	0	0	1	46
Montana	14	0	0	0	0	0	0	14
Nebraska	67	0	0	0	0	0	0	67
Nevada	7	0	0	0	0	0	0	7
New Hampshire	4	0	0	0	0	0	0	4
New Jersey	23	0	0	0	0	0	0	23
New Mexico	14	0	0	0	0	0	0	14
New York	58	2	0	0	0	0	0	60
North Carolina	5	0	0	0	0	0	0	5
North Dakota	12	0	0	0	0	0	0	12
Ohio	82	3	2	0	0	0	1	8
Oklahoma	84	0	0	0	0	1	0	83
Oregon	4	0	0	0	0	0	0	4
Pennsylvania	78	1	0	0	0	2	0	77
Rhode Island	5	1	2	0	0	0	0	4
South Carolina	25	1	1	0	0	0	1	24
South Dakota	19	0	0	0	0	1	0	18
Tennessee	28	2	1	0	0	0	1	28
Texas	318	1	2	0	0	5	2	310
Utah	7	0	0	0	0	0	0	7
Vermont	8	0	0	0	0	0	0	8
Virginia	39	3	1	1	0	0	1	39

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**Changes in the corporate structure of the national banking system, by state,
January 1 to June 30, 2005 (continued)**

	In operation January 1, 2005	Organized and open for business	Merged	Voluntary liquidations	Payouts	12 USC 214		In operation June 30, 2005
						Converted to non-national institutions	Merged with non-national institutions	
Washington	13	0	0	0	0	0	0	13
West Virginia	18	0	0	0	0	1	1	16
Wisconsin	43	0	0	0	0	1	1	41
Wyoming	15	0	0	0	0	0	0	15
Totals:	2,005	29	35	2	0	17	30	1,950

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.

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

Applications for new, full-service national bank charters, approved and denied, by state, January 1 to June 30, 2005

Title and location	Approved	Denied
Arkansas Legacy National Bank, Springdale	January 26, 2005	
California National Bank, Westminster	March 14, 2005	
Connecticut U.S. Bank Trust Interim National Association, Connecticut, Hartford	March 21, 2005	
South Carolina Independence National Bank, Greenville	January 27, 2005	
Virginia Sonabank, National Association, Charlottesville	February 17, 2005	

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

Applications for new, limited-purpose national bank charters, approved and denied, by state, January 1 to June 30, 2005

Title and location	Type of bank	Approved
Delaware HSBC Trust Company (Delaware), National Association, Wilmington	Trust (non-deposit)	May 3, 2005
Nevada Town North Bank Nevada, National Association, Las Vegas	Credit card	May 11, 2005
Rhode Island Bank of America Rhode Island, National Association, Providence	Banker's bank	March 24, 2005
Virginia Riggs National Trust Company, McLean	Trust (non-deposit)	March 28, 2005

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

New, full-service national bank charters issued, January 1 to June 30, 2005

Title and location	Charter number	Date
Arizona Western National Bank, Phoenix	(024552)	February 2, 2005
Arkansas Legacy National Bank, Springdale	(024573)	March 28, 2005
California First Heritage Bank, National Association, Newport Beach	(024574)	February 15, 2005
Pacific Coast National Bank, San Clemente	(024535)	May 16, 2005
Excel National Bank, Beverly Hills	(024493)	February 1, 2005
Connecticut U.S. Bank Trust Interim National Association, Connecticut, Hartford	(024590)	May 2, 2005
Illinois Harris Bank West, National Association, Roselle	(024567)	May 27, 2005
Minnesota The National Bank, Edina	(024555)	April 11, 2005
New York Citizens Bank, National Association, Albany	(024571)	May 13, 2005
Community National Bank, Great Neck Estates Village	(024523)	April 5, 2005
Ohio Lake National Bank, Mentor	(024540)	January 18, 2005
South Carolina Independence National Bank, Greenville	(024564)	May 16, 2005
Tennessee Paragon National Bank, Memphis	(024538)	January 19, 2005
Virginia Sonabank, National Association, Charlottesville	(024578)	April 14, 2005

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

New, limited-purpose national bank charters issued, January 1 to June 30, 2005

Title and location	Charter number	Date
California ReconTrust Company, National Association, Thousand Oaks, Trust (non-deposit)	(024559)	January 4, 2005
Connecticut RBS National Bank, Bridgeport, Credit card	(024534)	April 1, 2005
Rhode Island Bank of America Rhode Island, National Association, Providence, Banker's bank	(024592)	June 3, 2005
Virginia Riggs National Trust Company, McLean, Trust (non-deposit)	(024597)	March 29, 2005

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

State-chartered banks converted to full-service national banks, January 1 to June 30, 2005

Title and location (charter number)	Effective date	Total
Arizona		
Valley Commerce Bank, National Association (024588) conversion of Valley Commerce Bank, Phoenix	April 7, 2005	152,353,000
California		
Rabobank, National Association (024583) conversion of Valley Independent Bank, El Centro	April 4, 2005	2,449,000
Colorado		
First United Bank, National Association (024575) conversion of First United Bank, Englewood	January 3, 2005	159,692,000
Illinois		
Harris Bank Roselle, National Association (024536) conversion of Harris Bank Roselle, Roselle	May 27, 2005	544,303,000
Mississippi		
Community Bank, Indianola, National Association (024580) conversion of Community Bank, Indianola	January 24, 2005	92,976,000
Community Bank, National Association (024579) conversion of Community Bank, DeSoto County, Southaven	January 24, 2005	182,680,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

State-chartered bank converted to limited-purpose national bank, January 1 to June 30, 2005

Title and location (charter number)	Effective date	Total assets
Pennsylvania National Penn Investors Trust Company (024581) conversion of Investors Trust Company, Wyomissing	May 23, 2005	799,746,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

Nonbanking institutions converted to full-service national banks, January 1 to June 30, 2005

Title and location (charter number)	Effective date	Total assets
Ohio		
FFSB National Bank (024563) conversion of First Federal Savings Bank of Eastern Ohio, Zanesville	December 31, 2004	258,437,000
Tennessee		
NBC Interim Bank, National Association (024594) conversion of NBC Bank, FSB, Memphis	April 22, 2005	29,726,000
Texas		
Citibank Texas, National Association (024561) conversion of First American Bank, SSB, Dallas	March 31, 2005	3,492,720,000
Virginia		
Bedford Federal Savings Bank, National Association (024549) conversion of Bedford Federal Savings Bank, Bedford	December 10, 2004	309,166,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

Applications for national bank charters, by state and charter type, January 1 to June 30, 2005

	Received	Approved	Denied	Charters issued					
				New, full-service national bank 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	1	0	0	0	0	0	0	0	0
Alaska	0	0	0	0	0	0	0	0	0
Arizona	1	0	0	1	0	1	0	0	0
Arkansas	0	1	0	1	0	0	0	0	0
California	1	1	0	3	1	1	0	0	0
Colorado	0	0	0	0	0	1	0	0	0
Connecticut	1	1	0	1	1	0	0	0	0
Delaware	1	1	0	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0	0	0	0
Florida	1	0	0	0	0	0	0	0	0
Georgia	0	0	0	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0	0	0	0
Idaho	0	0	0	0	0	0	0	0	0
Illinois	1	0	0	1	0	1	0	0	0
Indiana	0	0	0	0	0	0	0	0	0
Iowa	0	0	0	0	0	0	0	0	0
Kansas	0	0	0	0	0	0	0	0	0
Kentucky	0	0	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	0	0	0	0	0	0
Michigan	0	0	0	0	0	0	0	0	0
Minnesota	0	0	0	1	0	0	0	0	0
Mississippi	0	0	0	0	0	2	0	0	0
Missouri	1	0	0	0	0	0	0	0	0
Montana	0	0	0	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0	0	0	0
Nevada	0	1	0	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0	0	0	0
New Jersey	0	0	0	0	0	0	0	0	0
New Mexico	0	0	0	0	0	0	0	0	0
New York	0	0	0	2	0	0	0	0	0
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	0	0	1	0	0
Rhode Island	1	1	0	0	1	0	0	0	0
South Carolina	0	1	0	1	0	0	0	0	0
South Dakota	0	0	0	0	0	0	0	0	0
Tennessee	0	0	0	1	0	0	0	1	0
Texas	0	0	0	0	0	0	0	1	0
Utah	0	0	0	0	0	0	0	0	0
Vermont	0	0	0	0	0	0	0	0	0
Virginia	1	2	0	1	1	0	0	1	0

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**Applications for national bank charters, by state and charter type, January 1 to June 30, 2005
(continued)**

	Received	Approved	Denied	Charters issued					
				New, full-service national bank 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
Washington	0	0	0	0	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
American Samoa	0	0	0	0	0	0	0	0	0
Canal Zone	0	0	0	0	0	0	0	0	0
Fed St of Micronesia	0	0	0	0	0	0	0	0	0
Guam	0	0	0	0	0	0	0	0	0
No. Mariana Is.	0	0	0	0	0	0	0	0	0
Midway Islands	0	0	0	0	0	0	0	0	0
Puerto Rico	0	0	0	0	0	0	0	0	0
Trust Territories	0	0	0	0	0	0	0	0	0
Virgin Islands	0	0	0	0	0	0	0	0	0
Wake Island	0	0	0	0	0	0	0	0	0
Total	10	9	0	14	4	6	1	4	0

Note: 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.

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

Voluntary liquidations of national banks, January 1 to June 30, 2005

Title and location (charter number)	Effective date	Total assets
Massachusetts Allmerica Trust Company, National Association, Worcester (022481)	May 31, 2005	3,376,000
Virginia Community National Bank, Pulaski (022668)	June 25, 2004	67,780,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

National banks merged out of the national bank system, January 1 to June 30, 2005

Title and location (charter number)	Effective date
Alabama National Bank of Commerce of Birmingham, Birmingham (018629)	February 18, 2005
California Bank of Lodi, National Association, Lodi (017868) National Bank of the Redwoods, Santa Rosa (018541)	December 10, 2004 March 11, 2005
Colorado The First National Bank of Strasburg, Strasburg (011640) First National Bank of Yuma, Yuma (017555)	April 14, 2005 April 1, 2005
Florida The First National Bank of Alachua, Alachua (008980) Kislak National Bank, Miami Lakes (015190) First National Bank of Florida, m Naples (021830) First National Wealth Management Company, Naples (024476) SunTrust BankCard, National Association, Orlando (022626)	May 20, 2005 January 3, 2005 January 1, 2005 February 28, 2005 April 22, 2005
Georgia Futurus Bank, National Association, Alpharetta (023989) Liberty National Bank, Conyers (023349)	April 1, 2005 December 1, 2004
Illinois The First National Bank of Clifton, Clifton (006318) First National Bank in Homer, Homer (011882) The First National Bank of Lerna, Lerna (008224)	December 29, 2004 January 14, 2005 December 31, 2004
Kansas Emprise Bank National Association, Hillsboro (006120)	May 13, 2005
Minnesota The Oakley National Bank of Buffalo, Buffalo (014311) First National Bank of Chaska, Carver (008378) The Klein National Bank of Madison, Madison (013561) First National Bank in Montevideo, Montevideo (013086) The First National Bank of Waconia, Waconia (011410)	April 2, 2005 April 2, 2005 April 2, 2005 April 2, 2005 April 2, 2005
Missouri The First National Bank, Lamar (007684)	December 8, 2004
Ohio Steel Valley Bank, National Association, Dillonvale (014011)	January 3, 2005
South Carolina First National Bank of the Carolinas, Gaffney (023073)	March 31, 2005
Tennessee National Bank of Commerce, Memphis (013681)	April 22, 2005
Texas Northwest National Bank of Arlington, Arlington (018380) First National Bank, Lubbock (018479)	June 17, 2005 February 11, 2005
Virginia Riggs Bank National Association, McLean (005046)	May 20, 2005

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**National banks merged out of the national bank system, January 1 to June 30, 2005
(continued)**

Title and location (charter number)	Effective date
West Virginia Belmont National Bank, Wheeling (014050)	June 3, 2005
Wisconsin First National Bank in Viroqua, Viroqua (014058)	June 10, 2005

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

National banks converted out of the national banking system, January 1 to June 30, 2005

Title and location (charter number)	Effective date	Total assets
Arizona		
Parkway Bank Arizona, National Association, Cave Creek (023969)	April 25, 2005	23,080,000
California		
Nara Bank, National Association, Los Angeles (021669)	January 3, 2005	1,200,000,000
Colorado		
The Alamosa National Bank, Alamosa (008541)	December 30, 2004	110,954,000
Florida		
Bank of Florida, A National Association, Naples (023782)	January 1, 2005	219,170,000
Illinois		
Citizens Community Bank of Illinois, National Association, Berwyn (014596)	December 28, 2004	194,134,000
GreatBank, A National Association, Evanston (023339)	June 28, 2005	289,117,000
Oklahoma		
Oklahoma National Bank and Trust Company, Tulsa (023935)	December 23, 2004	252,319,000
Pennsylvania		
The First National Bank of Canton, Canton (002505)	June 28, 2005	67,979,000
The Marion Center National Bank, Marion Center (007819)	March 31, 2005	192,229,000
South Dakota		
First National Bank in Brookings, Brookings (012838)	December 1, 2004	604,733,000
Texas		
The First National Bank of Athens, Athens (004278)	May 9, 2005	216,000,000
The First National Bank of Claude, Claude (007123)	December 30, 2004	83,601,000
Surety Bank, National Association, Fort Worth (015187)	June 1, 2005	58,358,000
The Trust Company, National Association, San Antonio (023236)	June 29, 2005	2,474,000
The Herring National Bank, Vernon (007010)	May 1, 2005	387,000,000
West Virginia		
The First National Bank of Romney, Romney (009766)	December 20, 2004	119,031,000
Wisconsin		
The Pioneer National Bank of Ladysmith, Ladysmith (011826)	June 24, 2005	59,081,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

Federal branches and agencies of foreign banks in operation, January 1 to June 30, 2005

	In operation January 1, 2005	Opened January 1—June 30, 2005	Closed January 1—June 30, 2005	In operation June 30, 2005
Federal branches:				
California	1	0	0	1
District of Columbia	1	0	0	1
Florida	1	0	0	1
New York	35	0	1	34
Washington	1	0	0	1
Limited federal branches:				
California	7	0	0	7
District of Columbia	1	0	0	1
New York	2	0	0	2
Federal agencies:				
Florida	1	0	0	1
Illinois	1	0	0	1
New York	1	0	0	1
Total	52	0	1	51