

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, 2003**

	In operation January 1, 2003	Organized and open for business	Merged	Voluntary liquidations	Payouts	12 USC 214		In operation June 30, 2003
						Converted to non-national institutions	Merged with non-national institutions	
Alabama	20	0	0	0	0	0	0	20
Alaska	4	0	0	0	0	0	0	4
Arizona	17	1	1	0	0	0	0	17
Arkansas	44	0	0	0	0	0	0	44
California	89	2	0	1	0	0	1	88
Colorado	49	1	0	0	0	0	0	50
Connecticut	11	0	0	0	0	0	0	12
Delaware	16	2	0	0	0	1	0	17
District of Columbia	5	0	0	0	0	0	0	5
Florida	75	1	0	1	0	1	1	73
Georgia	63	1	0	0	0	1	1	62
Hawaii	1	0	0	0	0	0	0	1
Idaho	2	0	0	0	0	0	0	2
Illinois	179	1	1	0	0	2	1	176
Indiana	34	1	0	0	0	1	2	32
Iowa	53	2	1	0	0	0	0	54
Kansas	102	0	0	0	0	3	0	99
Kentucky	54	0	1	0	0	3	0	50
Louisiana	17	0	0	0	0	0	1	16
Maine	7	0	0	0	0	0	0	7
Maryland	11	0	0	0	0	0	0	11
Massachusetts	24	0	0	0	0	0	0	24
Michigan	29	0	0	0	0	0	1	28
Minnesota	124	1	0	0	0	1	2	122
Mississippi	20	0	0	0	0	0	0	20
Missouri	48	0	0	0	0	0	0	48
Montana	16	0	0	0	0	0	1	15
Nebraska	75	0	1	0	0	0	2	72
Nevada	7	1	0	0	0	0	0	8
New Hampshire	6	0	0	0	0	0	0	6

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**Changes in the corporate structure of the national banking system, by state,
January 1 to June 30, 2003 (continued)**

	In operation January 1, 2003	Organized and open for business	12 USC 214					In operation June 30, 2003
			Merged	Voluntary liquidations	Payouts	Converted to non-national institutions	Merged with non-national institutions	
New Jersey	25	0	0	0	0	0	1	24
New Mexico	15	0	0	0	0	0	0	15
New York	59	1	0	0	0	0	0	60
North Carolina	07	0	0	0	0	0	1	06
North Dakota	15	0	0	0	0	0	0	15
Ohio	90	1	1	0	0	0	0	90
Oklahoma	93	0	2	0	0	0	0	91
Oregon	04	0	0	0	0	0	0	04
Pennsylvania	85	0	0	0	0	0	0	85
Rhode Island	05	0	0	0	0	0	0	05
South Carolina	26	0	0	0	0	0	1	25
South Dakota	20	0	0	0	0	0	0	20
Tennessee	28	3	0	0	0	0	0	31
Texas	336	1	2	0	0	2	3	330
Utah	07	0	0	0	0	0	0	07
Vermont	08	0	0	0	0	0	0	08
Virginia	39	1	0	0	0	0	0	40
Washington	14	0	0	0	0	0	0	14
West Virginia	22	0	1	0	0	0	0	21
Wisconsin	50	0	1	0	0	2	0	47
Wyoming	21	0	3	0	0	0	0	18
	2,171	21	15	2	0	17	19	2,139

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, 2003**

Title and location	Approved	Denied
California		
Commerce National Bank, Fullerton _____	April 22	
Rock Asia Capital Bank, National Association, Arcadia _____	June 18	
Illinois		
J.P. Morgan Chase Interim National Bank, Chicago _____	March 14	
Minnesota		
Falcon National Bank, Foley _____	April 8	
First National Bank of Hinckley, Hinckley _____	May 8	
Nevada		
Charles Schwab Bank, National Association, Reno _____	February 4	
Texas		
Trinity Bank, National Association, Fort Worth _____	February 14	

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, 2003**

Title and location	Type of bank	Approved	Denied
California			
Western National Trust Company, Los Angeles _____	Trust (non-deposit)	April 25	
Delaware			
Mellon Trust of Delaware, National Association, Greenville _____	Trust (non-deposit)	March 24	
Morgan Stanley Trust National Association, Wilmington _____	Trust (non-deposit)	January 27	
Ohio			
Unizan Financial Services Group, National Association, Canton _____	Trust (non-deposit)	March 18	
Texas			
First Financial Trust & Asset Management Company, National Association, Abilene ____	Trust (non-deposit)	June 13	

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

New, full-service national bank charters issued, January 1 to June 30, 2003

Title and location (charter number)	Date open
Florida Commerce National Bank of Florida, Winter Park (024359)	February 3
Illinois J.P. Morgan Chase Interim National Bank, Chicago (024408)	April 1
Iowa Liberty National Bank, Sioux City (024378)	March 17
Nevada Charles Schwab Bank, National Association, Reno (024366)	April 28
Tennessee Community National Bank of the Lakeway Area, Morristown (024368)	April 9
Texas Trinity Bank, National Association, Fort Worth (024397)	May 28
Virginia Citizens National Bank, Windsor (024297)	April 29

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

New, limited-purpose national bank charters issued, January 1 to June 30, 2003

Title and location (charter number)	Type of bank	Date open
California		
Western National Trust Company, Los Angeles (024398)	Trust (non-deposit)	May 1
Delaware		
Mellon Trust of Delaware, National Association, Greenville (024406)	Trust (non-deposit)	April 1
Morgan Stanley, Trust National Association, Wilmington (024375)		April 16
Indiana		
Merchants Trust Company, National Association, Muncie (024394)	Trust (non-deposit)	January 2
Ohio		
Unizan Financial Services Group, National Association, Canton (024399)	Trust (non-deposit)	March 31

**State-chartered banks converted to full-service national banks,
January 1 to June 30, 2003**

Title and location (charter number)	Effective date	Total assets
California		
Mellon 1st Business Bank, National Association (024400) conversion of Mellon 1st Business Bank, Los Angeles _____	April 1	2,179,863,000
Colorado		
Peoples National Bank Colorado (024396) conversion of Peoples Bank, Colorado Springs _____	February 11	101,870,000
Georgia		
FSGBank, National Association (024424) conversion of Dalton Whitfield Bank, Dalton _____	June 2	175,732,000
Iowa		
Community State Bank, National Association (024403) conversion of Community State Bank, Ankeny _____	April 1	500,560,000
Minnesota		
Marshall Bank, National Association (024393) conversion of Northwestern State Bank of Hallock, Hallock _____	February 3	9,802,000
New York		
Oswego County National Bank (024386) conversion of Oswego County Savings Bank, Oswego _____	January 15	173,536,000
Tennessee		
FSGBank, National Association (024425) conversion of Frontier Bank, Chattanooga _____	June 2	239,022,000
FSGBank, National Association (024423) conversion of First State Bank, Maynardville _____	June 2	57,842,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**State-chartered banks converted to limited-purpose national banks,
January 1 to June 30, 2003**

Title and location (charter number)	Effective date	Total assets
Arizona Security Trust Company, National Association (024364) conversion of Security Trust Company, Phoenix	February 1	9,612,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**Nonbanking institutions converted to limited-purpose national banks,
January 1 to June 30, 2003**

Title and location (charter number)	Effective date	Assets
New Hampshire Freedom Trust Company, National Association (024426) conversion of Freedom Trust Company, Concord _____	June 30	2,337,000

**Applications for national bank charters, by state and charter type,
January 1 to June 30, 2003**

				Charters issued					
	Received	Approved	Denied	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	0	0	0	0	0	0	1	0	0
Arkansas	0	0	0	0	0	0	0	0	0
California	2	2	1	0	1	1	0	0	0
Colorado	0	0	0	0	0	1	0	0	0
Connecticut	0	0	0	0	0	0	0	0	0
Delaware	1	2	0	0	2	0	0	0	0
District of Columbia	0	0	0	0	0	0	0	0	0
Florida	0	0	0	1	0	0	0	0	0
Georgia	0	0	0	0	0	1	0	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	1	0	0	0	0
Iowa	0	0	0	1	0	1	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	1	2	0	0	0	1	0	0	0
Mississippi	0	0	0	0	0	0	0	0	0
Missouri	0	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	1	0	0	0	0	0
New Hampshire	0	0	0	0	0	0	0	0	1
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	0	0	1	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	0	1	0	0	0	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	0	0	0
Rhode Island	0	0	0	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0	0	0	0
Tennessee	0	0	0	1	0	2	0	0	0
Texas	1	2	0	1	0	0	0	0	0
Utah	0	0	0	0	0	0	0	0	0
Vermont	0	0	0	0	0	0	0	0	0

**Applications for national bank charters, by state and charter type,
January 1 to June 30, 2003 (continued)**

				Charters issued					
	Received	Approved	Denied	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
Virginia	0	0	0	1	0	0	0	0	0
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	6	9	1	6	5	8	1	0	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.

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

Voluntary liquidations of national banks, January 1 to June 30, 2003

Title and location (charter number)	Effective date	Total assets
California JCB Bank, National Association, Los Angeles (018788) _____	January 31	2,199,000
Florida State Street Global Advisors, National Association, Naples (023492) _____	December 31, 2002	0
New York Banco de Galicia y Buenos Aires S.A., New York (080109) _____	January 30	0

National banks merged out of the national banking system, January 1 to June 30, 2003

Title and location (charter number)	Effective date
California	
North State National Bank, Chico (017216)	April 4
Florida	
Community National Bank of Mid-Florida, Lake Mary (023732)	January 13
Georgia	
Premier National Bank of Dalton, Dalton (023127)	March 31
Illinois	
Uptown National Bank of Chicago, Chicago (014430)	June 20
Indiana	
The Bright National Bank, Flora (013977)	November 15, 2002
Hometown National Bank, New Albany (023090)	March 20
Louisiana	
American Bank, National Association, Ruston (017928)	November 30, 2002
Michigan	
National Bank of Hastings, Hastings (013857)	November 15, 2002
Minnesota	
First National Bank, La Crescent (023581)	April 11
First National Bank, Thief River Falls (015693)	May 12
Montana	
The United States National Bank of Red Lodge, Red Lodge (009841)	January 27
Nebraska	
The First National Bank of Elwood, Elwood (007204)	March 6
City National Bank and Trust Company Hastings, Nebraska, Hastings (013953)	May 31
New Jersey	
Woodstown National Bank, Woodstown (011734)	February 16
North Carolina	
Northwestern National Bank, Wilkesboro (022328)	December 31, 2002
South Carolina	
Carolina Community Bank, National Association, Latta (022969)	May 16
Texas	
Abrams Centre National Bank, Dallas (018120)	May 6
Founders National Bank, Dallas (018468)	April 4
Whisperwood National Bank, Lubbock (017689)	January 2

**National banks converted out of the national banking system, January 1 to
June 30, 2003**

Title and location (charter number)	Effective date	Total assets
Delaware		
The Bank of Delmarva, National Association, Seaford (023037)	May 2	218,478,000
Florida		
Suncoast National Bank, Sarasota (023772)	January 1	55,017,000
Georgia		
Fidelity National Bank, Norcross (016275)	May 9	1,062,895,000
Illinois		
Marseilles Bank, National Association, Marseilles (014524)	December 31, 2002	30,739,000
The Yorkville National Bank, Yorkville (006239)	June 30	234,284,000
Indiana		
The Knisely National Bank of Butler, Butler (014226)	December 31, 2002	48,793,000
Kansas		
Peoples Bank National Association, Coldwater (022010)	May 1	32,723,000
First Commerce Bank, National Association, Marysville (024269)	June 10	16,107,000
Peoples National Bank & Trust, Ottawa (001910)	December 13, 2002	337,590,000
Kentucky		
First Community Bank of Western Kentucky, Inc., Clinton (014259)	December 31, 2002	54,269,000
Trust Company Of Kentucky, National Association, Lexington (023263)	January 1	971,900,000
Community Trust Bank, National Association, Pikesville (007030)	January 1	2,479,983,000
Minnesota		
First Security Bank National Association, Canby (007427)	January 16	37,000,000
Texas		
Big Lake Bank, National Association, Big Lake (020508)	June 20	34,740,000
Mauriceville National Bank, Mauriceville (020548)	February 25	33,000,000
Washington		
Northstar Bank, National Association, Seattle (022662)	June 30	103,731,000
Wisconsin		
The First National Bank of Baldwin, Baldwin (010106)	June 27	112,226,000
Community National Bank, Oregon (016604)	December 30, 2002	124,329,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**Federal branches and agencies of foreign banks in operation,
January 1 to June 30, 2003**

	In operation January 1	Opened January 1–June 30	Closed January 1– June 30	In operation June 30
Federal branches				
California	1	0	0	1
Connecticut	1	0	1	0
District of Columbia	1	0	0	1
New York	36	2	0	38
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	5	0	0	1
Illinois	1	0	0	1
Total United States	56	2	1	53