

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,
July 1 to December 31, 2002**

	In operation July 1, 2002	Organized and open for business	12 USC 214					In operation December 31, 2002
			Merged	Voluntary liquidations	Payouts	Converted to non-national institutions	Merged with non-national institutions	
Alabama	22	0	1	0	0	0	0	20
Alaska	4	0	0	0	0	0	0	4
Arizona	16	1	0	0	0	0	0	17
Arkansas	43	1	0	0	0	0	0	44
California	89	5	4	0	0	0	1	89
Colorado	53	0	2	0	0	1	1	49
Connecticut	11	0	0	0	0	0	0	11
Delaware	20	0	2	1	0	0	0	16
District of Columbia	5	0	0	0	0	0	0	5
Florida	76	0	0	0	0	0	1	75
Georgia	63	0	0	0	0	0	1	63
Hawaii	1	0	0	0	0	0	0	1
Idaho	2	0	0	0	0	0	0	2
Illinois	182	0	2	0	0	1	0	179
Indiana	35	0	1	0	0	0	0	34
Iowa	51	2	0	0	0	0	0	53
Kansas	105	1	0	2	0	1	1	102
Kentucky	54	1	0	0	0	1	0	54
Louisiana	17	0	0	0	0	0	0	17
Maine	7	0	0	0	0	0	0	7
Maryland	12	0	0	0	0	1	0	11
Massachusetts	24	0	0	0	0	0	0	24
Michigan	29	0	0	0	0	0	0	29
Minnesota	128	2	3	0	0	0	2	125
Mississippi	20	0	0	0	0	0	0	20
Missouri	48	1	0	0	0	1	0	48
Montana	16	0	0	0	0	0	0	16
Nebraska	77	1	1	0	0	0	2	75
Nevada	8	0	1	0	0	0	0	7
New Hampshire	6	0	0	0	0	0	0	6
New Jersey	26	0	0	0	0	0	1	25
New Mexico	15	0	0	0	0	0	0	15
New York	59	1	0	0	0	1	1	59
North Carolina	7	0	0	0	0	0	0	7
North Dakota	15	0	0	0	0	0	0	15
Ohio	91	0	1	0	0	0	0	90
Oklahoma	96	0	2	0	0	1	0	93
Oregon	4	0	0	0	0	0	0	4
Pennsylvania	84	0	0	0	0	0	0	85
Rhode Island	5	0	0	0	0	0	0	5
South Carolina	25	1	0	0	0	0	0	26
South Dakota	21	0	1	0	0	0	0	20
Tennessee	28	0	0	0	0	0	0	28
Texas	340	2	2	1	0	0	3	336
Utah	7	0	0	0	0	0	0	7
Vermont	8	0	0	0	0	0	0	8
Virginia	36	3	0	0	0	0	0	39
Washington	16	1	1	0	0	0	1	14

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**Changes in the corporate structure of the national banking system, by state,
July 1 to December 31, 2002 (continued)**

	In operation July 1, 2002	Organized and open for business	Merged	Voluntary liquidations	Payouts	12 USC 214		In operation December 31, 2002
						Converted to non-national institutions	Merged with non-national institutions	
West Virginia	22	0	0	0	0	0	0	22
Wisconsin	51	0	2	0	0	0	0	49
Wyoming	20	1	0	0	0	0	0	21
	2,200	24	26	4	0	8	15	2,171

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, July 1 to December 31, 2002**

Title and location	Approved	Denied
California		
Harris Bank California National Association, San Francisco _____	October 29	
Legacy Bank, National Association, Campbell _____	September 30	
Legacy Bank, National Association, San Diego (La Jolla) _____	August 22	
Florida		
Commerce National Bank of Florida, Winter Park _____	September 13	
Iowa		
Bankers Trust Company, National Association, Cedar Rapids _____	September 4	
Liberty National Bank, Sioux City _____	December 19	
Minnesota		
Merchants Bank, National Association, La Crescent _____	October 21	
Tennessee		
Community National Bank of the Lakeway Area, Morristown _____	October 3	
Texas		
Texas Community Bank, National Association, The Woodlands _____	July 16	
Washington		
Harris Bank Washington National Association, Seattle _____	October 29	

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**Applications for new, limited-purpose national bank charters, approved and denied,
by state, July 1 to December 31, 2002**

Title and location	Type of bank	Approved	Denied
Indiana Merchants Trust Company, National Association, Muncie	Trust (non-deposit)	December 23	

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

New, full-service national bank charters issued, July 1 to December 31, 2002

Title and location	Charter number	Date opened
California		
Harris Bank California National Association, San Francisco _____	024382	December 2
Legacy Bank, National Association, San Diego (La Jolla) _____	024361	December 12
Pacific Commerce Bank, National Association, Los Angeles _____	024318	October 10
Landmark National Bank, Solana Beach _____	024296	August 26
Orange County Business Bank, National Association, Newport Beach _____	024292	December 26
Iowa		
Bankers Trust Company, National Association, Cedar Rapids _____	024374	December 16
Kansas		
First Commerce Bank, National Association, Marysville _____	024269	August 21
Kentucky		
First National Bank of Lexington, Lexington _____	024349	October 1
Missouri		
Community National Bank, Monett _____	024347	September 5
New York		
Community Bank of Orange, National Association, Town of Walkkill (Middletown) _____	024177	October 15
South Carolina		
Carolina National Bank and Trust Company, Columbia _____	024332	July 15
Texas		
Texas Community Bank, National Association, The Woodlands _____	024357	September 10
Worthington National Bank, Arlington _____	024343	November 21
Virginia		
Bank of Goochland, National Association, Manakin Sabot _____	024288	November 25
Franklin Community Bank, National Association, Rocky Mount _____	024260	September 16
Washington		
Harris Bank Washington National Association, Seattle _____	024381	December 2

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

New, limited-purpose national bank charters issued, July 1 to December 31, 2002

Title and location	Charter number	Date opened
Nebraska Nebraska Bankers' Bank, National Association, Lincoln _____	024300	October 1

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**State-chartered banks converted to full-service national banks,
July 1 to December 31, 2002**

Title and location (charter number)	Effective date	Total assets
Arkansas		
First National Bank of Stuttgart (024360) conversion of Bank of Lockesburg, Stuttgart _____	October 1	4,000,000
Iowa		
American Bank and Trust Company, National Association (024369) conversion of American Bank and Trust Company, Davenport _____	September 5	313,078,000
Minnesota		
F&M Community Bank, National Association (024356) conversion of F & M Community Bank, Preston _____	July 1	47,349,000
Northwestern Bank, National Association (024372) conversion of The Northwestern State Bank of Ulen, Ulen _____	August 16	76,661,000
Virginia		
First Citizens Bank, National Association (024344) conversion of First-Citizens Bank, A Virginia Corporation, Roanoke _____	October 1	181,200,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**State-chartered banks converted to limited-purpose national banks,
July 1 to December 31, 2002**

Title and location (charter number)	Effective date	Total assets
Arizona The Harris Bank National Association (024380) conversion of Harris Trust Bank of Arizona, Scottsdale _____	November 25	278,916,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**Nonbanking institutions converted to full-service national banks,
July 1 to December 31, 2002**

Title and location (charter number)	Effective date	Total assets
Wyoming		
Tri-County National Bank (024376) conversion of Tri-County Bank, Cheyenne _____	September 30	21,242,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**Applications for national bank charters, by state and charter type,
July 1 to December 31, 2002**

	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	0	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	1	0	0	0
California	1	3	0	5	0	0	0	0	0
Colorado	0	0	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0	0
Delaware	1	0	0	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0	0	0	0
Florida	0	1	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	0	0	0	0	0	0	0	0	0
Indiana	1	1	0	0	0	0	0	0	0
Iowa	2	2	0	1	0	1	0	0	0
Kansas	0	0	0	1	0	0	0	0	0
Kentucky	0	0	0	1	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	1	0	0	0	0	0	0	0	0
Michigan	0	0	0	0	0	0	0	0	0
Minnesota	1	1	0	0	0	2	0	0	0
Mississippi	0	0	0	0	0	0	0	0	0
Missouri	0	0	0	1	0	0	0	0	0
Montana	0	0	0	0	0	0	0	0	0
Nebraska	0	0	0	0	1	0	0	0	0
Nevada	0	0	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	1	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	0	0	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	1	0	0	0	0	0
South Dakota	0	0	0	0	0	0	0	0	0
Tennessee	0	1	0	0	0	0	0	0	0
Texas	1	1	0	2	0	0	0	0	0
Utah	1	0	0	0	0	0	0	0	0

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**Applications for national bank charters, by state and charter type,
July 1 to December 31, 2002 (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
Vermont	0	0	0	0	0	0	0	0	0
Virginia	0	0	0	2	0	1	0	0	0
Washington	0	1	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	1	0
Total	9	11	0	16	1	5	1	1	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, July 1 to December 31, 2002

Title and location (charter number)	Effective date	Total assets
Delaware		
Transamerica Bank, National Association, New Castle (022696) _____	October 31	21,605,000
Kansas		
First National Bank of Onaga, Onaga (020998) _____	November 8	0
First Trust Company of Onaga, National Association, Onaga (023914)	November 8	0
Texas		
CompuBank, National Association, Houston (023187) _____	June 29	0

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**National banks merged out of the national banking system,
July 1 to December 31, 2002**

Title and location	Charter number	Effective date
California		
Western Security Bank, National Association, Burbank _____	021472	June 28
Colorado		
The First National Bank of Otis, Otis _____	010852	September 30
Florida		
Palm Beach National Bank & Trust Company, Palm Beach _____	016116	October 17
Georgia		
First National Bank of Johns Creek, Suwanee _____	023820	December 11
Kansas		
The Citizens National Bank & Trust Co., Anthony _____	006752	October 31
Minnesota		
Century Bank, National Association, Eden Prairie _____	022135	June 1
The Midway National Bank of St. Paul, St. Paul _____	013131	September 13
Nebraska		
The Beatrice National Bank and Trust Company, Beatrice _____	003081	July 8
Heritage Bank, National Association, Doniphan _____	024155	October 4
New Jersey		
Vista Bank, National Association, Phillipsburg _____	001239	August 23
New York		
Trustco Bank, National Association, Town of Glenville (Scotia) _____	022844	November 15
Texas		
First National Bank of Bay City, Bay City _____	023223	November 1
Brookhollow National Bank, Dallas _____	015929	July 12
Eagle National Bank, Dallas _____	022971	September 13
Washington		
Harbor Bank, National Association, Gig Harbor _____	023218	October 1

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**National banks converted out of the national banking system,
July 1 to December 31, 2002**

Title and location (charter number)	Effective date	Total assets
Colorado Community Banks of the Rockies, National Association, La Jara (009840)	July 1	163,808,000
Illinois The Grundy County National Bank, Morris (000531)	June 28	142,715,000
Kansas Heartland Bank, National Association, Jewell (022956)	December 4	35,700,000
Kentucky First National Bank of Clinton, Clinton (014259)	December 31	54,269,000
Maryland Old Line National Bank, Waldorf (021700)	June 28	61,944,000
Missouri People's National Bank, Seneca (022892)	October 24	32,673,000
New York Sleepy Hollow National Bank, Sleepy Hollow (012515)	July 8	114,146,000
Oklahoma First Commercial Bank, National Association, Edmond (022957)	June 27	126,500,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**Federal branches and agencies of foreign banks in operation,
July 1 to December 31, 2002**

	In operation July 1, 2002	Opened July 1–December 31, 2002	Closed July 1–December 31, 2002	In operation December 31, 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
Florida	0	0	0	0
New York	3	0	1	2
Federal agency				
Illinois	1	0	0	1
Total United States	52	0	1	51