

*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, July 1 to December 31, 2004

						12 USC 214		In operation December 31, 2004
	In operation July 1, 2004	Organized and open for business	Merged	Voluntary liquidations	Payouts	Converted to non-national institutions	Merged with non- national institutions	
Alabama	22	1	0	0	0	0	0	23
Alaska	4	0	0	0	0	0	0	4
Arizona	14	0	0	1	0	0	0	14
Arkansas	43	1	0	0	0	0	0	44
California	81	1	1	0	0	0	1	80
Colorado	48	0	0	0	0	0	1	47
Connecticut	12	0	0	0	0	0	1	11
Delaware	15	2	2	0	0	0	0	15
District of Columbia	6	0	0	0	0	0	1	5
Florida	74	0	1	0	0	0	2	71
Georgia	59	2	2	1	0	0	3	55
Hawaii	1	0	0	0	0	0	0	1
Idaho	2	0	0	0	0	0	0	2
Illinois	166	1	3	0	0	0	3	160
Indiana	37	0	0	0	0	1	0	36
Iowa	49	0	0	0	0	0	1	48
Kansas	97	0	2	0	0	0	1	94
Kentucky	45	0	0	0	0	0	2	43
Louisiana	15	0	0	0	0	0	0	15
Maine	7	0	0	0	0	0	0	6
Maryland	11	0	0	0	0	0	1	10
Massachusetts	20	0	0	0	0	0	0	20
Michigan	27	0	0	0	0	1	2	24
Minnesota	120	0	1	0	0	2	1	115
Mississippi	19	0	0	0	0	0	0	19
Missouri	47	0	0	0	0	0	0	47
Montana	14	0	0	0	0	0	0	14
Nebraska	70	0	2	0	0	0	1	67
Nevada	7	0	0	0	0	0	0	7
New Hampshire	5	0	0	1	0	1	0	4
New Jersey	23	0	0	0	0	0	0	23
New Mexico	14	0	0	0	0	0	0	14
New York	57	2	1	0	0	0	0	58
North Carolina	6	0	0	0	0	1	0	5
North Dakota	13	0	1	0	0	0	1	12
Ohio	88	0	3	0	0	1	3	82
Oklahoma	86	1	0	0	0	3	0	84
Oregon	4	0	0	0	0	0	0	4
Pennsylvania	80	0	1	0	0	1	0	78
Rhode Island	5	0	0	0	0	0	0	5
South Carolina	25	0	0	0	0	0	0	25
South Dakota	19	1	0	1	0	0	0	19
Tennessee	28	0	0	0	0	0	0	28
Texas	320	5	5	0	0	1	0	318
Utah	7	0	0	0	0	0	0	7
Vermont	8	0	0	0	0	0	0	8
Virginia	39	0	0	0	0	1	0	38
Washington	13	0	0	0	0	0	0	13
West Virginia	18	0	0	0	0	0	0	18

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

Changes in the corporate structure of the national banking system, by state, July 1 to December 31, 2004 (continued)

	In operation July 1, 2004	Organized and open for business	Merged	Voluntary liquidations	Payouts	12 USC 214		In operation December 31, 2004
						Converted to non-national institutions	Merged with non- national institutions	
Wisconsin	45	0	0	0	0	1	1	43
Wyoming	15	0	0	0	0	0	0	15
Totals:	2,050	17	25	4	0	14	26	1,998

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, 2004

Title and location	Approved	Denied
Arizona		
Western National Bank, Phoenix _____ Commercial/Consumer (Full Srvc Bnk)	November 3, 2004	
California		
First Heritage Bank, National Association, Newport Beach _____ Commercial/Consumer (Full Srvc Bnk)	December 15, 2004	
Pacific Coast National Bank, San Clemente _____ Commercial/Consumer (Full Srvc Bnk)	October 25, 2004	
Illinois		
Harris Bank West, National Association, Roselle _____ Commercial/Consumer (Full Srvc Bnk)	August 17, 2004	
Minnesota		
The National Bank, Edina _____ Commercial/Consumer (Full Srvc Bnk)	September 17, 2004	
New York		
Citizens Bank, National Association, Albany _____ Commercial/Consumer (Full Srvc Bnk)	December 13, 2004	
Community National Bank, Great Neck Estates Village _____ Commercial/Consumer (Full Srvc Bnk)	September 13, 2004	
Ohio		
Lake National Bank, Mentor _____ Commercial/Consumer (Full Srvc Bnk)	October 4, 2004	
Oklahoma		
Valliance Bank, National Association, Oklahoma City _____ Commercial/Consumer (Full Srvc Bnk)	August 31, 2004	
Tennessee		
Paragon National Bank, Memphis _____ Commercial/Consumer (Full Srvc Bnk)	September 29, 2004	

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, 2004

Title and location	Type of bank	Approved	Denied
California			
ReconTrust Company, National Association, Thousand Oaks _____	Trust (Non-Deposit)	December 7, 2004	
Western Development Bank, National Association, Fresno _____	Community Reinvestment Bank	July 26, 2004	
Connecticut			
RBS National Bank, Bridgeport _____	Credit Card	September 15, 2004	
Delaware			
Bessemer Trust Company of Delaware, National Association, Wilmington__	Trust (Non-Deposit)	September 27, 2004	
Florida			
BNY Florida Interim Trust Company, National Association, Miami _____	Trust (Non-Deposit)	September 13, 2004	
Missouri			
BNY Missouri Interim Trust Company, National Association, St Louis _____	Trust (Non-Deposit)	September 13, 2004	

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

New, full-service national bank charters issued, July 1 to December 31, 2004

Title and location	Charter number	Date opened
Delaware		
HSBC Bank USA, National Association, New Castle _____ Commercial/Consumer (Full Srvc Bnk)	024522	July 1, 2004
Georgia		
Flint River National Bank, Camilla _____ Commercial/Consumer (Full Srvc Bnk)	024505	September 8, 2004
Peoples Community National Bank, Bremen _____ Commercial/Consumer (Full Srvc Bnk)	024456	October 4, 2004
New York		
Empire State Bank, National Association, Newburgh _____ Commercial/Consumer (Full Srvc Bnk)	024445	June 28, 2004
Oklahoma		
Valliance Bank, National Association, Oklahoma City _____ Commercial/Consumer (Full Srvc Bnk)	024532	October 20, 2004
Texas		
North Texas Bank, National Association, Decatur _____ Commercial/Consumer (Full Srvc Bnk)	024519	October 5, 2004
Sovereign Bank, National Association, Irving _____ Commercial/Consumer (Full Srvc Bnk)	024503	July 29, 2004
Post Oak Bank, National Association, Houston _____ Commercial/Consumer (Full Srvc Bnk)	024491	July 30, 2004
T Bank, National Association, Dallas _____ Commercial/Consumer (Full Srvc Bnk)	024467	November 2, 2004
Brazos Valley Bank, National Association, College Station _____ Commercial/Consumer (Full Srvc Bnk)	024457	July 26, 2004

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

New, limited-purpose national bank charters issued, July 1 to December 31, 2004

Title and location	Charter number	Date opened
Delaware Bessemer Trust Company of Delaware, National Association, Wilmington _____ Trust (Non-Deposit)	024547	December 22, 2004
Florida BNY Florida Interim Trust Company, National Association, Miami _____ Trust (Non-Deposit)	024531	
Missouri BNY Missouri Interim Trust Company, National Association, St Louis _____ Trust (Non-Deposit)	024529	

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

State-chartered banks converted to full-service national banks, July 1 to December 31, 2004

Title and location (charter number)	Effective date	Total assets
Alabama First Bank of Dothan, National Association (024515) _____ conversion of First Bank of Dothan, Inc., Dothan	September 1, 2004	29,667,000
Arkansas First National Bank (024553) _____ conversion of Bank of Waldron, Waldron	October 1, 2004	92,744,000
New York JPMorgan Chase Bank, National Association (024542) _____ conversion of JPMorgan Chase Bank, New York	November 13, 2004	648,692,000,000
South Dakota First American Bank & Trust, National Association (024533) _____ conversion of First American Bank & Trust, Sioux Falls	October 4, 2004	145,000,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

State-chartered banks converted to limited-purpose national banks, July 1 to December 31, 2004

Title and location (charter number)	Effective date	Total assets
California The Bank of New York Trust Company, National Association (024526) _____ conversion of BNY Western Trust Company, Los Angeles	November 1, 2004	339,124,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

Nonbanking institutions converted to full-service national banks, July 1 to December 31, 2004

Title and location (charter number)	Effective date	Total assets
Illinois FSFSB, National Association,(024518) conversion of First Security Federal Savings Bank, Chicago	July 22, 2004	485,901,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

Applications for national bank charters, by state and charter type, July 1 to December 31, 2004

	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	0	0	0	0	0	1	0	0	0
Alaska	0	0	0	0	0	0	0	0	0
Arizona	1	1	0	0	0	0	0	0	0
Arkansas	1	0	0	0	0	1	0	0	0
California	3	3	1	0	0	0	1	0	0
Colorado	0	0	0	0	0	0	0	0	0
Connecticut	0	1	0	0	0	0	0	0	0
Delaware	1	1	0	1	1	0	0	0	0
District of Columbia	0	0	0	0	0	0	0	0	0
Florida	0	1	0	0	1	0	0	0	0
Georgia	0	0	0	2	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	1	0	0	0	0	0	1	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	1	1	0	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0	0	0	0
Missouri	0	1	0	0	1	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	1	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	1	2	0	1	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	1	0	0	0	0	0	0	0
Oklahoma	0	1	0	1	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	1	0	0	0	0	0	0	0	0
South Dakota	0	0	0	0	0	1	0	0	0
Tennessee	0	1	0	0	0	0	0	0	0
Texas	0	0	0	5	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
Virginia	3	0	0	0	0	0	0	0	0
Washington	0	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, 2004 (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
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	13	15	1	10	3	4	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, 2004

Title and location (charter number)	Effective date	Total assets
Arizona Dillard National Bank, Gilbert (018777) _____	November 1, 2004	24,061,000
Georgia First North American National Bank, Kennesaw (022196) _____	July 31, 2004	83,979,000
New Hampshire Harris Bank (NH), National Association, Nashua (023239) _____	August 2, 2004	0
South Dakota Axsys National Bank, Sioux Falls (023083) _____	December 24, 2004	0

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National banks merged out of the national bank system, July 1 to December 31, 2004

Title and location	Charter number	Effective date
California		
Taft National Bank, Taft _____	017577	June 14, 2004
Colorado		
First National Bank of Colorado Springs, Colorado Springs _____	017226	July 1, 2004
Connecticut		
The Canaan National Bank, Canaan _____	008511	September 10, 2004
District of Columbia		
WashingtonFirst Bank, Washington _____	024464	November 1, 2004
Florida		
CNB National Bank, Lake City _____	020496	July 16, 2004
Florida Bank, National Association, Tampa _____	021734	July 16, 2004
Georgia		
Chattahoochee National Bank, Alpharetta _____	023597	November 15, 2004
Eagle National Bank, Stockbridge _____	023184	November 1, 2004
Mountain National Bank, Tucker _____	021549	July 19, 2004
Illinois		
The First National Bank of Decatur, Decatur _____	004920	November 10, 2004
Community National Bank, Metropolis _____	003156	August 31, 2004
The First National Bank of Sumner, Olney _____	006907	August 2, 2004
Iowa		
The Farmers National Bank of Winfield, Mt. Pleasant _____	010640	July 1, 2004
Kansas		
Emprise Bank National Association, Hays _____	003885	September 17, 2004
Kentucky		
The State National Bank of Frankfort, Frankfort _____	004090	May 24, 2004
First National Bank and Trust Company, Georgetown _____	002927	May 24, 2004
Maryland		
The First National Bank of St. Mary's at Leonardtown, Leonardtown _____	006606	July 28, 2004
Michigan		
Bank One, Dearborn, National Association, Dearborn _____	016378	December 1, 2004
First National Bank of Gaylord, Gaylord _____	016477	July 1, 2004
Minnesota		
Americana National Bank, Albert Lea _____	010903	November 22, 2004
Nebraska		
First National Bank of Unadilla, Unadilla _____	012225	September 28, 2004
North Dakota		
Bank of the West, Fargo _____	005087	December 3, 2004
Ohio		
Stebbins National Bank of Creston, Creston _____	014709	June 1, 2004
The First National Bank of Shelby, Shelby _____	001929	October 8, 2004
The Second National Bank of Warren, Warren _____	002479	July 2, 2004
Wisconsin		
Red Cedar Bank National Association, Boyceville _____	014801	December 30, 2004

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

National banks converted out of the national banking system, July 1 to December 31, 2004

Title and location (charter number)	Effective date	Total assets
Indiana		
Bank of Evansville, National Association, Evansville (024167)	September 14, 2004	1,575,668,000
Michigan		
Franklin Bank, National Association, Southfield (022107)	May 28, 2004	554,000,000
Minnesota		
Star Bank, National Association, Bertha (007373)	October 1, 2004	90,512,000
Fortress Bank, National Association, Houston (023410)	August 13, 2004	55,076,000
New Hampshire		
State Street Bank & Trust Company of New Hampshire, National Association, Nashua (022361)	October 25, 2004	51,435,000
North Carolina		
Alamance National Bank, Graham (023544)	November 23, 2004	145,848,000
Ohio		
The Ripley National Bank, Ripley (002837)	October 9, 2004	56,164,000
Oklahoma		
The First National Bank of Calumet, Calumet (012200)	August 16, 2004	18,866,000
The First National Bank of Medford, Medford (005796)	September 27, 2004	24,660,000
McClain Bank, National Association, Purcell (012134)	December 21, 2004	145,000,000
Pennsylvania		
The New Tripoli National Bank, New Tripoli (009656)	June 30, 2004	223,706,000
Texas		
Franklin National Bank, Mt. Vernon (017055)	July 23, 2004	39,911,000
Virginia		
Cardinal Bank, National Association, McLean (023606)	December 22, 2004	1,210,556,000
Wisconsin		
The First National Bank of Stoughton, Stoughton (005222)	December 30, 2004	214,465,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

Federal branches and agencies of foreign banks in operation, July 1 to December 31, 2004

	In operation July 1, 2004	Opened July 1— December 31, 2004	Closed July 1— December 31, 2004	In operation December 31, 2004
Federal branches				
California	1	0	0	1
District of Columbia	1	0	0	1
Florida	0	1	0	1
New York	35	0	0	35
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	51	1	0	52