



25th Anniversary

CORPORATE STRUCTURE OF THE
NATIONAL BANKING SYSTEM

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

Contents

	<i>Page</i>
Changes in the corporate structure of the national banking system, by state, July 1 to December 31, 2005 _____	51
Applications for new, full-service national bank charters, approved and denied, by state, July 1 to December 31, 2005 _____	53
Applications for new, limited-purpose national bank charters, approved and denied, by state, July 1 to December 31, 2005 _____	54
State-chartered banks converted to full-service national banks, July 1 to December 31, 2005 _____	55
State-chartered banks converted to limited-purpose national banks, July 1 to December 31, 2005 _____	56
Nonbanking institutions converted to full-service national banks, July 1 to December 31, 2005 _____	57
Nonbanking institutions converted to limited-purpose national banks, July 1 to December 31, 2005 _____	58
Applications for national bank charters, by state and charter type, July 1 to December 31, 2005 _____	59
Voluntary liquidations of national banks, July 1 to December 31, 2005 _____	61
National banks merged out of the national banking system, July 1 to December 31, 2005 _____	62
National banks converted out of the national banking system, July 1 to December 31, 2005 _____	63
Federal branches and agencies of foreign banks in operation, July 1 to December 31, 2005 _____	64

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

Changes in the corporate structure of the national banking system, by state, July 1 to December 31, 2005

	In operation July 1, 2005	Organized and open for business	Merged	Voluntary liquidations	Payouts	12 USC 214		In operation December 31, 2005
						Converted to non-national institutions	Merged with non-national institutions	
Alabama	22	2	0	0	0	0	0	24
Alaska	4	0	0	0	0	0	0	4
Arizona	15	1	1	0	0	0	0	15
Arkansas	41	0	0	0	0	1	0	40
California	81	1	1	0	0	1	1	79
Colorado	44	0	0	0	0	0	1	43
Connecticut	11	0	1	0	0	0	0	10
Delaware	14	2	0	0	0	0	0	16
District of Columbia	4	0	0	0	0	0	0	4
Florida	65	0	0	0	0	0	0	65
Georgia	53	1	2	0	0	1	0	52 ¹
Hawaii	1	0	0	0	0	0	0	1
Idaho	2	0	0	0	0	0	0	2
Illinois	153	0	1	0	0	0	0	152
Indiana	35	0	0	0	0	0	1	34
Iowa	47	0	1	0	0	0	0	46
Kansas	93	0	0	0	0	0	0	93
Kentucky	43	0	1	0	0	3	0	39
Louisiana	15	0	0	0	0	0	0	15
Maine	4	0	0	0	0	0	0	4
Maryland	10	1	0	0	0	0	0	10 ²
Massachusetts	18	0	0	0	0	0	0	18
Michigan	24	0	0	0	0	1	0	23
Minnesota	111	0	2	0	0	1	0	108
Mississippi	19	0	0	0	0	0	0	19
Missouri	46	1	0	0	0	0	0	47
Montana	14	0	0	0	0	0	0	14
Nebraska	67	0	2	0	0	1	0	64
Nevada	7	1	0	0	0	0	0	8
New Hampshire	4	0	0	0	0	0	2	2
New Jersey	23	0	0	0	0	0	0	22 ³
New Mexico	14	0	0	0	0	0	0	14
New York	60	0	0	0	0	0	2	58
North Carolina	5	0	0	0	0	0	0	4 ⁴
North Dakota	12	1	0	0	0	0	0	13
Ohio	82	0	0	1	0	0	0	81
Oklahoma	83	0	0	0	0	1	0	82
Oregon	4	0	0	1	0	0	0	3
Pennsylvania	77	0	2	0	0	1	2	73 ⁵
Rhode Island	4	0	0	0	0	0	0	4

¹+1: Relocated from North Carolina.

²-1: Relocated to Virginia.

³-1: Relocated to Pennsylvania.

⁴-1: Relocated to Georgia.

⁵+1: Relocated from New Jersey.

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

Changes in the corporate structure of the national banking system, by state, July 1 to December 31, 2005 (continued)

							12 USC 214		In operation December 31, 2005
	In operation July 1, 2005	Organized and open for business	Merged	Voluntary liquidations	Payouts	Converted to non-national institutions	Merged with non-national institutions		
South Carolina	24	0	0	0	0	0	1	23	
South Dakota	18	1	0	0	0	0	0	19	
Tennessee	29	0	0	0	0	1	1	27	
Texas	310	0	5	0	0	1	2	302	
Utah	7	0	0	1	0	0	0	6	
Vermont	8	0	0	0	0	0	0	8	
Virginia	39	0	0	0	0	0	0	40 ⁶	
Washington	13	0	0	0	0	1	1	11	
West Virginia	16	0	0	0	0	0	1	15	
Wisconsin	41	0	1	0	0	1	0	39	
Wyoming	15	0	1	0	0	1	0	13	
TOTALS:	1,951	12	21	3	0	16	15	1,908	

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.

⁶+1: Relocated from Maryland.

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, 2005

State	Title and location	Approved	Denied
Alabama	Noblebank & Trust, National Association, Anniston	August 2, 2005	
Arizona	First Fidelity Bank, National Association, Phoenix Sonoran Bank, National Association, Phoenix UMB Bank Arizona, National Association, Phoenix	December 14, 2005 December 13, 2005 July 20, 2005	
California	Bank of Napa, National Association, Napa Northern California National Bank, Chico	November 7, 2005 December 20, 2005	
Florida	Community National Bank of the South, Lake Mary	November 3, 2005	
Illinois	CenterBank and Trust, National Association, Deerfield	September 7, 2005	
Michigan	First National Bank of Michigan, Kalamazoo	December 16, 2005	
Missouri	OakStar Bank, National Association, Springfield	August 24, 2005	
New York	New York National Bank II, Yonkers	December 5, 2005	
South Carolina	BankMeridian, National Association, Columbia Harbor National Bank, Charleston	November 18, 2005 December 13, 2005	
Texas	CF Interim National Bank, San Antonio	July 19, 2005	

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, 2005

State	Title and location	Charter number	Approved	Denied
Delaware	Citigroup Trust--Delaware, National Association, Wilmington		November 1, 2005	
South Dakota	Department Stores National Bank, Sioux Falls		September 20, 2005	
Alabama	Noblebank & Trust, National Association, Anniston	024606	October 11, 2005	
Arizona	UMB Bank Arizona, National Association, Phoenix	024616	November 4, 2005	
California	Saigon National Bank, Westminster	024577	November 30, 2005	
Missouri	OakStar Bank, National Association, Springfield	024605	October 24, 2005	
Delaware	Citigroup Trust--Delaware, National Association, Wilmington	024629	December 15, 2005	
	HSBC Trust Company (Delaware), National Association, Wilmington	024601	July 1, 2005	
Nevada	Town North Bank Nevada, National Association, Las Vegas	024576	October 6, 2005	
South Dakota	Department Stores National Bank, Sioux Falls	024622	October 24, 2005	

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**State-chartered banks converted to full-service national banks,
July 1 to December 31, 2005**

State	Title and location	Charter number	Effective date	Total assets
North Dakota	Dakota Community Bank, National Association conversion of Dakota Community Bank, Hebron	024604	July 1, 2005	201,031,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

State-chartered bank converted to limited-purpose national bank, July 1 to December 31, 2005

State	Title and location	Charter number	Effective date	Total assets
Alabama	Alabama Banker's Bank, National Association conversion of Alabama Banker's Bank, Homewood	024613	September 28, 2005	46,186,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**Nonbanking institutions converted to full-service national banks,
July 1 to December 31, 2005**

State	Title and location	Charter number	Effective date	Total assets
Georgia	Omni Interim, National Association conversion of Georgia Community Bank, Dalton	024608	July 1, 2005	43,774,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

Nonbanking institutions converted to limited-purpose national banks, July 1 to December 31, 2005

State	Title and location	Charter number	Effective date	Total assets
Maryland	Legg Mason Trust Company, National Association conversion of Legg Mason Trust, FSB, Baltimore	024627	November 15, 2005	2,861,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**Applications for national bank charters, by state and charter type,
July 1 to December 31, 2005**

	Received	Approved	Denied	Charters issued ¹					
				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	1	0	1	0	0	1	0	0
Alaska	0	0	0	0	0	0	0	0	0
Arizona	4	3	0	1	0	0	0	0	0
Arkansas	0	0	0	0	0	0	0	0	0
California	2	2	0	1	0	0	0	0	0
Colorado	1	0	0	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0	0	0	0
Delaware	1	1	0	0	2	0	0	0	0
District of Columbia	0	0	0	0	0	0	0	0	0
Florida	3	1	0	0	0	0	0	0	0
Georgia	0	0	0	0	0	0	0	1	0
Hawaii	0	0	0	0	0	0	0	0	0
Idaho	0	0	0	0	0	0	0	0	0
Illinois	1	1	0	0	0	0	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	1
Massachusetts	0	0	0	0	0	0	0	0	0
Michigan	1	1	0	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0	0	0	0
Missouri	0	1	0	1	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	0	0	0	1	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	1	0	0	0	0	0	0	0
North Carolina	0	0	0	0	0	0	0	0	0
North Dakota	0	0	0	0	0	1	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

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**Applications for national bank charters, by state and charter type,
July 1 to December 31, 2005 (continued)**

	Received	Approved	Denied	Charters issued ¹					
				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
South Carolina	2	2	0	0	0	0	0	0	0
South Dakota	1	1	0	0	1	0	0	0	0
Tennessee	0	0	0	0	0	0	0	0	0
Texas	2	1	0	0	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	1	0	0	0	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	19	16	0	4	4	1	1	1	1

¹These figures may also include new national banks chartered to acquire a failed institution, trust company, credit card bank, and other limited charter national banks.

Voluntary liquidations of national banks, July 1 to December 31, 2005

State	Title and location	Charter number	Effective date	Total assets
Ohio	May National Bank of Ohio, Lorain	021922	November 10, 2005	0
Oregon	First Consumers National Bank, Lake Oswego	021688	November 29, 2005	0
Utah	American Investment Bank, National Association, Salt Lake City	018174	July 29, 2005	155,00,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

National banks merged out of the national bank system, July 1 to December 31, 2005

State	Title and location	Charter number	Effective date
California	United National Bank, San Marino	017785	September 6, 2005
Colorado	First MainStreet Bank, National Association, Longmont	011253	October 23, 2005
Indiana	The First National Bank of Fremont, Fremont	010718	November 1, 2005
New Hampshire	The Pemigewasset National Bank of Plymouth New Hampshire, Plymouth Providian National Bank, Tilton	002587 001333	October 1, 2005 October 1, 2005
New York	Bath National Bank, Bath National Bank of Geneva, Geneva	010235 012450	December 3, 2005 December 3, 2005
Pennsylvania	Blue Ball National Bank, Blue Ball PennRock Financial Advisors, National Association, Blue Ball	008421 024480	July 1, 2005 November 7, 2005
South Carolina	Summit National Bank, Greenville	022104	July 1, 2005
Tennessee	Union Planters Bank, National Association, Memphis	013349	June 29, 2005
Texas	First National Bank in Cisco, Cisco First National Bank of Hamilton, Hamilton	012795 011800	October 28, 2005 October 13, 2005
Washington	Redmond National Bank, Redmond	018746	September 2, 2005
West Virginia	The National Bank of Davis, Davis	004828	November 16, 2005

**National banks converted out of the national banking system,
July 1 to December 31, 2005**

State	Title and location	Charter number	Effective date	Total assets
Arkansas	The Bank of Fayetteville, National Association, Fayetteville	021206	December 1, 2005	377,687,000
California	Temecula Valley Bank, National Association, Temecula	023109	June 23, 2005	387,839,000,000
Georgia	The Buckhead Community Bank, National Association, Atlanta	023242	July 1, 2005	319,000,000
Kentucky	The Berea National Bank, Berea	008435	December 29, 2005	85,165,000
	Kentucky National Bank, Elizabethtown	023434	December 29, 2005	111,000,000
	The First National Bank of Mayfield, Mayfield	002245	November 14, 2005	136,530,000
Michigan	First Independence National Bank of Detroit, Detroit	015801	November 7, 2005	147,864,000
Minnesota	First Minnesota Bank, National Association, Minnetonka	002571	June 16, 2005	360,890,000
Nebraska	The First National Bank of Albion, Albion	003960	November 10, 2005	1,553,000
Oklahoma	First Bethany Bank & Trust, National Association, Bethany	012169	June 30, 2005	126,385,000
Pennsylvania	The Manor National Bank, Manor	006456	December 15, 2005	17,531,000
Tennessee	First Farmers & Merchants National Bank of Columbia, Columbia	014710	July 5, 2005	14,710,000
Texas	FirstBank Southwest, National Association, Amarillo	008769	October 25, 2005	451,617,000
Washington	Central Valley Bank, National Association, Toppenish	017257	September 1, 2005	103,532,000
Wisconsin	Superior National Bank, Superior	014616	December 27, 2005	30,600,000
Wyoming	American National Bank of Rock Springs, Rock Springs	017656	August 3, 2005	49,658,000

CORPORATE STRUCTURE OF THE NATIONAL BANKING SYSTEM

**Federal branches and agencies of foreign banks in operation,
July 1 to December 31, 2005**

	In operation July 1, 2005	Opened July 1— December 31, 2005	Closed July 1— December 31, 2005	In operation December 31, 2005
Federal branch				
California	1	0	0	1
District of Columbia	1	0	0	1
Florida	1	0	0	1
New York	34	0	1	33
Washington	1	0	0	1
Limited federal branch				
California	7	0	0	7
District of Columbia	1	0	0	1
New York	2	0	0	2
Federal agency				
Florida	1	0	0	1
Illinois	1	0	0	1
New York	2	1	0	3
Federal branch status changed to federal agency				
New York		1		
Total:	52	1	1	52