

TABLE

Bank Interstate Expansion Opportunities

(January 15, 1987)

	1/912	7/871	7/871	Non-bank Banks ⁴	Indus. Banks
	1/892	7/871	7/871	Non-bank Banks ⁴	Indus. Banks
10/882	X	X	X	X	X
7/881	X	X	X	X	X
X5	X	X	X	X	X
X	X	X	X	X	X

TABLE A-1 (Page 2)

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<u>Nationwide</u>	<u>11td</u>	<u>Reciprocal</u>	<u>Regional</u> ³	<u>Un1td</u>	<u>Reciprocal</u>	<u>National</u>	<u>Regional</u>	<u>Non-bank</u> <u>Banks</u> ⁴	<u>Indus.</u> <u>Banks</u>
10/88 ²				X		X		X	
7/87 ²		X		X		X		X	
3/90 ²		X	X	X		X		X	
7/88 ²		X	X	X		X		X	
		X	X	X		X		X	
		X	X	X		X		X	
		X	X	X		X		X	
		X	X	X		X		X	
		X	X	X		X		X	
		X	X	X		X		X	

date.

te for nationwide banking.

rogging provisions are generally included in the language of regional banking laws. Only one state -- of the 28 with regional banking laws does not have an anti-leapfrogging provision. States permit the establishment of non-bank banks.

trigger dependent upon 13 states having nationwide reciprocal laws in effect; four of the 13 states among the largest 10 states in terms of total deposits.