

TABLE A-1 (Page 2)

Bank Interstate Expansion Opportunities

(January 15, 1987)

Nationwide Ltd Reciprocal	Regional ³		Emer. Takeover Provisions		Non-bank Banks ⁴	Indus. Banks
	Unltd	Reciprocal	National	Regional		
10/882 7/872		X	X	X	X	
3/902 7/882	X	X	X		X	X
X /872		X	X	X	X	X
7/871 1/881		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.

es 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.