

Bank Interstate Expansion Opportunities

(January 15, 1987)

	Nationwide		Regional ³		Emer. Takeover Provisions		Non-bank Banks ⁴	Indus. Banks	Limited Service Banks
	Unltd	Reciprocal	Unltd	Reciprocal	National	Regional			
AL				7/87 ¹			X		
AK	X						X		
AZ	X						X		
AR							-	X	
CA		1/91 ²		7/87 ¹			X	X	
CO							-	X	
CT				X			-	X	
DE							X		X
DC				X			X		
FL				X			-	X	
GA				X			-		
HI							-	X	
ID				X		X	X		
IL				X			X		
IN				X		X	X	X	
IA							X	X	
KS							-	X	
KY		X			X		-	X	
LA		1/89 ²		7/87 ¹			-		
ME	X						X		
MD				X			X		X
MA				X			X		
MI		10/88 ²		X			X		
MN				X	X		X	X	
MS				7/88 ¹			-		
MO				X			X	X	
MT							X		
NE							X	X	X
NV	1/89 ²			X			X	X	X
NH							X		
NJ		X ⁵		X			-		
NM					X		-		
NY		X					X		
NC				X			-	X	
ND							-		

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	Nationwide		Regional ³		Emer. Takeover Provisions		Non-bank Banks ⁴	Indus. Banks	Limited Service Banks
	Unltd	Reciprocal	Unltd	Reciprocal	National	Regional			
OH		10/88 ²		X	X		X		
OK		7/87 ²			X		-		
OR			X				-		
PA		3/90 ²		X			-		
RI		7/88 ²		X			X	X	
SC				X			X		
SD							X		X
TN				X			-	X	
TX	X						-		
UT	12/87 ²			X	X		-	X	
VT							-		
VA				X			-		X
WA		7/87 ¹			X		X	X	
WV		1/88 ¹					-	X	X
WI				X			X		
WY							X		

¹Effective date.²Trigger date for nationwide banking.³Anti-leapfrogging provisions are generally included in the language of regional banking laws. Only one state -- Nevada -- of the 28 with regional banking laws does not have an anti-leapfrogging provision.⁴These states permit the establishment of non-bank banks.⁵Nationwide trigger dependent upon 13 states having nationwide reciprocal laws in effect; four of the 13 states must be among the largest 10 states in terms of total deposits.