

TABLE 1

Bank Interstate Expansion Opportunities
(January 15, 1987)

	Nationwide		Regional ³		Emer. Takeover		Non-bank Banks ⁴	Indus. Banks	Limited Service Banks
	Unltd	Reciprocal	Unltd	Reciprocal	National	Regional			
AL							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		
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	
LA		1/89 ²		7/87 ¹		X			
ME	X						X		
MD				X			X		
MA				X			X		
MI		10/88 ²		X			X		
MN				X			X		
MS			7/88 ¹		X		-		
MO				X			X		
MT							X		
NE							X		
NV		1/89 ²		X			X		
NH							X		
NJ		X ⁵		X			-		
NM							-		
NY		X					X		
NC							-		
ND							-		

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Bank Interstate Expansion Opportunities
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	Nationwide Unltd Reciprocal		Regional ³ Unltd Reciprocal		Emer. Takeover Provisions		Non-bank Banks ⁴	Indus. Banks	Limited Service Banks
					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				-		
WA		7/87 ¹			X		X	X	
WV		1/88 ¹		X			-	X	X
WI							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.