

(IV) THE FINANCIAL HISTORY AND FUTURE PROSPECTS OF THE OUT-OF-STATE BANK HOLDING COMPANY;

(V) THE RESULTANT CONCENTRATION OF RESOURCES AND AMOUNT OF TOTAL ASSETS AND TOTAL DEPOSITS TO BE HELD BY THE OUT-OF-STATE BANK HOLDING COMPANY AFTER A MERGER OR ACQUISITION;

(VI) THE IMPACT OF REGIONAL RECIPROCAL BANKING ON COMPETITION;

(VII) THE AVAILABILITY OF CONSUMER CREDIT FOR ALL GROUPS, INCLUDING LOW AND MODERATE INCOME GROUPS;

(VIII) THE AVAILABILITY OF CREDIT FOR SMALL BUSINESS LOANS;

(IX) RATES CHARGED FOR CREDIT;

(X) ANY FEES CHARGED FOR SERVICES; AND

(XI) ANY OTHER INFORMATION THE COMMISSIONER MAY CONSIDER RELEVANT OR THAT THE GENERAL ASSEMBLY MAY REQUEST.

(XII) NUMBER OF APPLICATIONS SUBMITTED, APPROVED AND DENIED.

(XIII) THE IMPACT OF REGIONAL BANKING ON EXISTING SAVINGS AND LOAN INSTITUTIONS.

12-204.

[A] EXCEPT AS PERMITTED UNDER TITLE 5, SUBTITLES 9 AND 10 OF THIS ARTICLE, A foreign bank or affiliated corporation may not become a bank holding company.

12-207.

(a) A foreign banking corporation may not have an office or an electronic terminal in this State for any purpose unless the foreign banking corporation obtains from the Bank Commissioner a permit for the office or terminal.

(b) [A] EXCEPT AS PERMITTED UNDER TITLE 5, SUBTITLES 9 AND 10 OF THIS ARTICLE, A foreign banking corporation may not have any office or electronic terminal in this State:

(1) To solicit deposits; or

(2) To conduct:

(i) A general banking business;

(ii) A savings banking business; or