- (G) "HOME STATE REGULATOR" MEANS THE AGENCY IN A BANK'S HOME STATE WITH PRIMARY RESPONSIBILITY FOR CHARTERING AND REGULATING BANKS.
- (H) "HOST STATE" MEANS A STATE, OTHER THAN THE HOME STATE OF A BANK, IN WHICH THE BANK MAINTAINS OR SEEKS TO ESTABLISH A BRANCH.
- (I) "NATIONAL BANKING ASSOCIATION" MEANS A BANK CHARTERED UNDER THE NATIONAL BANK ACT.
- (J) "INSURED DEPOSITORY INSTITUTION" MEANS ANY FINANCIAL INSTITUTION THE DEPOSITS OF WHICH ARE INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION.
- (J) "NATIONAL BANKING ASSOCIATION" MEANS A BANK CHARTERED UNDER THE NATIONAL BANK ACT.
- (K) "OTHER-STATE BANK" MEANS A BANK CHARTERED AND PRIMARILY REGULATED BY ANOTHER STATE.
 - (K) (L) "OUT-OF-STATE BANK" MEANS:
- (1) A NATIONAL BANKING ASSOCIATION WITH ITS MAIN OFFICE IN A STATE OTHER THAN THIS STATE; OR
 - (2) AN OTHER-STATE BANK.

5-1002.

THIS SUBTITLE SETS FORTH THE CONDITIONS UNDER WHICH:

- (1) AN OUT-OF-STATE BANK MAY ESTABLISH BRANCHES IN THIS STATE;
- (2) A BANKING INSTITUTION MAY ESTABLISH BRANCHES <u>WITHIN OR</u> OUTSIDE THIS STATE.

5-1003.

A BANKING INSTITUTION OR AN OUT-OF-STATE BANK MAY ESTABLISH A BRANCH IN THIS STATE BY:

- (1) OPENING A DE NOVO BRANCH;
- (2) PURCHASING AN EXISTING BRANCH FROM A BANK <u>OR AN INSURED DEPOSITORY INSTITUTION</u>; OR
- (3) CONVERTING FORMER HEADQUARTERS OR RETAINING FORMER BRANCHES FOLLOWING:
- (I) THE PURCHASE OF ALL OR SUBSTANTIALLY ALL OF THE ASSETS OF A BANK OR AN INSURED DEPOSITORY INSTITUTION; OR
- (II) A MERGER OR A CONSOLIDATION WITH A BANK $\underline{\text{OR AN}}$ INSURED DEPOSITORY INSTITUTION.