

GATS Requests By State

Non-specific requests that may have state-level implications

Sector	Requesting country	Request
General	Hong Kong	Hong Kong requests the United States to develop horizontal disciplines giving effect to Article VI:4 of GATS, so that all domestic regulations shall not constitute unnecessary barriers to trade in services. This includes, inter alia, the adaption of the Disciplines on Domestic Regulation in the Accountancy Sector (S/L/64) for other professional services in W/120. This request is without prejudice to the current multilateral discussion in the Working Party on Domestic Regulation. Honk Kong desires to give full effect to the spirit of Art. VI:4, i.e. to ensure the transparency objectivity, necessity and non-restrictiveness of domestic regulations affecting trade in services. Members should remain open to the possibility of developing such disciplines in the WPDR as fundamental obligations binding on all Members.
	Japan	Japan requests that sanctions acts instituted by local governments which are inconsistent with foreign policy of the federal government be removed, particularly in terms of restrictions of government procurement at the local level.
	Japan	Japan requests that measures and procedures at the sub-federal level be unified or standardized to a maximum extent possible.

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	Lithuania	<p>With regard to horizontal commitments, Lithuania encourages, that all requirements and restrictions, which limit and/or act as barriers for trade in services, should be reviewed in all market sectors. Particularly must be revised specific requirements on the citizenship and residency, registration of non-residents, acquisition of real estate, unspecified economics need tests, quotas for international corporate transferees, restrictions on the number of foreign business personnel. Also, the establishment of branches, affiliates, and subsidiaries for the activity should be liberalized and etc.</p>
	Pakistan	<p>With regard to horizontal commitments for services supplied through Modes 3 and 4, Pakistan requests that the United States commit national treatment, i.e. equal treatment of domestic and foreign firms and service providers; provide transparency of laws and regulations; remove qualification requirements un-related to quality of services provided e.g. race etc.; remove all restrictions on residency, entry, and work permits; and specify the time limit for processing of all types of applications.</p>

Sector	Requesting country	Request
Business services	Australia	<p>With regard to architectural services, clarify whether any residency requirements exist for registration as a architect in any State or whether any requirements exist in any State for foreign architects to enter into joint venture arrangements with local firms. Australia may make requests in relation to these issues during the course of the negotiations.</p> <p>Make an Article XVIII commitment to make transparent the criteria and standards used by state licensing bodies to assess and recognize foreign training and qualifications.</p> <p>Make an Article XVIII commitment to standardize, streamline and improve consistency between States in the processes for recognition of foreign training and qualifications.</p> <p>Make an Article XVIII commitment to ensure that licensing requirements and procedures and qualification requirements and procedures are timely and no more trade restrictive than necessary to achieve a legitimate policy objective.</p>
	Australia	<p>With regard to legal services, make commitments under Article XVIII to ensure that in all States a foreign lawyer can establish a commercial presence and practice home country, international and third country law (where qualified) without having to qualify to practice host country law.</p>
	Brazil	<p>Brazil requests the United States to clarify if commitments on Business Services inscribed in its schedule of specific commitments resulting from the Uruguay Round also apply to sub-federal level (to the States).</p>
	EC	<p>With regard to accounting, auditing and bookkeeping services, the non-recognition of international accounting standards has been reported. The EC wishes to discuss the scope of this regulatory trade barrier and the solution to be given to this issue.</p>

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	EC	With regard to market access for the provision of legal services through Modes 1,2,and 3, remove the measure under which the supply of services through a qualified U.S. lawyer is restricted to natural persons.
	EC	In several states, the legal services subsector is not committed or partially committed for practice of international public law or of third country law. For all states, extend sectoral coverage of commitments to consultancy on international public law and on law of jurisdiction where the service supplier or its personnel are qualified lawyers.
	Hong Kong	With regard to medical and dental services, Hong Kong requests the United States to clarify whether overseas medical graduates can sit for licensing examination and to register as a medical practitioner after passing the examination and whether residency requirement is needed for taking licensing examination and registration as a medical practitioner. Hong Kong understands that the United States has no GATS commitments.

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	India	<p>With regard to market access and national treatment for the provision of architectural services and urban planning and landscape architectural services through Modes 3 and 4, schedule full commitments (“none”).</p> <p>With regard to market access for the provision of such services through Mode 3, allow practice to be pursued by a natural person or firms of architects (comprising partners who are architects).</p> <p>With regard to national treatment for the provision of such services through Mode 3, remove discriminatory treatment in respect of acquisition of land, taxes, and financing.</p> <p>With regard to such services, India also requests a Mutual Recognition Agreement for qualifications and license to practice (use of professional title). Once entered, the MRA will entitle the professional to practice in any state of the USA.</p>
	India	<p>With regard to computer and related services, India requests that the United States undertake additional commitments to recognize the educational qualifications, training, and experience of Indian Professionals related to Computer Related Services.</p>
	Japan	<p>With regard to market access and national treatment for the provision of architectural services and urban planning and landscape architectural services through Modes 3 and 4, the fact that foreign service suppliers have to be qualified in each State has proven to work as an obstacle to trade in these sectors. Japan requests that qualifications for these sectors acquired in any one State or District be recognized in all other States and District.</p>

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	Japan	<p>With regard to market access and national treatment for the provision of engineering and integrated engineering services through Modes 3 and 4, the fact that foreign service suppliers have to be qualified in each State has proven to work as an obstacle to trade in these sectors. Japan requests that qualifications for these sectors acquired in any one State or District be recognized in all other States and District.</p>
	Japan	<p>With regard to market access for the provision of legal services, Japan requests that a Japanese patent attorney (benrishi) in the U.S. be authorized to serve as a representative for a client in patent application procedures to the Japan Patent Office.</p> <p>Japan also requests that attorney-client privilege be given to a Japanese patent attorney (benrishi).</p>
	Japan	<p>With regard to market access and national treatment for the provision of legal services through Modes 3 and 4, Japan requests that qualifications as a lawyer or as an accredited foreign lawyer acquired in a specific State or District be recognized by all other States and District.</p>
	Japan	<p>With regard to market access and national treatment for the provision of legal services, Japan requests that commitments be made by all States and District on legal services supplied by a foreign lawyer on home country law where the service supplier is qualified as a lawyer, and also requests that the minimum practicing experience requirement for services on applicants' home country law should not exceed three years in total and should not require 3 consecutive years of experience.</p>

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	Japan	With regard to legal services, Japan requests that additional commitments be made by all States and District to permit the supply of legal services on international law and third country law, by foreign lawyers provided that, in the case of third country law, they obtain written legal advice from an attorney qualified in that jurisdiction.
	Lithuania	With respect to accounting and bookkeeping services, taxation services, architectural, engineering, and integrated engineering services, and urban planning and landscape architectural services, members are requested to undertake full commitments ("none") with regard to market access and national treatment for modes 1, 2, and 3. Also, elimination of remaining MFN exemptions is required.
	Malaysia	With regard to architectural services provided through Modes 3 and 4, make full commitments (schedule as "none") under market access and national treatment for all modes in this sector including the subsectors. Remove all limitations relating to equity, citizenship, residency, and permanent resident (PR) requirements.
	Malaysia	With regard to engineering services provided through Modes 3 and 4, make full commitments (schedule as "none") under market access and national treatment for all modes in this sector including the subsectors. Remove all limitations relating to equity, citizenship, residency, and permanent resident (PR) requirements.
	Mexico	With regard to market access for the provision of architectural services through a commercial presence, eliminate all restrictions.
	Mexico	With regard to market access for the provision of urban planning and landscape architectural services through a commercial presence, eliminate commercial presence restrictions.

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	Mexico	<p>With regard to market access for the provision of accounting, auditing, and bookkeeping services through a commercial presence, eliminate licensing restrictions.</p> <p>With regard to market access for the provision of such services through Mode 4, eliminate all restrictions.</p>
	Mexico	With regard to market access for the provision of personnel placement and supply services through Mode 4, eliminate all restrictions for Spanish-language service providers.
	Mexico	With regard to national treatment for the provision of real estate services through Mode 4, eliminate all restrictions.
	Mexico	With regard to market access for the provision of investigation and security services through Modes 3 and 4, eliminate all restrictions.
	Mexico	With regard to market access and national treatment for the provision of legal services (practice as or through a qualified U.S. lawyer) through Modes 1, 2, 3, and 4, eliminate all restrictions.
	Mexico	With regard to market access for the provision of legal services (consultancy on law of jurisdiction where service supplier is qualified as a lawyer) through Mode 4, commit without restrictions.

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	New Zealand	<p>With regard to legal services, extend sectoral coverage to whole of CPC 861. Where there is no existing commitment on sub-sectors of CPC 861, schedule full commitments on modes 1,2,and 3, and mode 4 commitments as requested in the horizontal section.</p> <p>With regard to existing commitments, remove all limitations on modes 1,2, and 3. New Zealand makes no further mode 4 request subject to a revised horizontal commitment.</p> <p>Where aspects of service provision are unbound, schedule commitments with no MA or NT limitations.</p> <p>Remove requirement for prior practice requirements when licensing as foreign legal consultant in the United States.</p>
	Pakistan	<p>With regard to architectural services and urban planning and landscape architectural services, Pakistan requests that the United States undertake full commitments under Mode 3 and 4 for market access and national treatment.</p>
	Pakistan	<p>With regard to engineering services and integrated engineering services, Pakistan requests that the United States undertake full commitments under Mode 3 and 4 for market access and national treatment.</p>
	Pakistan	<p>With regard to accounting, auditing, and bookkeeping services, Pakistan requests that the United States undertake full commitments under Mode 3 and 4 for market access and national treatment.</p>
	Pakistan	<p>With regard to legal services, Pakistan requests that the United States undertake full commitments under Mode 3 and 4 for market access and national treatment.</p>
	Switzerland	<p>Streamline commitments in the legal services subsector.</p>

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Communication services	Australia	With regard to telecommunication services, make a commitment under Article XVIII, clarifying the implementation of the reference paper, which ensures uniformity in application of the reference paper across States.
	Brazil	Brazil requests the United States to clarify if commitments on Communication Services inscribed in its schedule of specific commitments resulting from the Uruguay Round and subsequent negotiations also apply to sub-federal level (to the States).
	Brazil	With regard to telecommunications services, and with respect to the Reference Paper, remove the restrictions under which rural local exchange carriers may be exempted by a state regulatory authority for a limited period of time from the obligations of section 2.2 with regard to interconnection with competing local exchange carriers, and under which rural telephone companies do not have to provide interconnection to competing local exchange carriers in the manner specified in section 2.2 until ordered to do so by a state regulatory authority.
	EC	In the additional commitments on telecommunications services made by the U.S., there is a restriction on the Reference Paper concerning interconnection obligations. Rural local exchange carriers may be exempted by a state regulatory authority for a limited period of time from the obligations of section 2.2. with regard to interconnection with competing local exchange carriers. Also, rural telephone companies do not have to provide interconnection to competing local exchange carriers in the manner specified in section 2.2. until ordered to do so by a state regulatory authority. The EC requests the removal of these restrictions.

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	Japan	With regard to market access for the provision of telecommunications services through a commercial presence, In the United States, carriers are obliged to file reports to the states on information such as their earnings where they are providing services. The differences in the filing forms among states have placed excessive burdens on carriers. Japan requests U.S. to take appropriate measures, such as the simplification and standardization of the filing forms so that such burdens will be removed.
	Japan	With regard to market access for the provision of telecommunications services through a commercial presence, Japan requests U.S. to ensure that the level of the inter-state access charge always falls within the range of the rate calculated by the most up-to-date Long Run Incremental Cost (LRIC) model. Japan also requests U.S. to introduce LRIC model to the calculation of the intra-state long distance access charge and to eliminate or reduce the gap between the inter-state access charge and the intra-state long distance access charge.
	Norway	With regard to telecommunications services, there is a restriction in the additional commitments on the Reference Paper concerning interconnection obligations. A State regulatory authority may exempt rural local exchange carriers for a limited period of time from the obligations of section 2.2, with regard to interconnection with competing local exchange carriers. Furthermore, rural telephone companies do not have to provide interconnection to competing local exchange carriers in the manner specified in section 2.2 until order to do so by a State regulatory authority. Norway requests the removal of these restrictions.
Construction and related engineering services	Brazil	Brazil requests the United States to clarify if commitments on Construction and Related Engineering Services inscribed in its schedule of specific commitments resulting from the Uruguay Round also apply to sub-federal level (to the States).

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	Japan	Japan requests that, for holders of construction license in a State, procedures to obtain construction license in adjacent States be simplified, or common construction license through the U.S. be introduced.
	Mexico	With regard to market access for the provision of construction and related engineering services through Mode 4, eliminate all restrictions.
Distribution services	Brazil	Brazil requests the United States to clarify if commitments on Business Services (?) inscribed in its schedule of specific commitments resulting from the Uruguay Round also apply to sub-federal level (to the States).
Educational services	Brazil	Brazil requests the United States to clarify if commitments on Education Services inscribed in its schedule of specific commitments resulting from the Uruguay Round also apply to sub-federal level (States).
	Brazil	With regard to national treatment for the provision of adult education services and other educational services through all modes of supply, scholarships and grants may be limited to U.S. citizens and/or residents of particular states and may, in some cases, only be used at certain states institutions or within certain U.S. jurisdictions. Brazil requests that the United States take full commitments under national treatment.
	Mexico	With regard to national treatment for the provision of adult education services and other education services through Modes 1, 2, 3, and 4, eliminate all restrictions.
Energy services	Canada	<p>The following is part of Canada's request on oil and gas services:</p> <p>With regard to national treatment for the provision of related scientific and technical consulting services (CPC 8675) through Modes 1, 2, and 3, clarify the activities and the States for which an engineering degree is required.</p>

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	Japan	Japan requests that wide-ranging commitments be made on market access and national treatment in the sector of energy services, to the extent possible.
	Japan	In the U.S., foreign energy service suppliers are differently treated in each state in terms of market access and national treatment according to the different state laws and regulations, which may hinder the development of energy market and trade in services in the field of energy. Japan therefore requests that the central government, including independent regulatory agencies, will promote improvement of commitments by local governments on market access and national treatment in order to reduce obstacles for foreign service suppliers.
	Japan	Japan requests that regulations on the electricity industry be made consistent on the federal level.
	Japan	Japan requests that regulations on local distribution companies and marketers in the gas industry, which vary in each state and local government, be harmonized by the Federal Government to make such procedures consistent and predictable for new entrants wherever they plan to start business in the U.S.
	Japan	Japan requests that regulations on the combined cycle waste heat recovery boiler equipment be made consistent on the federal level.
	Japan	Regarding approval of IPP sales, Japan requests that a standard processing period be set up and publicized.
Environmental services	Brazil	Brazil requests the United States to clarify if commitments on Environmental Services inscribed in its schedule of specific commitments resulting from the Uruguay Round also apply to sub-federal level (States).

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Financial services	Australia	<p>Clarify the rationale for the requirement that insurers obtain reinsurance from state-licensed companies in some states, before permitting insurance premiums to be invested outside of the state (this measure was not found in the U.S. schedule).</p> <p>Australia may seek an additional commitment under Article XVIII in relation to this measure.</p>
	Brazil	Brazil requests the United States to clarify if commitments on Financial Services inscribed in its schedule of specific commitments resulting from the Uruguay Round also apply to sub-federal level (States).
	Brazil	<p>With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no agreed NAIC model law, which would avoid companies being obliged to obtain a license in each individual state in which they wish to set up operations (branch or subsidiary).</p> <p>Brazil requests that the United States promote adoption by NAIC of such a model law and implementation by each state.</p>
	Brazil	With regard to market access for the provision of banking and other financial services through Modes 1 and 2, Brazil notes the impossibility for foreign mutual funds to make public offerings in the U.S., and requests the removal of this restriction.
	Brazil	With regard to market access for the provision of banking and other financial services through Modes 1 and 2, remove the prohibition for electronic securities markets (cash markets and options markets) to place remote-access facilities ("trading screens") in the U.S.

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	Brazil	With regard to market access for the provision of banking and other financial services through Modes 1 and 2, remove the prohibition placed on non-U.S. licensed institutions and brokerage houses from dealing on U.S. futures and options markets for U.S. customers other than on a fully disclosed basis to and through a U.S. broker.
	China	With regard to market access and national treatment for the provision of insurance services through Modes 1 and 2, take commitments on insurance for large commercial risks.
	China	With regard to market access for the provision of banking and other financial services through Modes 1 and 2, it is impossible for foreign mutual funds to make public offerings in the U.S. China requests the removal of this restriction.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for incorporators of depository financial institutions and state-level residency requirements for directors and incorporators of depository financial institutions.
	China	With regard to NA (?) for the provision of banking and other financial services through a commercial presence, China notes that when geographic limits are not consistent with NA (?), the geographic limits will be maintained as MA restrictions. China requests the removal of this restriction.
	EC	With regard to the provision of insurance services through modes 1 and 2, the EC requests that the U.S. allow the cross-border supply of MAT insurance, and of reinsurance in all states on the basis of a broad national definition.

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	EC	<p>With regard to market access and national treatment for the provision of insurance services through modes 1 and 2, the EC notes that the U.S. has not taken any commitments on cross-border insurance of large non-MAT risks. The EC requests that the U.S. take commitments on insurance of large risks, based on a definition to be determined in negotiations and accompanied by appropriate prudential regulations adopted by the regulatory authorities of the host country and protecting policy-holders, avoiding discrimination between operators, in line with the principals agreed in the OECD Framework for Insurance Market Liberalization.</p>
	EC	<p>With regard to the provision of insurance services through a commercial presence, there is no agreed NAIC model law, which would limit the cost incurred to obtain licenses for subsidiaries or branches in various states. The EC requests that the U.S. promote the adoption by NAIC of such a model law.</p>
	EC	<p>With regard to the provision of insurance services through Modes 1 and 2, there is discriminatory treatment of obligations from non-US reinsurers, amounting to a requirement to fund locally 100% of gross obligations by means of deposits or letters of credit or, in the case of a multi-beneficiary arrangement, 100% of obligations plus deposits of capital, without recognition of U.S. or other retrocessional protection allowed to U.S. domestic reinsurers. The EC requests the removal of these discriminations.</p>
	EC	<p>With regard to market access for the provision of insurance services through Modes 1 and 3, eliminate the restriction under which all states require in-state residency for surplus lines brokers and agents.</p>

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	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (incorporators of depository financial institutions) as well as residency requirements at the state level (directors and incorporators of depository financial institutions).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, the EC notes that expansion via establishment or acquisition of a branch is unbound and requests that the United States take commitments.
	EC	With regard to the provision of banking and other financial services through a commercial presence, the EC notes disproportionate asset pledge requirements for foreign banks' branches, either federally licensed or state-licensed in various states. The EC requests the removal of this restriction.
	EC	With regard to the provision of banking and other financial services through Modes 1 and 2, remove restrictions on the marketing (i.e. offering and selling) of derivative products, especially futures.
	EC	With regard to the provision of banking and other financial services through Modes 1 and 2, remove the limitation under which it is impossible for foreign mutual funds to make public offerings in the U.S.

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	Hong Kong	Hong Kong requests the United States to clarify on the minimum capital requirement and whether it discriminates between domestic and foreign suppliers. Hong Kong understands that minimum capital and surplus requirements are imposed at state level with substantial difference in range. There are also other risk-based capital requirements. The U.S. has committed under GATS to provide full national treatment for the commercial presence of foreign insurance suppliers. Hong Kong would like to confirm whether overseas suppliers are subject to the same minimum capital requirement.
	Hong Kong	Hong Kong requests the United States to clarify on limitations for financial services involving electronic mode. The U.S. inscribes no Mode ½ limitations that cover electronic transactions. It is reported however that many companies are required to rule out U.S.-based clients. Hong Kong is given to understand that broker-dealers are prohibited from using mails or interstate commerce to effect transactions in securities.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). The U.S. has retained under GATS full regulatory freedom in the control of inter-state expansion by means of branch establishment, except that national treatment is granted in most cases. Major national treatment-inconsistent measures include the requirement for foreign banks to register when engaging in security advisory and investment management services.

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	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: minimum prior establishment requirements for banks eligible for acquisition. On scope of business, banking suppliers can only conduct a limited range of non-banking activities. Hong Kong would also appreciate U.S. justification of the rationale for exempting foreign banks from such restriction in business scope if the bank's banking business outside the U.S. is larger than its U.S. banking business and its non-banking business worldwide.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirement for incorporators. Residency requirements (without specification of exact requirements and state coverage) also exist for directors, incorporators, organizers, or executive committee members of depository financial institutions. We request that the U.S. specify the exact requirement and states included.
	Hong Kong	For trading of financial instruments, Hong Kong requests the United States to provide information on minimum capital requirement and its respective application to domestic and foreign service suppliers. The U.S. has committed under GATS full national treatment in Mode 3. Hong Kong is given to understand that the U.S. requires a minimum net balance of US\$6,000 for broker-dealers that do not receive or hold customer funds/securities and a minimum net balance of US\$300,000 for broker-dealers that elect the "Alternative Standard", i.e. that hold customer funds/securities. There is also risk-based requirement.

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	Hong Kong	<p>For fund management services, Hong Kong requests the United States to provide information on restrictions for foreign funds and to advise on the compatibility of these restrictions with the U.S.'s GATS commitments. The U.S. has inscribed registration requirements for foreign banks in the provision of securities advisory and investment management services. However, Hong Kong is given to understand that certain discriminatory requirements exist in U.S. law, such as citizenship/residency requirement for majority of the directors and officers, maintenance of assets in the U.S. with a U.S. bank, having a U.S. entity as a principal underwriter and having a U.S. auditor for the company. These appear to have contravened U.S. national treatment commitments in Mode 3.</p>
	Hong Kong	<p>Hong Kong requests the United States to facilitate reciprocal recognition of Hong Kong professional qualifications in securities and futures services. At present, the Securities and Futures Commission in Hong Kong already recognizes the qualification of U.S. for licensing purposes. Hong Kong would like to request that the U.S. reciprocate on this.</p>
	Japan	<p>With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the limitation that foreign insurers entering the U.S. market need to obtain a license at their "Port of Entry" state.</p>
	Japan	<p>With regard to market access and national treatment for the provision of insurance services through Modes 1 and 2, Japan requests the U.S. to abolish the requirement that foreign insurers need to have a credit account in the U.S. or issue their letter of credit when they conduct reinsurance operations without branches in the U.S.</p>
	Japan	<p>With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to harmonize and standardize state insurance regulations.</p>

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	Japan	With regard to national treatment for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the discriminatory requirement that foreign insurers must pay a higher statutory deposit to the state insurance agency than local insurers.
	Japan	With regard to national treatment for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the discriminatory requirement that foreign insurers must entrust a higher amount than local insurers to U.S. banks or trust companies.
	Japan	With regard to national treatment for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish restrictions on foreign remittance by branches of foreign insurers.
	Japan	With regard to insurance services, Japan requests the U.S. to improve transparency of regulations relating to licensing and supervision.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens or residents.
	Japan	With regard to national treatment for the provision of insurance services through Mode 1, Japan requests the U.S. to abolish discriminatory restrictions applied to cross-border transactions of foreign insurers.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish limitations on juridical forms of commercial presence.

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	Japan	With regard to market access and national treatment for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish discriminatory requirements for foreign banks to be qualified as financial holding companies (FHCs).
	Japan	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the capital equivalency deposit (CED) requirements for foreign banks.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to relax business scope limitations, which are imposed on securities subsidiaries of foreign banks.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to relax regulations on sales and offer of foreign investment trusts/companies.
	Japan	With regard to market access for the provision of banking and other financial services through Mode 1, Japan requests the U.S. to eliminate registration requirements for foreign investment advisory companies to provide discretionary investment management services to U.S. companies.
	Japan	With regard to market access for the provision of banking and other financial services through Modes 2 and 3, Japan requests the U.S. to relax regulations on sales to U.S. investors of foreign derivative products, which are traded in foreign stock exchanges.

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	Korea	With regard to domestic regulation for the provision of banking and other financial services through a commercial presence, either eliminate discriminatory asset pledge requirements for foreign bank branches in several states, or allow CD issued by Korean banks to be eligible pledge asset (This restriction was not found in the U.S. schedule, and Korea did not specify any particular states in its request).
	Korea	With regard to domestic regulation for the provision of banking and other financial services through a commercial presence, foreign banks should pay the cost related to inspection by State Supervisory institutions. Korea requests a reduction in the inspection fee.
	Lithuania	With respect to insurance and insurance related services and banking and other financial services as defined in the "Annex on Financial Services," members are requested to undertake full commitments with regard to market access and national treatment for Modes 1, 2, and 3. With regard to Mode 3, full foreign ownership rights should be allowed and financial institutions should be able to choose the legal form for their choice. Also, elimination of remaining MFN exemptions is required.
	Mexico	<p>With regard to market access for the provision of life, accident, and health insurance services and non-life insurance services through Mode 1, eliminate all restrictions.</p> <p>With regard to market access for the provision of such services through a commercial presence, commit without restrictions.</p>
	Mexico	With regard to market access and national treatment for the provision of reinsurance and retrocession services through Modes 1, 2, and 3, eliminate all restrictions.
	Mexico	With regard to market access for the provision of brokerage services, agency services, and consultancy, actuarial, risk assessment, and claim settlement services through Modes 1 and 3, eliminate all requirements/restrictions.

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	Mexico	With regard to market access and national treatment for the provision of banking and other financial services through Modes 1, 2, and 3, eliminate all restrictions.
	Norway	With regard to trading and brokering, schedule "None" under market access and national treatment for Modes 2 and 3. Undertake commitments for Mode 4 according to the horizontal section.
	Norway	With regard to market access and national treatment for the provision of insurance and insurance-related services through Modes 1 and 2, take full commitments permitting non-resident suppliers of financial services to supply all the following services: (a) insurance of risks relating to marine shipping and commercial aviation and space launching and freight (including satellites), with such insurance to cover any or all of the following: the goods being transported, the vehicle transporting the goods, and any liability arising therefrom; and goods in international transit; and maritime transportation of passengers (scheduled and non-scheduled), with such insurance to cover any or all of the following: the passengers being transported, the vehicle transporting the passengers and any liability arising therefrom; and onshore and offshore exploration, production, refinement and transportation of energy products (electricity, gas, and oil), including insurance relating to installations and equipment, infrastructure, the energy products in question and any liability arising therefrom; and large commercial risk related to non-life insurance (b) reinsurance and retrocession and the services auxiliary to insurance such as consultancy, actuarial, risk assessment and claim settlement services.

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	Norway	<p>With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, Norway notes that there are different licensing, solvency and operating requirements in different states. Norway requests that foreign insurers shall only have to obtain one license in the relevant areas of life insurance, non-life insurance, reinsurance and insurance intermediation to operate (branch or subsidiary for Mode 3) in the whole U.S. market. The criteria for obtaining a license should be no more trade restrictive than necessary in order to achieve prudential regulation.</p>
	Norway	<p>With regard to banking and other financial services, Norway requests that the U.S. commits fully to the Understanding on Commitments in Financial Services and take commitments in accordance with Article 16.2.e) of the GATS.</p>
	Pakistan	<p>With regard to financial services (banking and insurance), Pakistan requests that the United States undertake full commitments under Mode 3 and 4 for market access and national treatment.</p>

Sector	Requesting country	Request
	Panama	<p data-bbox="764 260 1414 428">Under horizontal commitments, members review all measures affecting commercial establishment with the aim of removing them, and make explicit reference that they do not apply to the financial sector.</p> <p data-bbox="764 470 1377 638">Ensure that conditions for purchase, lease or use of real estate are not applied in such a manner as to nullify or impair the benefits accruing to any Member under the terms of a specific commitment in financial services.</p> <p data-bbox="764 680 1406 1150">The measures in question concern in particular withdrawal of the following: use of approval based on national or public interest consideration; consideration whether important economic and social cultural interests are affected; authorization subject to discretion; appointment of local agent or use of local input conditions as Article XVI or XVII measure; approval based on 'net benefit' to host country; conditions of citizenship, nationality, residency as Article XVI or XVII measures; granting of exclusive rights in providing financial services; limitation on the type of legal entity in terms of treatment accorded.</p> <p data-bbox="764 1192 1409 1591">Members will ensure that measures inconsistent with Paragraph 1 of Article II of the GATS and which are of the horizontal application would exclude financial services from their application. Namely, the following measures would apply on the MFN basis in the financial sector: the right of establishment for juridical and natural persons; facilitation of access procedures for the exercise of certain services activities and professions by natural and legal persons; authorization for purchase of the real estate; relevant fiscal measures.</p>

Sector	Requesting country	Request
	Panama	<p>These commitments will apply irrespective of measures listed under horizontal sectors. In making commitments in the financial services sector, classification of the Annex on financial services should be used as the basis for scheduling commitments.</p> <p>Barriers on Mode 3 (establishment) should be eliminated, especially discriminatory licensing requirements; those that affect participation of foreign capital in terms of ceilings on ownership of forms of establishment; limitations on the geographical restriction to expansion; discriminatory tax treatment.</p> <p>Ensure the effective liberalization of cross border trade and full commitments under Modes 1 and 2.</p>
	Paraguay	<p>With regard to Modes 1 and 2, Paraguay requests the binding of full liberalization for the following Banking Services with respect to market access and national treatment: Financial intermediation services-- Banking deposit services (CPC 81115, 81116, 81119); Lending services-- Other lending services (CPC 8113); Other financial intermediation services (CPC 81199).</p>
	Paraguay	<p>In reference to law #24, the United States has stated the following. "Where geographic limits do not conform to national treatment, they have been reserved as market access restrictions." Paraguay requests that these geographical limitations be specified.</p>

Sector	Requesting country	Request
	Slovak Republic	<p>With regard to banking and other financial services, remove the following limitation (found in a footnote to the U.S. GATS schedule): Foreign banking organizations are generally subject to geographic and other limitations in the United States on a national treatment basis. Where such limitations do not conform to national treatment, they have been reserved as market access restrictions. For purposes of illustration, under this approach, the following situation does not accord national treatment and would therefore be scheduled as a limitation: a foreign bank from a particular home state is accorded less favorable treatment than that accorded to a domestic bank from that state with respect to expansion by branching.</p>
	Slovak Republic	<p>With regard to market access for the provision of banking and other financial services through a commercial presence, remove the following provision: unbound with respect to paragraph 2(e) of Article XVI of the Agreement, and paragraphs A, B.5 and B.6 of the Understanding in relation to the expansion, via the establishment of a branch or the acquisition of one or more branches of a bank without acquisition of the entire bank, by a foreign bank into another state from its "home state," as that term is defined under applicable law. Except as specifically set forth elsewhere in this schedule, such expansion shall be provided on a national treatment basis in accordance with headnote 3.</p>
	Slovak Republic	<p>With regard to market access for the provision of banking and other financial services through a commercial presence, remove the following provisions: U.S. citizenship is required for the incorporators or organizers of depository financial institutions organized under state law. Residence within a state may also be required for directors, incorporators, organizers, or executive committee members of depository financial institutions organized under state law.</p>
	Switzerland	<p>Relax remaining limitations at State level, both in insurance and banking.</p>

Sector	Requesting country	Request
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that in-state residency is required by all states for surplus line reinsurance brokers and agents, and requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	Market access for the provision of banking and other financial services through Mode 1 is unbound for services defined in subsections (v) through (xiv) and brokerage services in subsection (XVI) of section (a), Paragraph 5 of the Financial Services Annex to the General Agreement on Trade in Services. Uruguay requests unlimited market access commitments under Mode 1.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (incorporators, or organizers of depository financial institutions) and residency requirements at the state level.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, Uruguay notes that state legislation does not allow United States credit unions, savings banks, or home loan businesses to obtain funds through branches of corporations organized in accordance with the laws of a foreign country, and requests unlimited market access commitments under Mode 3.
	Uruguay	Market access for the provision of banking and other financial services through a commercial presence is unbound for the expansion by a foreign bank from its state of origin into another state via the establishment of a branch or the acquisition of one or more branches of a bank without acquiring the entire bank. Uruguay requests unlimited market access commitments under Mode 3.

Sector	Requesting country	Request
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, Uruguay notes that some states have not adopted the NAIC Model Law on the Initial Entry of non-U.S. Insurance Providers Without Their Prior Establishment in Another State, and encourages adoption of the NAIC legal model by all states.
Health related services	India	With regard to the medical and dental services, services provided by midwives, nurses, physiotherapists and paramedical personnel, and hospital services sectors, undertake additional commitments to recognize the qualifications of Indian Medical and Dental Service Professionals and nurses.
	Mexico	With regard to market access for the provision of hospital and other health care facilities services through a commercial presence, eliminate all restrictions. With regard to national treatment for the provision of such services through Mode 2, eliminate licensing and certification restrictions.
	Paraguay	With regard to health related services, Paraguay requests the elimination of the restriction specified in Mode 2 under the national treatment column. (This restriction states that federal or state government reimbursement of medical expenses is limited to licensed, certified facilities in the United States or in a specified U.S. state).
MFN exemptions	Brazil	Eliminate discriminatory sub-federal tax measures.
	EC	With regard to U.S. MFN exemptions for insurance services, remove the reciprocity condition.
	EC	With regard to U.S. MFN exemptions for trustee services, remove the reciprocity condition.

Sector	Requesting country	Request
	EC	The EC notes that U.S. MFN exemptions include a general exception for sub-federal tax measures, and requests that the U.S. clarify the compatibility of this measure with GATS Article XIV.
	Hong Kong	Hong Kong requests that the U.S. remove MFN exemption for taxation measure: The U.S. maintains MFN exemption measures, among others, permitting less favorable taxation for citizens, corporations or products of a foreign country in the form of discriminatory or extraterritorial taxes, more burdensome taxation rules, or other discriminatory conduct.
	Hong Kong	Hong Kong requests the removal of MFN exemption in insurance services. Present U.S. MFN exemption provides for unilateral action concerning the expansion of existing operations, establishment of new commercial presence and conduct of new activities.
	Japan	Japan requests that all measures listed in the MFN exception list be abolished.
	Korea	Korea proposes that the U.S. terminate all MFN exemptions
	Mauritius	MFN Exemptions have the effect of undermining the commitments taken to liberalize a particular sector. These exemptions must be terminated.
	Norway	Eliminate the four MFN exemptions for financial services.
	Paraguay	Paraguay requests that the United States of America eliminate all MFN exemptions.
	Slovak Republic	Remove sub-federal tax measures affording differential treatment to service suppliers or to services.

Sector	Requesting country	Request
	Slovak Republic	Remove measures according differential treatment in regard to the expansion of existing operations, the establishment of a new commercial presence or the conduct of new activities, in a circumstance in which a Member adopts or applies a measure that compels, or has the effect of compelling, a person of the United States, on the basis of its nationality, to reduce its share of ownership in an insurance services provider operating in the Member's territory to a level below that prevailing on 12/12/97.
	Uruguay	Uruguay requests that the United States of America eliminate all exemptions to most favored nation (MFN) treatment.
Movement of natural persons	Canada	For further transparency, the horizontal Mode 4 section of the schedule of specific commitments should cite information on licensing and certification requirements of national or sub-national authorities for the included professions.
	India	With regard to the provision of services through Mode 4, remove requirement of licensing in each state to enable practice of profession throughout USA.
Other recreational services (except sporting)	Mexico	With regard to market access for the provision of other recreational services through a commercial presence, eliminate numerical restrictions on concessions at all levels of government.
	Singapore	Singapore requests that the U.S. remove the numerical limit on the number of concessions available for commercial operations in federal, state, or local facilities and make full commitments in Mode 3.
	Slovak Republic	With regard to market access for the provision of services through a commercial presence, remove the following provision: the number of concessions available for commercial operations in federal, state and local facilities is limited.

Sector	Requesting country	Request
Subsidies	Brazil	With regard to national treatment for the provision of services through a commercial presence, the U.S. schedule is unbound for measures at the federal, state, and local levels that accord rights or preferences to members of socially or economically disadvantaged groups in the United States. Brazil requests the elimination of restrictions/discriminatory measures relating to subsidies.
	Slovak Republic	With regard to the United States' horizontal commitments on subsidies, remove the extensive discriminatory treatment.
Tourism and travel related services	Brazil	With regard to market access for the provision of tourist guides services through a commercial presence, eliminate the restriction under which the number of concessions available for commercial operations in federal, state and local facilities is limited.
	Brazil	Brazil requests the United States to clarify if commitments on Transport (?) Services inscribed in its schedule of specific commitments resulting from the Uruguay Round also apply to sub-federal level (States).
	Czech Republic	With regard to tourist guides services, remove the following limitations on market access in Mode 3: "The number of concessions available for commercial operations in federal, state and local facilities is limited."
	India	With regard to hotels and restaurants and travel agencies, undertake additional commitments to recognize the qualifications of Indian Tourism and travel related services professionals.
	Korea	With regard to tourist guides services, clarify the requirement that the number of concessions available for commercial operation in federal, state, and local facilities is limited.
	Mexico	With regard to market access for the provision of tour guide services through a commercial presence, eliminate numerical restrictions on concessions at all levels of government.

Sector	Requesting country	Request
	Singapore	With regard to tourist guides services, Singapore requests that the U.S. remove the numerical limit on the number of concessions available for commercial operations in federal, state, or local facilities and make full commitments in Mode 3.
	Slovak Republic	With regard to market access for the provision of tourist guides services through a commercial presence, remove the following provision: the number of concessions available for commercial operations in federal, state and local facilities is limited.
Transport services	Brazil	Brazil requests the United States to clarify if commitments on Transport Services inscribed in its schedule of specific commitments resulting from the Uruguay Round also apply to sub-federal level (States).
	Mexico	With regard to market access for the provision of road transport services (transportation of cargo that has either an origin or a destination outside the country) through Mode 1, commit without restrictions.

Specific requests regarding State provisions

State	Requesting country	Request
Alabama	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the citizenship and residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.

State	Requesting country	Request
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of insurance services through modes 1 and 3, remove the restrictions under which brokerage licenses are limited to certain lines of insurance.
	EC	With regard to market access for the provision of services through Modes 1 and 3, eliminate the citizenship requirement for services auxiliary to insurance.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries.

State	Requesting country	Request
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Citizenship requirement exists for agents and broker services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.

State	Requesting country	Request
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents for certain or all lines of insurance.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, the Slovak Republic notes that U.S. citizenship is required for licensure, and requests the removal of the condition of citizenship.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies, or require citizenship. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, brokerage licenses are issued only for certain types of businesses. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
Alaska	Australia	With regard to legal services, remove the restriction under which the practice of international law is permitted only to the extent incorporated in home-country law.

State	Requesting country	Request
	Australia	With regard to legal services, remove the restriction under which a foreign legal consultant practicing third-country law is required to obtain (1) advice from an attorney licensed in that jurisdiction and (2) identification to the effect that the person is in fact the client.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for incorporators, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for incorporators.
	EC	Remove the prior practice requirements pertaining to the licensing of foreign legal consultants, as mentioned in the footnotes.

State	Requesting country	Request
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for incorporators.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Japan	With regard to market access and national treatment for the provision of maritime transport services, Japan requests that support measures including MSP and cargo reservation measures applied to the transportation of Alaskan crude oil be eliminated.
	Korea	With regard to maritime transport services, eliminate or alleviate the measure under which the export of Alaskan Crude oil is required to be transported by U.S. flagged ships (The Alaskan Power Administration Sales Act of 1995)

State	Requesting country	Request
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.
	Norway	Remove the restriction under which the export of Alaskan oil is reserved for US-flagged vessels.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for incorporators.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of the incorporators of insurance companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
Arizona	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on national treatment under Mode 4 relating to residency requirements for licensure.
	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for incorporators, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to national treatment for the provision of brokerage services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.

State	Requesting country	Request
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a branch.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, reduce the proportion of U.S. citizens/residents required for incorporators to no more than a simple majority.
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.

State	Requesting country	Request
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch, and requests the removal of this restriction.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for incorporators.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for providers of collection agency services.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a branch. The EC requests the removal of this restriction.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for incorporators.

State	Requesting country	Request
	EC	With regard to national treatment for the provision of insurance brokerage services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (collection agency services).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch of life and non-life insurers is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a branch.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.

State	Requesting country	Request
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Norway	With regard to national treatment for the provision of banking and other financial services through a commercial presence, remove any discriminatory measures restricting commodity transactions by foreign bank branches and agencies.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for in-state residency for licensure purposes.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.
	Slovak Republic	With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a branch, unless that company is already licenced in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which U.S. citizenship is required to engage in specified activities.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?

State	Requesting country	Request
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for incorporators.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of the incorporators of insurance companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers may be subject to higher fees.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, certain commodities transactions by branches and agencies of foreign banks are limited, while these limitations do not apply to other depository financial institutions. Uruguay requests the elimination of this discrimination.
Arkansas	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on market access/national treatment under Mode 4 relating to residency requirements for licensure.
	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.

State	Requesting country	Request
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for incorporators, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a branch.
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.

State	Requesting country	Request
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch, and requests the removal of this restriction.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for incorporators.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.

State	Requesting country	Request
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a branch. The EC requests the removal of this restriction.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for incorporators.
	EC	With regard to market access for the provision of insurance services through modes 1 and 3, remove the restrictions under which brokerage licenses are limited to certain lines of insurance.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.

State	Requesting country	Request
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.
	Egypt	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the condition under which an in-state office must be maintained for licensure.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch of life and non-life insurers is not provided for, and non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a branch.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to market access for the provision of personnel placement and supply services through a commercial presence, eliminate nationality restrictions.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)

State	Requesting country	Request
	New Zealand	With regard to market access for the provision of accounting services through mode 4, remove the requirement to establish an in-state office.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for an in-state office and in-state residency for licensure purposes.

State	Requesting country	Request
	Slovak Republic	<p>With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?</p>
	Slovak Republic	<p>With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.</p>
	Slovak Republic	<p>With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a branch, unless that company is already licenced in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.</p>
	Slovak Republic	<p>With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.</p>

State	Requesting country	Request
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for incorporators.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the restriction requiring an in-state office to be maintained.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of the incorporators of insurance companies and of responsible parties in some types of mutual insurance companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, no brokerage licenses are issued only for certain types of businesses. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, direct branches or agencies of foreign banks-- but not subsidiaries of foreign banks-- are required to register or secure a license to engage in certain banking services activities. Uruguay requests the elimination of this discrimination.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
California	Australia	With regard to legal services, remove the restriction under which the practice of international law is permitted only to the extent incorporated in home-country law.
	Australia	With regard to legal services, remove the restriction under which the practice of third-country law is not permitted.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.

State	Requesting country	Request
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of direct insurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board.
	EC	Remove the prior practice requirements pertaining to the licensing of foreign legal consultants, as mentioned in the footnotes.

State	Requesting country	Request
	EC	With regard to the provision of insurance services through modes 1 and 2, the EC notes that several states including California have narrow MAT definitions, which have the effect of restricting business (particularly marine business). The EC requests that the U.S. allow the cross-border supply of MAT insurance, and of reinsurance in all states on the basis of a broad national definition.
	EC	With regard to market access for the provision of direct insurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board.
	EC	With regard to market access for the provision of insurance services through modes 1 and 3, remove the restrictions under which brokerage and agency licenses are not issued to non-residents and/or are limited to certain lines of insurance.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries, branches, or savings and loan associations.
	EC	With regard to U.S. MFN exemptions for banking services, eliminate the reciprocity test.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.

State	Requesting country	Request
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of members of the board of directors is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	Hong Kong requests the removal of MFN exemptions in banking. Reciprocity tests exist in certain kinds of banking establishments.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Japan	To Japan's understanding, Limited Liability Companies (LLCs) in California are not allowed to obtain a construction license. Japan requests that issuance of a construction license to LLCs in California be ensured.
	Japan	Japan requests the U.S. to terminate all MFN exemptions in financial services.

State	Requesting country	Request
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Korea	With regard to market access for the provision of insurance agency services through a commercial presence, eliminate the restriction which states that agency licenses are issued to non-residents for all or only certain lines of insurance.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents, or in-state residency is required for licensure, for certain or all lines of insurance.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction on initial entry, expansion, and business operation of state-chartered or state-licensed subsidiaries, branches, and representative offices of foreign banks and/or state-licensed agencies.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)

State	Requesting country	Request
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Norway	With regard to national treatment for the provision of banking and other financial services through a commercial presence, remove any discriminatory measures restricting commodity transactions by foreign bank branches and agencies.
	Slovak Republic	With regard to the United States' MFN exemptions, remove the provision under which permission to establish state-licensed branches, agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, the U.S. GATS schedule is unbound for initial entry by establishment or acquisition of state-chartered banks or state-licensed offices of foreign banks as indicated in certain forms in this state. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.

State	Requesting country	Request
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries or branches.
	Taiwan	With regard to the MFN exemptions on banking and other financial services, remove the restriction under which permission to establish state-licensed branches or agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Uruguay	With regard to market access for the provision of direct insurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies, and U.S. citizenship or residency is also required of responsible parties in some types of mutual insurance companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, no brokerage or agency licenses are issued to non-resident insurance brokers, or they are issued only for certain types of businesses. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	Market access for the provision of banking and other financial services through a commercial presence is unbound for the initial entry by establishment or acquisition, of chartered banks, or foreign bank offices, and foreign savings and loan association. These limitations can be applied to expansion to other states through state-licensed, limited branches, agencies, or representative offices. Uruguay requests the removal of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, direct branches or agencies of foreign banks-- but not subsidiaries of foreign banks-- are required to register or secure a license to engage in certain banking services activities. Uruguay requests the elimination of this discrimination.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch by a foreign bank is limited, or certain restrictions are applied to the fiduciary powers of such a branch or agency. Uruguay requests the elimination of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, certain commodities transactions by branches and agencies of foreign banks are limited, while these limitations do not apply to other depository financial institutions. Uruguay requests the elimination of this discrimination.
Connecticut	Australia	With regard to legal services, remove the restriction under which the practice of international law is permitted only to the extent incorporated in home-country law.
	Australia	With regard to legal services, remove the restriction under which a foreign legal consultant practicing third-country law is required to obtain (1) advice from an attorney licensed in that jurisdiction and (2) identification to the effect that the person is in fact the client.
	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on market access/national treatment under Mode 4 relating to residency requirements for licensure.

State	Requesting country	Request
	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a branch.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch, and requests the removal of this restriction.
	EC	Remove the prior practice requirements pertaining to the licensing of foreign legal consultants, as mentioned in the footnotes.

State	Requesting country	Request
	EC	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a branch. The EC requests the removal of this restriction.
	EC	With regard to U.S. MFN exemptions for banking services, eliminate the reciprocity test.
	Egypt	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the condition under which an in-state office must be maintained for licensure.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch of life and non-life insurers is not provided for, and non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal of MFN exemptions in banking. Reciprocity tests exist in certain kinds of banking establishments.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Japan	Japan requests the U.S. to terminate all MFN exemptions in financial services.
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a branch.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction on initial entry, expansion, and business operation of state-chartered or state-licensed subsidiaries, branches, and representative offices of foreign banks and/or state-licensed agencies.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.

State	Requesting country	Request
	New Zealand	With regard to market access for the provision of accounting services through mode 4, remove the requirement to establish an in-state office.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for an in-state office and in-state residency for licensure purposes.
	Slovak Republic	With regard to the United States' MFN exemptions, remove the provision under which permission to establish state-licensed branches, agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?

State	Requesting country	Request
	Slovak Republic	<p>With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a branch, unless that company is already licenced in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.</p>
	Slovak Republic	<p>With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.</p>
	Slovak Republic	<p>With regard to market access for the provision of banking and other financial services through a commercial presence, the U.S. GATS schedule is unbound for initial entry by establishment or acquisition of state-chartered banks or state-licensed offices of foreign banks as indicated in certain forms in this state. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.</p>
	Taiwan	<p>With regard to market access for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the restriction requiring an in-state office to be maintained.</p>

State	Requesting country	Request
	Taiwan	With regard to the MFN exemptions on banking and other financial services, remove the restriction under which permission to establish state-licensed branches or agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	Market access for the provision of banking and other financial services through a commercial presence is unbound for the initial entry by establishment or acquisition, of chartered banks, or foreign bank offices, and foreign savings and loan association. These limitations can be applied to expansion to other states through state-licensed, limited branches, agencies, or representative offices. Uruguay requests the removal of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.

State	Requesting country	Request
Colorado	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.

State	Requesting country	Request
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)

State	Requesting country	Request
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited, or the presence thereof is subject to special asset maintenance/capital equivalency rules, or certain restrictions are applied to the fiduciary powers of such a branch or agency. Uruguay requests the elimination of these restrictions.
Delaware	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.

State	Requesting country	Request
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, initial entry or expansion by a foreign person through acquisition or establishment of certain entities is limited. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, direct branches or agencies of foreign banks-- but not subsidiaries of foreign banks-- are required to register or secure a license to engage in certain banking services activities. Uruguay requests the elimination of this discrimination.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited, or certain restrictions are applied to the fiduciary powers of such a branch or agency. Uruguay requests the elimination of these restrictions.
District of Columbia	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on national treatment under Mode 4 relating to residency requirements for licensure.
	Australia	With regard to the provision of engineering services through Mode 4, remove the market access limitation relating to the citizenship requirement for licensure.
	Brazil	With regard to market access for the provision of engineering and integrated engineering services through Mode 4, eliminate the restriction under which U.S. citizenship is required for licensure in the District of Columbia.

State	Requesting country	Request
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to market access for the provision of engineering and integrated engineering services through Mode 4, remove the citizenship requirement.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	EC	Market access for the provision of legal services through mode 4 is subject to the establishment of an in-state office. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	Remove the prior practice requirements pertaining to the licensing of foreign legal consultants, as mentioned in the footnotes.
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to market access for the provision of engineering and integrated engineering services through Mode 4, remove the citizenship requirement in the District of Columbia.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).

State	Requesting country	Request
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	On engineering services and integrated engineering services, U.S. citizenship is required for a license of the District of Columbia. Japan requests that this requirement be removed.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	With regard to market access for the provision of engineering and integrated engineering services through Mode 4, remove the citizenship requirement for licensing.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Malaysia	With regard to engineering services provided through Modes 3 and 4, remove all limitations relating to citizenship.

State	Requesting country	Request
	Mexico	With regard to market access for the provision of engineering and integrated engineering services through Mode 4, eliminate nationality restrictions.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	New Zealand	With regard to market access for the provision of engineering or integrated engineering services through mode 4, remove the citizenship requirement in the District of Columbia.
	Norway	With regard to market access for the provision of engineering and integrated engineering services through Mode 4, remove the citizenship requirement and undertake commitments for Mode 4 according to the horizontal section.
	Singapore	With regard to integrated engineering services, Singapore requests that the U.S. remove the requirement for citizenship in Mode 4.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for in-state residency for licensure purposes.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Switzerland	With regard to market access for the provision of engineering and integrated engineering services through mode 4, remove the obligation of citizenship for licensure in the District of Columbia.

State	Requesting country	Request
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Uruguay	With regard to market access for the provision of engineering services through Mode 4, eliminate the U.S. citizenship requirement for licensure in the District of Columbia.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
Florida	Australia	Remove the national treatment limitation that exists relating to the ownership of land.
	Australia	With regard to legal services, remove the restriction under which the practice of international law is permitted only to the extent incorporated in home-country law.
	Australia	With regard to legal services, remove the restriction under which the practice of third-country law is not permitted.
	Brazil	With regard to national treatment for the provision of services through a commercial presence, eliminate restrictions on the purchase of land by non-U.S. citizens not resident within the state.

State	Requesting country	Request
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board and incorporators, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to national treatment for the provision of agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in agency services (CPC 8140) where higher license fees may be charged to non-residents.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board and incorporators.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.

State	Requesting country	Request
	EC	The EC notes that there are Mode 3, national treatment restrictions on ownership or purchase of land by non-US citizens. The EC requests national treatment for foreign-owned companies.
	EC	Remove the prior practice requirements pertaining to the licensing of foreign legal consultants, as mentioned in the footnotes.
	EC	With regard to the provision of insurance services through modes 1 and 2, the EC notes that several states including Florida have narrow MAT definitions, which have the effect of restricting business (particularly marine business). The EC requests that the U.S. allow the cross-border supply of MAT insurance, and of reinsurance in all states on the basis of a broad national definition.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board and incorporators.
	EC	With regard to market access for the provision of insurance services through modes 1 and 3, remove the restrictions under which agency licenses are not issued to non-residents and/or are limited to certain lines of insurance.
	EC	With regard to national treatment for the provision of insurance agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.

State	Requesting country	Request
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators or members of the board of directors is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	Hong Kong requests the removal of MFN exemptions in banking.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to Mode 3, remove reservations on national treatment in terms of acquisition of land, scheduled, including restriction of purchase of land by non-state residents.
	Japan	Japan requests the U.S. to terminate all MFN exemptions in financial services.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.

State	Requesting country	Request
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	Remove restriction on purchase of land by non-U.S. citizens not resident within the state.
	Korea	With regard to market access for the provision of insurance agency services through a commercial presence, eliminate the restriction which states that agency licenses are issued to non-residents for all or only certain lines of insurance.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents for certain or all lines of insurance.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Mexico	With regard to national treatment for the provision of real estate services through Mode 1, eliminate restrictions on maintaining an office.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	Remove restrictions on ownership or purchase of land by non-US citizens.

State	Requesting country	Request
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Paraguay	With respect to Mode 3 restrictions on ownership or purchase of land by non-U.S. citizens, Paraguay requests that national treatment be given to foreign-owned companies.
	Slovak Republic	With regard to the United States' MFN exemptions, remove the following provision: among the conditions on which agency or agency and representative office licenses may be granted is that the foreign bank is one of the five largest banks in the home country.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors and incorporators.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to national treatment for the provision of services through a commercial presence, remove restrictions on ownership or purchase of land by non-U.S. citizens.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of services through a commercial presence, Uruguay notes that foreign ownership and purchase of land are restricted and requests national treatment for foreign companies.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies, and U.S. citizenship or residency is also required of the incorporators of insurance companies.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, no agency licenses are issued to non-resident insurance brokers, or they are issued only for certain types of businesses. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited, or the presence thereof is subject to special asset maintenance/capital equivalency rules,. Uruguay requests the elimination of these restrictions.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident agencies may be subject to higher fees.
Georgia	Australia	With regard to legal services, remove the restriction under which the practice of international law is permitted only to the extent incorporated in home-country law.
	Australia	With regard to legal services, remove the restriction under which the practice of third-country law is not permitted.
	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board and incorporators, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to national treatment for the provision of brokerage services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a branch.

State	Requesting country	Request
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, reduce the proportion of U.S. citizens/residents required for incorporators to no more than a simple majority.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch, and requests the removal of this restriction.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board and incorporators.

State	Requesting country	Request
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	EC	Remove the prior practice requirements pertaining to the licensing of foreign legal consultants, as mentioned in the footnotes.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a branch. The EC requests the removal of this restriction.
	EC	With regard to national treatment for the provision of insurance brokerage services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	EC	With regard to U.S. MFN exemptions for banking services, eliminate the reciprocity test.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch of life and non-life insurers is not provided for, and non-resident initial entry for auxiliary services is not provided for.

State	Requesting country	Request
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators or members of the board of directors is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	Hong Kong requests the removal of MFN exemptions in banking. Reciprocity tests exist in certain kinds of banking establishments.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	Japan requests the U.S. to terminate all MFN exemptions in financial services.

State	Requesting country	Request
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a branch.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents, or in-state residency is required for licensure, for certain or all lines of insurance.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction on initial entry, expansion, and business operation of state-chartered or state-licensed subsidiaries, branches, and representative offices of foreign banks and/or state-licensed agencies.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.

State	Requesting country	Request
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Slovak Republic	With regard to the United States' MFN exemptions, remove the provision under which permission to establish state-licensed branches, agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.
	Slovak Republic	With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, the U.S. GATS schedule is unbound for initial entry by establishment or acquisition of state-chartered banks or state-licensed offices of foreign banks as indicated in certain forms in this state. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors and incorporators.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.

State	Requesting country	Request
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Taiwan	With regard to the MFN exemptions on banking and other financial services, remove the restriction under which permission to establish state-licensed branches or agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies, and U.S. citizenship or residency is also required of the incorporators of insurance companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers may be subject to higher fees.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	Market access for the provision of banking and other financial services through a commercial presence is unbound for the initial entry by establishment or acquisition, of chartered banks, or foreign bank offices, and foreign savings and loan association. These limitations can be applied to expansion to other states through state-licensed, limited branches, agencies, or representative offices. Uruguay requests the removal of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, direct branches or agencies of foreign banks-- but not subsidiaries of foreign banks-- are required to register or secure a license to engage in certain banking services activities. Uruguay requests the elimination of this discrimination.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited, or the presence thereof is subject to special asset maintenance/capital equivalency rules, or certain restrictions are applied to the fiduciary powers of such a branch or agency. Uruguay requests the elimination of these restrictions.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
Hawaii	Australia	Remove the national treatment restrictions that exist in relation to the purchase of or bidding for sale on public lands by non-U.S. citizens.
	Australia	With regard to legal services, remove the restriction under which a foreign legal consultant practicing third-country law is required to obtain (1) advice from an attorney licensed in that jurisdiction and (2) identification to the effect that the person is in fact the client.
	Brazil	With regard to national treatment for the provision of services through a commercial presence, eliminate the restriction under which non U.S.-citizens may not purchase or bid on sales of public lands.
	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for incorporators, and requests the removal of U.S. citizenship requirements.

State	Requesting country	Request
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a branch.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, reduce the proportion of U.S. citizens/residents required for incorporators to no more than a simple majority.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch, and requests the removal of this restriction.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for incorporators.

State	Requesting country	Request
	EC	The EC notes that there are Mode 3, national treatment restrictions on the purchase of public lands by non-U.S. citizens, and requests national treatment for foreign-owned companies.
	EC	Remove the prior practice requirements pertaining to the licensing of foreign legal consultants, as mentioned in the footnotes.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a branch. The EC requests the removal of this restriction.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for incorporators.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch of life and non-life insurers is not provided for, and non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Japan	With regard to Mode 3, remove reservations on national treatment in terms of acquisition of land, scheduled, including limitation on the ownership of land by non-U.S. citizens.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Korea	Explain the need for the restriction on purchase or bid on sales of public lands by non-U.S. citizens.
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a branch (restriction does not seem to apply to reinsurance or retrocession).
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents for certain or all lines of insurance.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	New Zealand	Remove restrictions on purchase of public lands by non-US citizens.

State	Requesting country	Request
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Paraguay	With respect to Mode 3 restrictions on purchase of public lands by non-U.S. citizens, Paraguay requests that national treatment be given to foreign-owned companies.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for incorporators.
	Taiwan	With regard to national treatment for the provision of services through a commercial presence, remove restrictions on purchase of public lands by non-U.S. citizens.
	Uruguay	With regard to national treatment for the provision of services through a commercial presence, Uruguay notes that non-citizens of the United States may not purchase or bid on public land and requests national treatment for companies belonging to aliens.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of the incorporators of insurance companies.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch by a foreign bank is limited, or certain restrictions are applied to the fiduciary powers of such a branch or agency. Uruguay requests the elimination of these restrictions.
	Uruguay	With regard to market access for the provision of direct insurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.
Idaho	Australia	Remove the national treatment restrictions that exist in relation to the purchase of or bidding for sale on public lands by non-U.S. citizens.
	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on national treatment under Mode 4 relating to residency requirements for licensure.
	Australia	With regard to the provision of engineering services through Mode 4, remove the in-state residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of services through a commercial presence, eliminate the restriction under which non U.S.-citizens may not purchase or bid on sales of public lands.

State	Requesting country	Request
	Brazil	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate the in-state residency requirement for licensure.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board and incorporators, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, reduce the proportion of U.S. citizens/residents required for incorporators to no more than a simple majority.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the citizenship and residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.

State	Requesting country	Request
	China	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board and incorporators.
	Czech Republic	With regard to integrated engineering services, remove the following limitations on national treatment in Mode 4: "in-state residency is required for licensure."
	EC	The EC notes that there are Mode 3, national treatment restrictions on the purchase of public lands by non-U.S. citizens, and requests national treatment for foreign-owned companies.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.

State	Requesting country	Request
	EC	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board and incorporators.
	EC	With regard to market access for the provision of services through Modes 1 and 3, eliminate the citizenship requirement for services auxiliary to insurance.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators or members of the board of directors is a prerequisite for life and non-life insurance services. Citizenship requirement exists for agents and broker services. State residency is required for certain life and non-life insurance as well as auxiliary services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Japan	With regard to Mode 3, remove reservations on national treatment in terms of acquisition of land, scheduled, including limitation on the ownership of land by non-U.S. citizens.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Korea	Explain the need for the restriction on purchase or bid on sales of public lands by non-U.S. citizens.
	Korea	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the residency requirement for licensing.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents for certain or all lines of insurance.

State	Requesting country	Request
	Malaysia	With regard to engineering services provided through Modes 3 and 4, remove all limitations relating to residency.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate residency restrictions.
	New Zealand	Remove restrictions on purchase of public lands by non-US citizens.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	New Zealand	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the in-state residency requirement for licensure.
	Norway	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement and undertake commitments for Mode 4 according to the horizontal section.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.

State	Requesting country	Request
	Norway	With regard to national treatment for the provision of banking and other financial services through a commercial presence, remove any discriminatory measures restricting commodity transactions by foreign bank branches and agencies.
	Paraguay	With respect to Mode 3 restrictions on purchase of public lands by non-U.S. citizens, Paraguay requests that national treatment be given to foreign-owned companies.
	Singapore	With regard to integrated engineering services, Singapore requests that the U.S. remove the requirement for in-state residency in Mode 4.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for in-state residency for licensure purposes.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, the Slovak Republic notes that U.S. citizenship is required for licensure, and requests the removal of the condition of citizenship.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors and incorporators.
	Switzerland	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the residency requirement for licensure.
	Taiwan	With regard to national treatment for the provision of services through a commercial presence, remove restrictions on purchase of public lands by non-U.S. citizens.
	Uruguay	With regard to national treatment for the provision of services through a commercial presence, Uruguay notes that non-citizens of the United States may not purchase or bid on public land and requests national treatment for companies belonging to aliens.
	Uruguay	With regard to national treatment for the provision of engineering services through Mode 4, eliminate the residency requirement for securing a license.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies, or require citizenship. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, certain commodities transactions by branches and agencies of foreign banks are limited, while these limitations do not apply to other depository financial institutions. Uruguay requests the elimination of this discrimination.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies, and U.S. citizenship or residency is also required of the incorporators of insurance companies and of responsible parties in some types of mutual insurance companies.
Illinois	Australia	With regard to legal services, remove the restriction under which the practice of international law is permitted only to the extent incorporated in home-country law.
	Australia	With regard to legal services, remove the restriction under which the practice of third-country law is not permitted.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, reduce the proportion of U.S. citizens/residents required for boards of directors to no more than a simple majority.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).

State	Requesting country	Request
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board.
	EC	Remove the prior practice requirements pertaining to the licensing of foreign legal consultants, as mentioned in the footnotes.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered branches.
	EC	With regard to U.S. MFN exemptions for banking services, eliminate the reciprocity test.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of members of the board of directors is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	Hong Kong requests the removal of MFN exemptions in banking. Reciprocity tests exist in certain kinds of banking establishments.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Japan	Japan requests the U.S. to terminate all MFN exemptions in financial services.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, in-state residency is required for licensure for certain or all lines of insurance.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction on initial entry, expansion, and business operation of state-chartered or state-licensed subsidiaries, branches, and representative offices of foreign banks and/or state-licensed agencies.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.

State	Requesting country	Request
	Slovak Republic	With regard to the United States' MFN exemptions, remove the provision under which permission to establish state-licensed branches, agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, the U.S. GATS schedule is unbound for initial entry by establishment or acquisition of state-chartered banks or state-licensed offices of foreign banks as indicated in certain forms in this state. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered branches.
	Taiwan	With regard to the MFN exemptions on banking and other financial services, remove the restriction under which permission to establish state-licensed branches or agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	Market access for the provision of banking and other financial services through a commercial presence is unbound for the initial entry by establishment or acquisition, of chartered banks, or foreign bank offices, and foreign savings and loan association. These limitations can be applied to expansion to other states through state-licensed, limited branches, agencies, or representative offices. Uruguay requests the removal of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, offers and sales of securities to branches and agencies of foreign banks is subject to registration and disclosure requirements that do not apply if other financial institutions participate in the operation. Uruguay requests the elimination of this discrimination.
Indiana	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on national treatment under Mode 4 relating to residency requirements for licensure.

State	Requesting country	Request
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board and incorporators, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, reduce the proportion of U.S. citizens/residents required for incorporators to no more than a simple majority.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.

State	Requesting country	Request
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board and incorporators.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for providers of collection agency services.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.

State	Requesting country	Request
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board and incorporators.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions, collection agency services).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators or members of the board of directors is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents for certain or all lines of insurance.

State	Requesting country	Request
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.

State	Requesting country	Request
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Norway	With regard to national treatment for the provision of banking and other financial services through a commercial presence, remove any discriminatory measures restricting commodity transactions by foreign bank branches and agencies.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for in-state residency for licensure purposes.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, Indiana is unbound for establishment of services offices by foreign-owned credit unions. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which U.S. citizenship is required to engage in specified activities.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors and incorporators.

State	Requesting country	Request
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies, and U.S. citizenship or residency is also required of the incorporators of insurance companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, direct branches or agencies of foreign banks-- but not subsidiaries of foreign banks-- are required to register or secure a license to engage in certain banking services activities. Uruguay requests the elimination of this discrimination.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, certain commodities transactions by branches and agencies of foreign banks are limited, while these limitations do not apply to other depository financial institutions. Uruguay requests the elimination of this discrimination.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, offers and sales of securities to branches and agencies of foreign banks is subject to registration and disclosure requirements that do not apply if other financial institutions participate in the operation. Uruguay requests the elimination of this discrimination.
Iowa	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on market access/national treatment under Mode 4 relating to residency requirements for licensure.
	Australia	With regard to the provision of engineering services through Mode 4, remove the in-state residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate the in-state residency requirement for licensure.

State	Requesting country	Request
	Brazil	With regard to national treatment for the provision of agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of accounting, auditing, and bookkeeping services through a commercial presence, remove the obligation to incorporate in Iowa.
	China	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.

State	Requesting country	Request
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	Czech Republic	With regard to integrated engineering services, remove the following limitations on national treatment in Mode 4: "in-state residency is required for licensure."
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to market access for the provision of accounting, auditing, and bookkeeping services through a commercial presence, remove the obligation to incorporate in Iowa.
	EC	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	EC	With regard to national treatment for the provision of insurance agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.

State	Requesting country	Request
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	EC	With regard to U.S. MFN exemptions for banking services, eliminate the reciprocity test.
	Egypt	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the condition under which an in-state office must be maintained for licensure.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	Hong Kong requests the removal of MFN exemptions in banking. Reciprocity tests exist in certain kinds of banking establishments.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	Japan requests the U.S. to terminate all MFN exemptions in financial services.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the residency requirement for licensing.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Malaysia	With regard to engineering services provided through Modes 3 and 4, remove all limitations relating to residency.

State	Requesting country	Request
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	Remove restriction limiting sole proprietor and partnership to licensed accountants.
	New Zealand	With regard to market access for the provision of accounting services through mode 4, remove the requirement to establish an in-state office.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	New Zealand	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the in-state residency requirement for licensure.
	Norway	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement and undertake commitments for Mode 4 according to the horizontal section.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.

State	Requesting country	Request
	Norway	With regard to national treatment for the provision of banking and other financial services through a commercial presence, remove any discriminatory measures restricting commodity transactions by foreign bank branches and agencies.
	Singapore	With regard to integrated engineering services, Singapore requests that the U.S. remove the requirement for in-state residency in Mode 4.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for an in-state office and in-state residency for licensure purposes.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 3 incorporation requirement.
	Slovak Republic	With regard to the United States' MFN exemptions, remove the provisions under which permission for a foreign-owned bank or trust company to act as fiduciary, and to use satellite banking terminals, is based on a reciprocity test, and under which Iowa subjects the activities of foreign-owned savings and loan associations to a reciprocity test.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, Iowa is unbound for activities of foreign-owned savings and loan associations; foreign-owned bank or trust company acting as fiduciary; and use of satellite banking terminals. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to the provision of accounting, auditing, and bookkeeping services through a commercial presence, please remove the obligation of incorporation in Iowa.
	Switzerland	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the residency requirement for licensure.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the restriction requiring an in-state office to be maintained.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
	Uruguay	With regard to national treatment for the provision of engineering services through Mode 4, eliminate the residency requirement for securing a license.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, certain commodities transactions by branches and agencies of foreign banks are limited, while these limitations do not apply to other depository financial institutions. Uruguay requests the elimination of this discrimination.

State	Requesting country	Request
Kansas	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on market access/national treatment under Mode 4 relating to residency requirements for licensure.
	Australia	With regard to the provision of engineering services through Mode 4, remove the in-state residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate the in-state residency requirement for licensure.
	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for incorporators, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to national treatment for the provision of agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a branch.

State	Requesting country	Request
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.

State	Requesting country	Request
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch, and requests the removal of this restriction.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for incorporators.
	Czech Republic	With regard to integrated engineering services, remove the following limitations on national treatment in Mode 4: "in-state residency is required for licensure."
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.

State	Requesting country	Request
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a branch. The EC requests the removal of this restriction.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for incorporators.
	EC	With regard to market access for the provision of insurance services through modes 1 and 3, remove the restrictions under which agency licenses are not issued to non-residents and/or are limited to certain lines of insurance.
	EC	With regard to national treatment for the provision of insurance agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.
	Egypt	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the condition under which an in-state office must be maintained for licensure.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.

State	Requesting country	Request
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch of life and non-life insurers is not provided for, and non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.

State	Requesting country	Request
	Korea	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the residency requirement for licensing.
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a branch.
	Korea	With regard to market access for the provision of insurance agency services through a commercial presence, eliminate the restriction which states that agency licenses are issued to non-residents for all or only certain lines of insurance.
	Malaysia	With regard to engineering services provided through Modes 3 and 4, remove all limitations relating to residency.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	With regard to market access for the provision of accounting services through mode 4, remove the requirement to establish an in-state office.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.

State	Requesting country	Request
	New Zealand	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the in-state residency requirement for licensure.
	Norway	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement and undertake commitments for Mode 4 according to the horizontal section.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for an in-state office and in-state residency for licensure purposes.
	Singapore	With regard to integrated engineering services, Singapore requests that the U.S. remove the requirement for in-state residency in Mode 4.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.
	Slovak Republic	With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a branch, unless that company is already licenced in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.

State	Requesting country	Request
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for incorporators.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Switzerland	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the residency requirement for licensure.
	Taiwan	With regard to market access for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the restriction requiring an in-state office to be maintained.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to national treatment for the provision of engineering services through Mode 4, eliminate the residency requirement for securing a license.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of the incorporators of insurance companies and of responsible parties in some types of mutual insurance companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, no agency licenses are issued to non-resident insurance brokers, or they are issued only for certain types of businesses. Uruguay requests unlimited market access commitments under Modes 1 and 3.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, direct branches or agencies of foreign banks-- but not subsidiaries of foreign banks-- are required to register or secure a license to engage in certain banking services activities. Uruguay requests the elimination of this discrimination.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
Kentucky	Australia	Remove the national treatment limitation that exists relating to the ownership of land.
	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on market access/national treatment under Mode 4 relating to residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of services through a commercial presence, eliminate limitations on the ownership of land by non-U.S. citizens.

State	Requesting country	Request
	Brazil	With regard to market access for the provision of adult education services through a commercial presence, the number of licenses for cosmetology schools in Kentucky is limited to 48 total licenses, with a total of 8 licenses allowed for operation of such schools per congressional district. Brazil requests that the United States take full commitments under market access.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board and incorporators, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to national treatment for the provision of agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in agency services (CPC 8140) where higher license fees may be charged to non-residents.

State	Requesting country	Request
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.
	China	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board and incorporators.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."

State	Requesting country	Request
	EC	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board and incorporators.
	EC	With regard to market access for the provision of insurance services through modes 1 and 3, remove the restrictions under which agency licenses are not issued to non-residents and/or are limited to certain lines of insurance.
	EC	With regard to national treatment for the provision of insurance agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.

State	Requesting country	Request
	EC	With regard to U.S. MFN exemptions for banking services, eliminate the reciprocity test.
	Egypt	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the condition under which an in-state office must be maintained for licensure.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators or members of the board of directors is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	Hong Kong requests the removal of MFN exemptions in banking. Reciprocity tests exist in certain kinds of banking establishments.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to Mode 3, remove reservations on national treatment in terms of acquisition of land, scheduled, including limitation on the ownership of land by non-U.S. citizens.
	Japan	With regard to market access for the provision of adult education services through a commercial presence, there is a limitation that the number of licenses for cosmetology schools in Kentucky is limited to 48 total licenses, with a total of 8 licenses allowed for operation of such schools per congressional district. Japan requests that this limitation be removed.
	Japan	Japan requests the U.S. to terminate all MFN exemptions in financial services.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).

State	Requesting country	Request
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction on initial entry, expansion, and business operation of state-chartered or state-licensed subsidiaries, branches, and representative offices of foreign banks and/or state-licensed agencies.
	Korea	Remove land ownership restrictions imposed on individuals.
	Korea	With regard to market access for the provision of insurance agency services through a commercial presence, eliminate the restriction which states that agency licenses are issued to non-residents for all or only certain lines of insurance.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents for certain or all lines of insurance.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to market access for the provision of adult education services through a commercial presence, eliminate numerical restriction for cosmetology schools.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	With regard to market access for the provision of accounting services through mode 4, remove the requirement to establish an in-state office.

State	Requesting country	Request
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	New Zealand	Remove the limitation on the number of licenses for cosmetology schools in Kentucky.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for an in-state office and in-state residency for licensure purposes.
	Slovak Republic	With regard to the United States' MFN exemptions, remove the provision under which permission to establish state-licensed branches, agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, the U.S. GATS schedule is unbound for initial entry by establishment or acquisition of state-chartered banks or state-licensed offices of foreign banks as indicated in certain forms in this state. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors and incorporators.

State	Requesting country	Request
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the restriction requiring an in-state office to be maintained.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Taiwan	With regard to the MFN exemptions on banking and other financial services, remove the restriction under which permission to establish state-licensed branches or agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies, and U.S. citizenship or residency is also required of the incorporators of insurance companies.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, no agency licenses are issued to non-resident insurance brokers, or they are issued only for certain types of businesses. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	Market access for the provision of banking and other financial services through a commercial presence is unbound for the initial entry by establishment or acquisition, of chartered banks, or foreign bank offices, and foreign savings and loan association. These limitations can be applied to expansion to other states through state-licensed, limited branches, agencies, or representative offices. Uruguay requests the removal of these restrictions.
Louisiana	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on national treatment under Mode 4 relating to residency requirements for licensure.

State	Requesting country	Request
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, reduce the proportion of U.S. citizens/residents required for boards of directors to no more than a simple majority.
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.

State	Requesting country	Request
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board.
	EC	With regard to market access for the provision of insurance services through modes 1 and 3, remove the restrictions under which brokerage and agency licenses are not issued to non-residents and/or are limited to certain lines of insurance.

State	Requesting country	Request
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries.
	EC	With regard to U.S. MFN exemptions for banking services, eliminate the reciprocity test.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of members of the board of directors is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	Hong Kong requests the removal of MFN exemptions in banking. Reciprocity tests exist in certain kinds of banking establishments.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	Japan requests the U.S. to terminate all MFN exemptions in financial services.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	With regard to market access for the provision of insurance agency services through a commercial presence, eliminate the restriction which states that agency licenses are issued to non-residents for all or only certain lines of insurance.

State	Requesting country	Request
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction on initial entry, expansion, and business operation of state-chartered or state-licensed subsidiaries, branches, and representative offices of foreign banks and/or state-licensed agencies.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.

State	Requesting country	Request
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for in-state residency for licensure purposes.
	Slovak Republic	With regard to the United States' MFN exemptions, remove the provision under which permission to establish state-licensed branches, agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, the U.S. GATS schedule is unbound for initial entry by establishment or acquisition of state-chartered banks or state-licensed offices of foreign banks as indicated in certain forms in this state. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.

State	Requesting country	Request
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Taiwan	With regard to the MFN exemptions on banking and other financial services, remove the restriction under which permission to establish state-licensed branches or agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, no brokerage or agency licenses are issued to non-resident insurance brokers, or they are issued only for certain types of businesses. Uruguay requests unlimited market access commitments under Modes 1 and 3.

State	Requesting country	Request
	Uruguay	Market access for the provision of banking and other financial services through a commercial presence is unbound for the initial entry by establishment or acquisition, of chartered banks, or foreign bank offices, and foreign savings and loan association. These limitations can be applied to expansion to other states through state-licensed, limited branches, agencies, or representative offices. Uruguay requests the removal of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, offers and sales of securities to branches and agencies of foreign banks is subject to registration and disclosure requirements that do not apply if other financial institutions participate in the operation. Uruguay requests the elimination of this discrimination.
Maine	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on national treatment under Mode 4 relating to residency requirements for licensure.

State	Requesting country	Request
	Australia	With regard to the provision of engineering services through Mode 4, remove the in-state residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate the in-state residency requirement for licensure.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for incorporators, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.

State	Requesting country	Request
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for incorporators.
	China	With regard to market access and national treatment for the provision of insurance services through Modes 1 and 2, eliminate state-level compulsory reinsurance cessions.
	Czech Republic	With regard to integrated engineering services, remove the following limitations on national treatment in Mode 4: "in-state residency is required for licensure."
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	EC	With regard to market access for the provision of security services through a commercial presence, remove the requirement under which permanent resident alien status or U.S. citizenship is necessary to own contract security companies in Maine.

State	Requesting country	Request
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for incorporators.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.

State	Requesting country	Request
	Korea	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the residency requirement for licensing.
	Malaysia	With regard to engineering services provided through Modes 3 and 4, remove all limitations relating to residency.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	New Zealand	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the in-state residency requirement for licensure.
	Norway	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement and undertake commitments for Mode 4 according to the horizontal section.

State	Requesting country	Request
	Norway	With regard to market access for the provision of firefighting and emergency control services (CPC 87309) through a commercial presence, remove the requirement under which permanent resident alien status or US citizenship is required to own contract security companies.
	Norway	With regard to market access for the provision of firefighting and emergency control services (CPC 87309) through Mode 4, remove the requirement under which permanent resident alien status or US citizenship is required for private investigators and security guards.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.
	Singapore	With regard to integrated engineering services, Singapore requests that the U.S. remove the requirement for in-state residency in Mode 4.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for in-state residency for licensure purposes.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for incorporators.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Switzerland	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the residency requirement for licensure.
	Uruguay	With regard to national treatment for the provision of engineering services through Mode 4, eliminate the residency requirement for securing a license.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of the incorporators of insurance companies.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1, 2, and 3, Uruguay notes that workers' compensation reinsurance is unbound for the state of Maine and requests unlimited market access commitments under Modes 1, 2, and 3.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
Maryland	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a subsidiary or a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a branch.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).

State	Requesting country	Request
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a subsidiary or a branch, and requests the removal of this restriction.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.

State	Requesting country	Request
	EC	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a subsidiary or a branch. The EC requests the removal of this restriction.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch of life and non-life insurers is not provided for, and non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.

State	Requesting country	Request
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a subsidiary (restriction seems to apply to reinsurance and retrocession only) or a branch.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents, or in-state residency is required for licensure, for certain or all lines of insurance.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.

State	Requesting country	Request
	Slovak Republic	<p>With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?</p>
	Slovak Republic	<p>With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary or branch, unless that company is already licensed in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.</p>
	Slovak Republic	<p>With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.</p>
	Slovak Republic	<p>With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.</p>

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as affiliates (subsidiaries?) or branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, direct branches or agencies of foreign banks-- but not subsidiaries of foreign banks-- are required to register or secure a license to engage in certain banking services activities. Uruguay requests the elimination of this discrimination.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
Massachusetts	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.

State	Requesting country	Request
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or branches.
	EC	With regard to U.S. MFN exemptions for banking services, eliminate the reciprocity test.
	Hong Kong	Hong Kong requests the removal of MFN exemptions in banking. Reciprocity tests exist in certain kinds of banking establishments.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	Japan requests the U.S. to terminate all MFN exemptions in financial services.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction on initial entry, expansion, and business operation of state-chartered or state-licensed subsidiaries, branches, and representative offices of foreign banks and/or state-licensed agencies.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)

State	Requesting country	Request
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Slovak Republic	With regard to the United States' MFN exemptions, remove the provision under which permission to establish state-licensed branches, agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, the U.S. GATS schedule is unbound for initial entry by establishment or acquisition of state-chartered banks or state-licensed offices of foreign banks as indicated in certain forms in this state. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries or branches.
	Taiwan	With regard to the MFN exemptions on banking and other financial services, remove the restriction under which permission to establish state-licensed branches or agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	Market access for the provision of banking and other financial services through a commercial presence is unbound for the initial entry by establishment or acquisition, of chartered banks, or foreign bank offices, and foreign savings and loan association. These limitations can be applied to expansion to other states through state-licensed, limited branches, agencies, or representative offices. Uruguay requests the removal of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, direct branches or agencies of foreign banks-- but not subsidiaries of foreign banks-- are required to register or secure a license to engage in certain banking services activities. Uruguay requests the elimination of this discrimination.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch by a foreign bank is limited, or certain restrictions are applied to the fiduciary powers of such a branch or agency. Uruguay requests the elimination of these restrictions.
Michigan	Australia	With regard to legal services, remove the restriction under which the practice of international law is permitted only to the extent incorporated in home-country law.
	Australia	With regard to legal services, remove the restriction under which the practice of third-country law is not permitted.

State	Requesting country	Request
	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on market access/national treatment under Mode 4 relating to residency requirements for licensure.
	Australia	With regard to the provision of construction and related engineering services through Mode 4, remove the market access limitation relating to the requirement for an in-state office to be maintained by all contractors in Michigan.
	Brazil	With regard to market access for the provision of architectural services and urban planning and landscape architectural services through a commercial presence, eliminate the restriction under which two-thirds of the officers, partners, and/or directors of an architectural firm in Michigan must be licensed in Michigan as architects, professional engineers and/or land surveyors.
	Brazil	With regard to market access for the provision of construction and related engineering services through Mode 4, eliminate the restriction under which an in-state office must be maintained by all contractors in Michigan.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.

State	Requesting country	Request
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.
	China	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to market access for the provision of architectural services and urban planning and landscape architectural services through Mode 4, China notes the requirement for local licensing of two-thirds of the officers, partners and/or directors of an architectural firm in Michigan, and requests a reduction in the requirement to one-third.
	Czech Republic	With regard to architectural services and urban planning and landscape services, remove the following limitations on market access in Mode 3: "two-thirds of the officers, partners, and/or directors of an architectural firm in Michigan must be licensed in Michigan as architects, professional engineers and/or land surveyors."
	EC	With regard to national treatment for the provision of legal services through Modes 3 and 4, remove the in-state residency requirement for consultancy on law of jurisdiction where the service supplier is a qualified lawyer.
	EC	Remove the prior practice requirements pertaining to the licensing of foreign legal consultants, as mentioned in the footnotes.
	EC	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.

State	Requesting country	Request
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to market access for the provision of architectural services and urban planning and landscape architectural services through a commercial presence, remove the requirement for local licensing of two-thirds of the officers, partners and/or directors of an architectural firm in Michigan.
	EC	With regard to market access for the provision of construction and related engineering services through Mode 4, remove the measure requiring that an in-state office be maintained by all contractors in Michigan.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.
	EC	With regard to U.S. MFN exemptions for banking services, eliminate the reciprocity test.
	Egypt	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the condition under which an in-state office must be maintained for licensure.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. State residency is required for certain life and non-life insurance as well as auxiliary services.

State	Requesting country	Request
	Hong Kong	Hong Kong requests the removal of MFN exemptions in banking. Preferential treatment exists for Canadian/EU suppliers in certain depository services, and reciprocity tests exist in certain kinds of banking establishments.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Japan	Japan requests the U.S. to terminate all MFN exemptions in financial services.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Korea	Remove the market access restriction on the provision of architectural services and urban planning and landscape architectural services through a commercial presence, which requires that two-thirds of the officers, partners, and/or directors of an architectural firm in Michigan must be licensed in Michigan as architects, professional engineers and/or land surveyors.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents for certain or all lines of insurance.

State	Requesting country	Request
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction on initial entry, expansion, and business operation of state-chartered or state-licensed subsidiaries, branches, and representative offices of foreign banks and/or state-licensed agencies.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to national treatment for the provision of investigation and security services through Mode 4, eliminate residency restrictions.
	New Zealand	With regard to market access for the provision of accounting services through mode 4, remove the requirement to establish an in-state office.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	New Zealand	With regard to market access for the provision of architectural services and urban planning and landscape architectural services through a commercial presence, remove the requirement that two-thirds of the officers, partners, and/or directors of an architectural firm in Michigan must be licensed in Michigan as architects, professional engineers and/or land surveyors.
	New Zealand	With regard to market access for the provision of construction services through mode 4, remove the requirements that an in-state office must be maintained by all contractors in Michigan.
	Norway	With regard to market access for the provision of architectural services through a commercial presence, remove the limitation requiring local licensing of two-thirds of the officers, partners and/or directors of an architectural firm.

State	Requesting country	Request
	Norway	With regard to market access for the provision of construction work (CPC 51, including services related to decommissioning) through Mode 4, Norway notes that an in-state office must be maintained by contractors in Michigan and requests that the United States undertake commitments for Mode 4 according to the horizontal section.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Singapore	With regard to architectural services and urban planning and landscape services, Singapore requests that the U.S. remove the requirement for two-thirds of the officers, partners and/or directors of an architectural firm in Michigan to be licensed in Michigan as architects, professional engineers and/or land surveyors.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for an in-state office and in-state residency for licensure purposes.
	Slovak Republic	With regard to the United States' MFN exemptions, remove the provision under which permission to establish state-licensed branches, agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, the U.S. GATS schedule is unbound for initial entry by establishment or acquisition of state-chartered banks or state-licensed offices of foreign banks as indicated in certain forms in this state. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.
	Switzerland	With regard to the provision of architectural services and urban planning and landscape architectural services through a commercial presence, remove the limitations related to the obligation to be licensed in Michigan.
	Taiwan	With regard to market access for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the restriction requiring an in-state office to be maintained.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Taiwan	With regard to the MFN exemptions on banking and other financial services, remove the restriction under which permission to establish state-licensed branches or agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of architectural services through a commercial presence, eliminate the requirement under which two thirds of officers, partners, and/or directors of architectural companies established in Michigan must be licenced as architects, professional engineers, or land surveyors.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.
Minnesota	Australia	With regard to legal services, remove the restriction under which the practice of international law is permitted only to the extent incorporated in home-country law.
	Australia	With regard to legal services, remove the restriction under which the practice of third-country law is not permitted.
	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on market access/national treatment under Mode 4 relating to residency requirements for licensure.
	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a subsidiary or a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a subsidiary or branch.

State	Requesting country	Request
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.
	China	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a subsidiary or a branch, and requests the removal of this restriction.
	China	With regard to market access and national treatment for the provision of insurance services through Modes 1 and 2, eliminate state-level compulsory reinsurance cessions.
	EC	Market access for the provision of legal services through mode 4 is subject to the establishment of an in-state office. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	Remove the prior practice requirements pertaining to the licensing of foreign legal consultants, as mentioned in the footnotes.
	EC	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.

State	Requesting country	Request
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a subsidiary or a branch. The EC requests the removal of this restriction.
	EC	With regard to market access and national treatment for the provision of insurance services through Modes 1 and 2, eliminate the discriminatory regime regarding state-level compulsory reinsurance cessions.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries.
	Egypt	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the condition under which an in-state office must be maintained for licensure.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch/subsidiary of life and non-life insurers is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. State residency is required for certain life and non-life insurance as well as auxiliary services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a subsidiary or a branch.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	New Zealand	With regard to market access for the provision of accounting services through mode 4, remove the requirement to establish an in-state office.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.

State	Requesting country	Request
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for an in-state office and in-state residency for licensure purposes.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?
	Slovak Republic	With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary or branch, unless that company is already licenced in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Taiwan	With regard to market access for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the restriction requiring an in-state office to be maintained.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as affiliates (subsidiaries?) or branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of responsible parties in some types of mutual insurance companies.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1, 2, and 3, Uruguay notes that all insurers signing workers' compensation insurance contracts in Minnesota must purchase for reinsurance from the Minnesota Worker's Compensation Reinsurance Authority. Uruguay requests unlimited market access commitments under Modes 1, 2, and 3.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
Mississippi	Australia	Remove the national treatment limitation that exists relating to the ownership of land.
	Australia	Remove the national treatment restrictions that exist in relation to the purchase of or bidding for sale on public lands by non-U.S. citizens.
	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on national treatment under Mode 4 relating to residency requirements for licensure.
	Australia	With regard to the provision of engineering services through Mode 4, remove the in-state residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of services through a commercial presence, eliminate the restriction under which non U.S.-citizens may not purchase more than 5 acres for residential property, or more than 320 acres for industrial development.
	Brazil	With regard to national treatment for the provision of services through a commercial presence, eliminate the restriction under which non U.S.-citizens may not purchase or bid on sales of public lands.

State	Requesting country	Request
	Brazil	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate the in-state residency requirement for licensure.
	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a subsidiary. Brazil requests the creation of a mechanism for licensing subsidiaries.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to national treatment for the provision of agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a subsidiary.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).

State	Requesting country	Request
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a subsidiary, and requests the removal of this restriction.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board.

State	Requesting country	Request
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	Czech Republic	With regard to integrated engineering services, remove the following limitations on national treatment in Mode 4: "in-state residency is required for licensure."
	EC	The EC notes that there are Mode 3, national treatment restrictions on ownership or purchase of land by non-US citizens. The EC requests national treatment for foreign-owned companies.
	EC	The EC notes that there are Mode 3, national treatment restrictions on the purchase of public lands by non-U.S. citizens, and requests national treatment for foreign-owned companies.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.

State	Requesting country	Request
	EC	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a subsidiary. The EC requests the removal of this restriction.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board.
	EC	With regard to national treatment for the provision of insurance agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as subsidiary of life and non-life insurers is not provided for, and non-resident initial entry for auxiliary services is not provided for.

State	Requesting country	Request
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of members of the board of directors is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to Mode 3, remove reservations on national treatment in terms of acquisition of land, scheduled, including limitation on the ownership of land by non-U.S. citizens and restriction of purchase of land by non-state residents.

State	Requesting country	Request
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	Remove restriction on purchase of more than 5 acres for residential property and more than 320 acres for industrial development by non-U.S. citizens.
	Korea	Explain the need for the restriction on purchase or bid on sales of public lands by non-U.S. citizens.
	Korea	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the residency requirement for licensing.
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a subsidiary.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, in-state residency is required for licensure for certain or all lines of insurance.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).

State	Requesting country	Request
	Malaysia	With regard to engineering services provided through Modes 3 and 4, remove all limitations relating to residency.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to market access for the provision of real estate services through Mode 4, eliminate nationality restrictions.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	Remove restrictions on ownership or purchase of land by non-US citizens.
	New Zealand	Remove restrictions on purchase of public lands by non-US citizens.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	New Zealand	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the in-state residency requirement for licensure.
	Norway	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement and undertake commitments for Mode 4 according to the horizontal section.

State	Requesting country	Request
	Norway	With regard to market access for the provision of real estate services through Mode 4, remove the U.S. citizenship requirement for real estate brokers and undertake commitments for Mode 4 according to the horizontal section.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Norway	With regard to national treatment for the provision of banking and other financial services through a commercial presence, remove any discriminatory measures restricting commodity transactions by foreign bank branches and agencies.
	Paraguay	With respect to Mode 3 restrictions on ownership or purchase of land by non-U.S. citizens, Paraguay requests that national treatment be given to foreign-owned companies.
	Paraguay	With respect to Mode 3 restrictions on purchase of public lands by non-U.S. citizens, Paraguay requests that national treatment be given to foreign-owned companies.
	Singapore	With regard to integrated engineering services, Singapore requests that the U.S. remove the requirement for in-state residency in Mode 4.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for in-state residency for licensure purposes.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.
	Slovak Republic	With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary, unless that company is already licenced in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Switzerland	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the residency requirement for licensure.
	Taiwan	With regard to national treatment for the provision of services through a commercial presence, remove restrictions on ownership or purchase of land by non-U.S. citizens.
	Taiwan	With regard to national treatment for the provision of services through a commercial presence, remove restrictions on purchase of public lands by non-U.S. citizens.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of services through a commercial presence, Uruguay notes that foreign ownership and purchase of land are restricted and requests national treatment for foreign companies.
	Uruguay	With regard to national treatment for the provision of services through a commercial presence, Uruguay notes that non-citizens of the United States may not purchase or bid on public land and requests national treatment for companies belonging to aliens.
	Uruguay	With regard to national treatment for the provision of engineering services through Mode 4, eliminate the residency requirement for securing a license.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as affiliates (subsidiaries?) unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies, and U.S. citizenship or residency is also required of responsible parties in some types of mutual insurance companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited, or certain restrictions are applied to the fiduciary powers of such a branch or agency. Uruguay requests the elimination of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, certain commodities transactions by branches and agencies of foreign banks are limited, while these limitations do not apply to other depository financial institutions. Uruguay requests the elimination of this discrimination.
Missouri	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on national treatment under Mode 4 relating to residency requirements for licensure.

State	Requesting country	Request
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board and incorporators, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, reduce the proportion of U.S. citizens/residents required for boards of directors to no more than a simple majority.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the citizenship requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board and incorporators.

State	Requesting country	Request
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board and incorporators.
	EC	With regard to market access for the provision of services through Modes 1 and 3, eliminate the citizenship requirement for services auxiliary to insurance.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.

State	Requesting country	Request
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators or members of the board of directors is a prerequisite for life and non-life insurance services. Citizenship requirement exists for broker services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.

State	Requesting country	Request
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to national treatment for the provision of banking and other financial services through a commercial presence, remove any discriminatory measures restricting commodity transactions by foreign bank branches and agencies.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for in-state residency for licensure purposes.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, the Slovak Republic notes that U.S. citizenship is required for licensure, and requests the removal of the condition of citizenship.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?

State	Requesting country	Request
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors and incorporators.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies, and U.S. citizenship or residency is also required of the incorporators of insurance companies.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance require citizenship. Uruguay requests unlimited market access commitments under Modes 1 and 3.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited, or certain restrictions are applied to the fiduciary powers of such a branch or agency. Uruguay requests the elimination of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, certain commodities transactions by branches and agencies of foreign banks are limited, while these limitations do not apply to other depository financial institutions. Uruguay requests the elimination of this discrimination.
Montana	Australia	Remove the national treatment restrictions that exist in relation to the purchase of or bidding for sale on public lands by non-U.S. citizens.
	Brazil	With regard to national treatment for the provision of services through a commercial presence, eliminate the restriction under which non U.S.-citizens may not purchase or bid on sales of public lands.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for incorporators, and requests the removal of U.S. citizenship requirements.

State	Requesting country	Request
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.

State	Requesting country	Request
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for incorporators.
	EC	The EC notes that there are Mode 3, national treatment restrictions on the purchase of public lands by non-U.S. citizens, and requests national treatment for foreign-owned companies.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for incorporators.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.

State	Requesting country	Request
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Japan	With regard to Mode 3, remove reservations on national treatment in terms of acquisition of land, scheduled, including limitation on the ownership of land by non-U.S. citizens.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.

State	Requesting country	Request
	Korea	Explain the need for the restriction on purchase or bid on sales of public lands by non-U.S. citizens.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents for certain or all lines of insurance.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	Remove restrictions on purchase of public lands by non-US citizens.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.

State	Requesting country	Request
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Paraguay	With respect to Mode 3 restrictions on purchase of public lands by non-U.S. citizens, Paraguay requests that national treatment be given to foreign-owned companies.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the following provision: interstate expansion by a foreign bank through the establishment of branches by merger with a bank located outside the "home state," as that term is defined under applicable law, of a foreign bank is prohibited where Montana is the home state of the foreign bank or is the state where the bank is located that is to be merged into the foreign bank, resulting in the establishment of branches. Except as specifically set forth elsewhere in this schedule, such expansion shall be provided on a national treatment basis in accordance with headnote 3.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to banking and other financial services, remove interstate expansion limitations.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for incorporators.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to national treatment for the provision of services through a commercial presence, remove restrictions on purchase of public lands by non-U.S. citizens.

State	Requesting country	Request
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to national treatment for the provision of services through a commercial presence, Uruguay notes that non-citizens of the United States may not purchase or bid on public land and requests national treatment for companies belonging to aliens.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of the incorporators of insurance companies and of responsible parties in some types of mutual insurance companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, offers and sales of securities to branches and agencies of foreign banks is subject to registration and disclosure requirements that do not apply if other financial institutions participate in the operation. Uruguay requests the elimination of this discrimination.
Nebraska	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on market access/national treatment under Mode 4 relating to residency requirements for licensure.
	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.

State	Requesting country	Request
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a branch.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the citizenship requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.

State	Requesting country	Request
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch, and requests the removal of this restriction.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a branch. The EC requests the removal of this restriction.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of services through Modes 1 and 3, eliminate the citizenship requirement for services auxiliary to insurance.

State	Requesting country	Request
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries.
	Egypt	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the condition under which an in-state office must be maintained for licensure.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch of life and non-life insurers is not provided for, and non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Citizenship requirement exists for broker services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a branch.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	With regard to market access for the provision of accounting services through mode 4, remove the requirement to establish an in-state office.

State	Requesting country	Request
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Norway	With regard to national treatment for the provision of banking and other financial services through a commercial presence, remove any discriminatory measures restricting commodity transactions by foreign bank branches and agencies.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for an in-state office and in-state residency for licensure purposes.

State	Requesting country	Request
	Slovak Republic	<p>With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?</p>
	Slovak Republic	<p>With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a branch, unless that company is already licenced in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.</p>
	Slovak Republic	<p>With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.</p>
	Slovak Republic	<p>With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.</p>

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, the Slovak Republic notes that U.S. citizenship is required for licensure, and requests the removal of the condition of citizenship.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the restriction requiring an in-state office to be maintained.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance require citizenship. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, certain commodities transactions by branches and agencies of foreign banks are limited, while these limitations do not apply to other depository financial institutions. Uruguay requests the elimination of this discrimination.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, offers and sales of securities to branches and agencies of foreign banks is subject to registration and disclosure requirements that do not apply if other financial institutions participate in the operation. Uruguay requests the elimination of this discrimination.
Nevada	Australia	With regard to the provision of engineering services through Mode 4, remove the in-state residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate the in-state residency requirement for licensure.
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.

State	Requesting country	Request
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	China	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access and national treatment for the provision of insurance services through Modes 1 and 2, eliminate state-level compulsory reinsurance cessions.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for providers of collection agency services.
	Czech Republic	With regard to integrated engineering services, remove the following limitations on national treatment in Mode 4: "in-state residency is required for licensure."
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."

State	Requesting country	Request
	EC	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access and national treatment for the provision of insurance services through Modes 1 and 2, eliminate the discriminatory regime regarding state-level compulsory reinsurance cessions.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (collection agency services).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. State residency is required for certain life and non-life insurance as well as auxiliary services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Korea	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the residency requirement for licensing.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents, or in-state residency is required for licensure, for certain or all lines of insurance.
	Malaysia	With regard to engineering services provided through Modes 3 and 4, remove all limitations relating to residency.
	Mexico	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)

State	Requesting country	Request
	New Zealand	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the in-state residency requirement for licensure.
	Norway	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement and undertake commitments for Mode 4 according to the horizontal section.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Singapore	With regard to integrated engineering services, Singapore requests that the U.S. remove the requirement for in-state residency in Mode 4.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which U.S. citizenship is required to engage in specified activities.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Switzerland	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the residency requirement for licensure.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to national treatment for the provision of engineering services through Mode 4, eliminate the residency requirement for securing a license.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 2, Uruguay notes that insurance companies incorporated in Nevada may purchase reinsurance only from an insurer admitted in Nevada. Uruguay requests unlimited market access commitments under Modes 1 and 2.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.
New Hampshire	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on market access/national treatment under Mode 4 relating to residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.

State	Requesting country	Request
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.

State	Requesting country	Request
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Egypt	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the condition under which an in-state office must be maintained for licensure.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.

State	Requesting country	Request
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	With regard to market access for the provision of accounting services through mode 4, remove the requirement to establish an in-state office.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.
	Norway	With regard to national treatment for the provision of banking and other financial services through a commercial presence, remove any discriminatory measures restricting commodity transactions by foreign bank branches and agencies.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for an in-state office and in-state residency for licensure purposes.

State	Requesting country	Request
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the restriction requiring an in-state office to be maintained.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, certain commodities transactions by branches and agencies of foreign banks are limited, while these limitations do not apply to other depository financial institutions. Uruguay requests the elimination of this discrimination.
New Jersey	Australia	With regard to legal services, remove the restriction under which the practice of international law is permitted only to the extent incorporated in home-country law.
	Australia	With regard to legal services, remove the restriction under which a foreign legal consultant practicing third-country law is required to obtain (1) advice from an attorney licensed in that jurisdiction and (2) identification to the effect that the person is in fact the client.
	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.
	Brazil	With regard to national treatment for the provision of agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.

State	Requesting country	Request
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a branch.
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of direct insurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch, and requests the removal of this restriction.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	EC	Market access for the provision of legal services through mode 4 is subject to the establishment of an in-state office. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	Remove the prior practice requirements pertaining to the licensing of foreign legal consultants, as mentioned in the footnotes.

State	Requesting country	Request
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a branch. The EC requests the removal of this restriction.
	EC	With regard to national treatment for the provision of insurance agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch of life and non-life insurers is not provided for, and non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. State residency is required for certain life and non-life insurance as well as auxiliary services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a branch.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)

State	Requesting country	Request
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?
	Slovak Republic	With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a branch, unless that company is already licenced in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.

State	Requesting country	Request
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Uruguay	With regard to market access for the provision of direct insurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident agencies may be subject to higher fees.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, offers and sales of securities to branches and agencies of foreign banks is subject to registration and disclosure requirements that do not apply if other financial institutions participate in the operation. Uruguay requests the elimination of this discrimination.
New Mexico	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on market access/national treatment under Mode 4 relating to residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.

State	Requesting country	Request
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the citizenship and residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.

State	Requesting country	Request
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to market access for the provision of insurance services through modes 1 and 3, remove the restrictions under which brokerage and agency licenses are not issued to non-residents and/or are limited to certain lines of insurance.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of services through Modes 1 and 3, eliminate the citizenship requirement for services auxiliary to insurance.

State	Requesting country	Request
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Egypt	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the condition under which an in-state office must be maintained for licensure.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	With regard to market access for the provision of insurance agency services through a commercial presence, eliminate the restriction which states that agency licenses are issued to non-residents for all or only certain lines of insurance.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents for certain or all lines of insurance.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.

State	Requesting country	Request
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	With regard to market access for the provision of accounting services through mode 4, remove the requirement to establish an in-state office.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for an in-state office and in-state residency for licensure purposes.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, the Slovak Republic notes that U.S. citizenship is required for licensure, and requests the removal of the condition of citizenship.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?

State	Requesting country	Request
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the restriction requiring an in-state office to be maintained.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies, or require citizenship. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, no brokerage or agency licenses are issued to non-resident insurance brokers, or they are issued only for certain types of businesses. Uruguay requests unlimited market access commitments under Modes 1 and 3.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
New York	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board, and requests the removal of U.S. citizenship requirements.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board.

State	Requesting country	Request
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	EC	Market access for the provision of legal services through mode 4 is subject to the establishment of an in-state office. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	Remove the prior practice requirements pertaining to the licensing of foreign legal consultants, as mentioned in the footnotes.
	EC	With regard to market access for the provision of real estate services through Mode 4, remove the U.S. citizenship requirement for real estate broker in New York.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	EC	With regard to the provision of banking and other financial services through a commercial presence, the EC notes disproportionate asset pledge requirements for foreign banks' branches, either federally licensed or state-licensed in various states, in particular New York. The EC requests the removal of this restriction.

State	Requesting country	Request
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of members of the board of directors is a prerequisite for life and non-life insurance services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.

State	Requesting country	Request
	Japan	The approval procedure for constructing power plants in the State of New York is excessively complicated, and long lead times (at least four years) is necessary from the date the application has been submitted. This prevents new entrants from developing power sources in the state. Therefore, Japan requests that a standard processing period be set up and publicized.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Korea	With regard to domestic regulation for the provision of banking and other financial services through a commercial presence, Korean bank branches and agencies are subject to a discriminatory asset maintenance requirement (Asset Maintenance 105% rule) in the state of New York. Korea requests the removal or relaxation of this requirement.
	Mexico	With regard to market access for the provision of real estate services through Mode 4, eliminate nationality restrictions.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Norway	With regard to market access for the provision of real estate services through Mode 4, remove the U.S. citizenship requirement for real estate brokers and undertake commitments for Mode 4 according to the horizontal section.
	Norway	With regard to market access for the provision of firefighting and emergency control services (CPC 87309) through Mode 4, remove the requirement under which permanent resident alien status or US citizenship is required for private investigators and security guards.

State	Requesting country	Request
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
North Carolina	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on market access under Mode 4 relating to citizenship requirements for licensure.
	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on national treatment under Mode 4 relating to residency requirements for licensure.
	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.

State	Requesting country	Request
	Brazil	With regard to national treatment for the provision of brokerage services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a branch.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.

State	Requesting country	Request
	China	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the citizenship requirement.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch, and requests the removal of this restriction.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to market access for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the citizenship requirement in North Carolina.

State	Requesting country	Request
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a branch. The EC requests the removal of this restriction.
	EC	With regard to national treatment for the provision of insurance brokerage services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries, branches, or representative offices.
	EC	With regard to U.S. MFN exemptions for banking services, eliminate the reciprocity test.

State	Requesting country	Request
	Egypt	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the condition under which U.S. citizenship is required for licensure [in California?] (the reference to California in the Egyptian request is likely a typographical error, as the US schedule indicates that this provision applies only in North Carolina.)
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch of life and non-life insurers is not provided for, and non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	Hong Kong requests the removal of MFN exemptions in banking. Reciprocity tests exist in certain kinds of banking establishments.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Modes 3 and 4, Japan requests that the citizenship requirement for license in North Carolina be eliminated.
	Japan	Japan requests the U.S. to terminate all MFN exemptions in financial services.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a branch.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents for certain or all lines of insurance.

State	Requesting country	Request
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction on initial entry, expansion, and business operation of state-chartered or state-licensed subsidiaries, branches, and representative offices of foreign banks and/or state-licensed agencies.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	New Zealand	Remove citizenship requirement for licensing under accounting services commitments.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.

State	Requesting country	Request
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for in-state residency and citizenship for licensure purposes.
	Slovak Republic	With regard to the United States' MFN exemptions, remove the provision under which permission to establish state-licensed branches, agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?

State	Requesting country	Request
	Slovak Republic	<p>With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a branch, unless that company is already licenced in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.</p>
	Slovak Republic	<p>With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.</p>
	Slovak Republic	<p>With regard to national treatment for the provision of services auxiliary to insurance (brokerage services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.</p>
	Slovak Republic	<p>With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.</p>

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, the U.S. GATS schedule is unbound for initial entry by establishment or acquisition of state-chartered banks or state-licensed offices of foreign banks as indicated in certain forms in this state. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the U.S. citizenship requirement.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries, branches, or representative offices.

State	Requesting country	Request
	Taiwan	With regard to the MFN exemptions on banking and other financial services, remove the restriction under which permission to establish state-licensed branches or agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.

State	Requesting country	Request
	Uruguay	Market access for the provision of banking and other financial services through a commercial presence is unbound for the initial entry by establishment or acquisition, of chartered banks, or foreign bank offices, and foreign savings and loan association. These limitations can be applied to expansion to other states through state-licensed, limited branches, agencies, or representative offices. Uruguay requests the removal of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, direct branches or agencies of foreign banks-- but not subsidiaries of foreign banks-- are required to register or secure a license to engage in certain banking services activities. Uruguay requests the elimination of this discrimination.
North Dakota	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on national treatment under Mode 4 relating to residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.

State	Requesting country	Request
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.

State	Requesting country	Request
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.

State	Requesting country	Request
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.

State	Requesting country	Request
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.

State	Requesting country	Request
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for in-state residency for licensure purposes.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of responsible parties in some types of mutual insurance companies.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, offers and sales of securities to branches and agencies of foreign banks is subject to registration and disclosure requirements that do not apply if other financial institutions participate in the operation. Uruguay requests the elimination of this discrimination.
Ohio	Australia	With regard to legal services, remove the restriction under which a foreign legal consultant practicing third-country law is required to obtain (1) advice from an attorney licensed in that jurisdiction and (2) identification to the effect that the person is in fact the client.
	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on market access/national treatment under Mode 4 relating to residency requirements for licensure.

State	Requesting country	Request
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to national treatment for the provision of brokerage services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the citizenship requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.

State	Requesting country	Request
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board.
	EC	Market access for the provision of legal services through mode 4 is subject to the establishment of an in-state office. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	Remove the prior practice requirements pertaining to the licensing of foreign legal consultants, as mentioned in the footnotes.
	EC	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board.
	EC	With regard to market access for the provision of insurance services through modes 1 and 3, remove the restrictions under which agency licenses are not issued to non-residents and/or are limited to certain lines of insurance.
	EC	With regard to national treatment for the provision of insurance brokerage services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.

State	Requesting country	Request
	EC	With regard to market access for the provision of services through Modes 1 and 3, eliminate the citizenship requirement for services auxiliary to insurance.
	Egypt	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the condition under which an in-state office must be maintained for licensure.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of members of the board of directors is a prerequisite for life and non-life insurance services. Citizenship requirement exists for broker services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Korea	With regard to market access for the provision of insurance agency services through a commercial presence, eliminate the restriction which states that agency licenses are issued to non-residents for all or only certain lines of insurance.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	New Zealand	With regard to market access for the provision of accounting services through mode 4, remove the requirement to establish an in-state office.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.

State	Requesting country	Request
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for an in-state office and in-state residency for licensure purposes.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, the Slovak Republic notes that U.S. citizenship is required for licensure, and requests the removal of the condition of citizenship.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, initial entry or expansion by a foreign person through acquisition or establishment of certain entities is limited. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.

State	Requesting country	Request
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the restriction requiring an in-state office to be maintained.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers may be subject to higher fees.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance require citizenship. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, no agency licenses are issued to non-resident insurance brokers, or they are issued only for certain types of businesses. Uruguay requests unlimited market access commitments under Modes 1 and 3.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
Oklahoma	Australia	Remove the national treatment limitation that exists relating to the ownership of land.
	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on national treatment under Mode 4 relating to residency requirements for licensure.
	Australia	With regard to the provision of engineering services through Mode 4, remove the in-state residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of services through a commercial presence, eliminate restrictions on the purchase of land by non-U.S. citizens not resident within the state.
	Brazil	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate the in-state residency requirement for licensure.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board, and requests the removal of U.S. citizenship requirements.

State	Requesting country	Request
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, reduce the proportion of U.S. citizens/residents required for boards of directors to no more than a simple majority.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the citizenship and residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.

State	Requesting country	Request
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board.
	Czech Republic	With regard to integrated engineering services, remove the following limitations on national treatment in Mode 4: "in-state residency is required for licensure."
	EC	The EC notes that there are Mode 3, national treatment restrictions on ownership or purchase of land by non-US citizens. The EC requests national treatment for foreign-owned companies.

State	Requesting country	Request
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of services through Modes 1 and 3, eliminate the citizenship requirement for services auxiliary to insurance.

State	Requesting country	Request
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of members of the board of directors is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	Hong Kong requests the removal of MFN exemptions in banking.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.

State	Requesting country	Request
	Japan	With regard to Mode 3, remove reservations on national treatment in terms of acquisition of land, scheduled, including restriction of purchase of land by non-state residents.
	Japan	Japan requests the U.S. to terminate all MFN exemptions in financial services.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Korea	Remove restriction on purchase of land by non-U.S. citizens not resident within the state.
	Korea	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the residency requirement for licensing.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents for certain or all lines of insurance.
	Malaysia	With regard to engineering services provided through Modes 3 and 4, remove all limitations relating to residency.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate residency restrictions.

State	Requesting country	Request
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	Remove restrictions on ownership or purchase of land by non-US citizens.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	New Zealand	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the in-state residency requirement for licensure.
	Norway	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement and undertake commitments for Mode 4 according to the horizontal section.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.

State	Requesting country	Request
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Paraguay	With respect to Mode 3 restrictions on ownership or purchase of land by non-U.S. citizens, Paraguay requests that national treatment be given to foreign-owned companies.
	Singapore	With regard to integrated engineering services, Singapore requests that the U.S. remove the requirement for in-state residency in Mode 4.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for in-state residency for licensure purposes.
	Slovak Republic	With regard to the United States' MFN exemptions, remove the following provision: among the conditions on which agency or agency and representative office licenses may be granted is that the foreign bank is one of the five largest banks in the home country.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.

State	Requesting country	Request
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, the Slovak Republic notes that U.S. citizenship is required for licensure, and requests the removal of the condition of citizenship.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Switzerland	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the residency requirement for licensure.

State	Requesting country	Request
	Taiwan	With regard to national treatment for the provision of services through a commercial presence, remove restrictions on ownership or purchase of land by non-U.S. citizens.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to national treatment for the provision of services through a commercial presence, Uruguay notes that foreign ownership and purchase of land are restricted and requests national treatment for foreign companies.
	Uruguay	With regard to national treatment for the provision of engineering services through Mode 4, eliminate the residency requirement for securing a license.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies, or require citizenship. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, direct branches or agencies of foreign banks-- but not subsidiaries of foreign banks-- are required to register or secure a license to engage in certain banking services activities. Uruguay requests the elimination of this discrimination.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited, or the presence thereof is subject to special asset maintenance/capital equivalency rules. Uruguay requests the elimination of these restrictions.
Oregon	Australia	Remove the national treatment restrictions that exist in relation to the purchase of or bidding for sale on public lands by non-U.S. citizens.
	Australia	With regard to legal services, remove the restriction under which the practice of international law is permitted only to the extent incorporated in home-country law.

State	Requesting country	Request
	Australia	With regard to legal services, remove the restriction under which a foreign legal consultant practicing third-country law is required to obtain (1) advice from an attorney licensed in that jurisdiction and (2) identification to the effect that the person is in fact the client.
	Brazil	With regard to national treatment for the provision of services through a commercial presence, eliminate the restriction under which non U.S.-citizens may not purchase or bid on sales of public lands.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.

State	Requesting country	Request
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board.
	EC	The EC notes that there are Mode 3, national treatment restrictions on the purchase of public lands by non-U.S. citizens, and requests national treatment for foreign-owned companies.
	EC	Remove the prior practice requirements pertaining to the licensing of foreign legal consultants, as mentioned in the footnotes.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board.
	EC	With regard to market access for the provision of insurance services through modes 1 and 3, remove the restrictions under which agency licenses are not issued to non-residents and/or are limited to certain lines of insurance.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.

State	Requesting country	Request
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of members of the board of directors is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Japan	With regard to Mode 3, remove reservations on national treatment in terms of acquisition of land, scheduled, including limitation on the ownership of land by non-U.S. citizens.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Korea	Explain the need for the restriction on purchase or bid on sales of public lands by non-U.S. citizens.

State	Requesting country	Request
	Korea	With regard to market access for the provision of insurance agency services through a commercial presence, eliminate the restriction which states that agency licenses are issued to non-residents for all or only certain lines of insurance.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents for certain or all lines of insurance.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	New Zealand	Remove restrictions on purchase of public lands by non-US citizens.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Paraguay	With respect to Mode 3 restrictions on purchase of public lands by non-U.S. citizens, Paraguay requests that national treatment be given to foreign-owned companies.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors.
	Taiwan	With regard to national treatment for the provision of services through a commercial presence, remove restrictions on purchase of public lands by non-U.S. citizens.

State	Requesting country	Request
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to national treatment for the provision of services through a commercial presence, Uruguay notes that non-citizens of the United States may not purchase or bid on public land and requests national treatment for companies belonging to aliens.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, no agency licenses are issued to non-resident insurance brokers, or they are issued only for certain types of businesses. Uruguay requests unlimited market access commitments under Modes 1 and 3.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch by a foreign bank is limited, or certain restrictions are applied to the fiduciary powers of such a branch or agency. Uruguay requests the elimination of these restrictions.
Pennsylvania	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a branch.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, reduce the proportion of U.S. citizens/residents required for boards of directors to no more than a simple majority.

State	Requesting country	Request
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch, and requests the removal of this restriction.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board.

State	Requesting country	Request
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a branch. The EC requests the removal of this restriction.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).

State	Requesting country	Request
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.
	EC	With regard to U.S. MFN exemptions for banking services, eliminate the reciprocity test.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch of life and non-life insurers is not provided for, and non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of members of the board of directors is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	Hong Kong requests the removal of MFN exemptions in banking. Reciprocity tests exist in certain kinds of banking establishments.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	Japan requests the U.S. to terminate all MFN exemptions in financial services.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a branch.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents for certain or all lines of insurance.

State	Requesting country	Request
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction on initial entry, expansion, and business operation of state-chartered or state-licensed subsidiaries, branches, and representative offices of foreign banks and/or state-licensed agencies.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.

State	Requesting country	Request
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Slovak Republic	With regard to the United States' MFN exemptions, remove the provision under which permission to establish state-licensed branches, agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.

State	Requesting country	Request
	Slovak Republic	<p>With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a branch, unless that company is already licenced in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.</p>
	Slovak Republic	<p>With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.</p>
	Slovak Republic	<p>With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.</p>
	Slovak Republic	<p>With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.</p>

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, the U.S. GATS schedule is unbound for initial entry by establishment or acquisition of state-chartered banks or state-licensed offices of foreign banks as indicated in certain forms in this state. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.

State	Requesting country	Request
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries or representative offices.
	Taiwan	With regard to the MFN exemptions on banking and other financial services, remove the restriction under which permission to establish state-licensed branches or agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	Market access for the provision of banking and other financial services through a commercial presence is unbound for the initial entry by establishment or acquisition, of chartered banks, or foreign bank offices, and foreign savings and loan association. These limitations can be applied to expansion to other states through state-licensed, limited branches, agencies, or representative offices. Uruguay requests the removal of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, direct branches or agencies of foreign banks-- but not subsidiaries of foreign banks-- are required to register or secure a license to engage in certain banking services activities. Uruguay requests the elimination of this discrimination.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch by a foreign bank is limited, or certain restrictions are applied to the fiduciary powers of such a branch or agency. Uruguay requests the elimination of these restrictions.
Rhode Island	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on national treatment under Mode 4 relating to residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.

State	Requesting country	Request
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of insurance services through modes 1 and 3, remove the restrictions under which agency licenses are not issued to non-residents and/or are limited to certain lines of insurance.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.

State	Requesting country	Request
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered representative offices.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Korea	With regard to market access for the provision of insurance agency services through a commercial presence, eliminate the restriction which states that agency licenses are issued to non-residents for all or only certain lines of insurance.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.

State	Requesting country	Request
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for in-state residency for licensure purposes.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, no agency licenses are issued to non-resident insurance brokers, or they are issued only for certain types of businesses. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
South Carolina	Australia	Remove the national treatment limitation that exists relating to the ownership of land.

State	Requesting country	Request
	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on national treatment under Mode 4 relating to residency requirements for licensure.
	Australia	With regard to the provision of engineering services through Mode 4, remove the in-state residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of services through a commercial presence, eliminate limitations on the ownership of land by non-U.S. citizens.
	Brazil	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate the in-state residency requirement for licensure.
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.

State	Requesting country	Request
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	Czech Republic	With regard to integrated engineering services, remove the following limitations on national treatment in Mode 4: "in-state residency is required for licensure."
	EC	The EC notes that there are Mode 3, national treatment restrictions on ownership or purchase of land by non-US citizens. The EC requests national treatment for foreign-owned companies.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.

State	Requesting country	Request
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Japan	With regard to Mode 3, remove reservations on national treatment in terms of acquisition of land, scheduled, including limitation on the ownership of land by non-U.S. citizens.
	Korea	Remove land ownership restrictions imposed on individuals and foreign-owned corporations.
	Korea	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the residency requirement for licensing.
	Malaysia	With regard to engineering services provided through Modes 3 and 4, remove all limitations relating to residency.

State	Requesting country	Request
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	Remove restrictions on ownership or purchase of land by non-US citizens.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	New Zealand	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the in-state residency requirement for licensure.
	Norway	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement and undertake commitments for Mode 4 according to the horizontal section.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.

State	Requesting country	Request
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Paraguay	With respect to Mode 3 restrictions on ownership or purchase of land by non-U.S. citizens, Paraguay requests that national treatment be given to foreign-owned companies.
	Singapore	With regard to integrated engineering services, Singapore requests that the U.S. remove the requirement for in-state residency in Mode 4.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for in-state residency for licensure purposes.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.

State	Requesting country	Request
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Switzerland	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the residency requirement for licensure.
	Taiwan	With regard to national treatment for the provision of services through a commercial presence, remove restrictions on ownership or purchase of land by non-U.S. citizens.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to national treatment for the provision of services through a commercial presence, Uruguay notes that foreign ownership and purchase of land are restricted and requests national treatment for foreign companies.
	Uruguay	With regard to national treatment for the provision of engineering services through Mode 4, eliminate the residency requirement for securing a license.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
South Dakota	Australia	With regard to the provision of engineering services through Mode 4, remove the in-state residency requirements for licensure.

State	Requesting country	Request
	Brazil	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate the in-state residency requirement for licensure.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board and incorporators, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to national treatment for the provision of agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, reduce the proportion of U.S. citizens/residents required for incorporators to no more than a simple majority.
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.

State	Requesting country	Request
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board and incorporators.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	Czech Republic	With regard to integrated engineering services, remove the following limitations on national treatment in Mode 4: "in-state residency is required for licensure."
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.

State	Requesting country	Request
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board and incorporators.
	EC	With regard to market access for the provision of insurance services through modes 1 and 3, remove the restrictions under which brokerage licenses are not issued to non-residents.
	EC	With regard to national treatment for the provision of insurance agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered representative offices.

State	Requesting country	Request
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators or members of the board of directors is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.

State	Requesting country	Request
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the residency requirement for licensing.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Malaysia	With regard to engineering services provided through Modes 3 and 4, remove all limitations relating to residency.
	Mexico	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the in-state residency requirement for licensure.

State	Requesting country	Request
	Norway	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement and undertake commitments for Mode 4 according to the horizontal section.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Singapore	With regard to integrated engineering services, Singapore requests that the U.S. remove the requirement for in-state residency in Mode 4.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.

State	Requesting country	Request
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors and incorporators.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Switzerland	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the residency requirement for licensure.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of engineering services through Mode 4, eliminate the residency requirement for securing a license.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies, and U.S. citizenship or residency is also required of the incorporators of insurance companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, no brokerage licenses are issued to non-resident insurance brokers. Uruguay requests unlimited market access commitments under Modes 1 and 3.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
Tennessee	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on national treatment under Mode 4 relating to residency requirements for licensure.
	Australia	With regard to the provision of engineering services through Mode 4, remove the in-state residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate the in-state residency requirement for licensure.
	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a subsidiary or a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.

State	Requesting country	Request
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to national treatment for the provision of agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a subsidiary or branch.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, reduce the proportion of U.S. citizens/residents required for boards of directors to no more than a simple majority.
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.

State	Requesting country	Request
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.
	China	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a subsidiary or a branch, and requests the removal of this restriction.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.

State	Requesting country	Request
	Czech Republic	With regard to integrated engineering services, remove the following limitations on national treatment in Mode 4: "in-state residency is required for licensure."
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.
	EC	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a subsidiary or a branch. The EC requests the removal of this restriction.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board.

State	Requesting country	Request
	EC	With regard to national treatment for the provision of insurance agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch/subsidiary of life and non-life insurers is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of members of the board of directors is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the residency requirement for licensing.

State	Requesting country	Request
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a subsidiary or a branch.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Malaysia	With regard to engineering services provided through Modes 3 and 4, remove all limitations relating to residency.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	New Zealand	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the in-state residency requirement for licensure.
	Norway	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement and undertake commitments for Mode 4 according to the horizontal section.

State	Requesting country	Request
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Singapore	With regard to integrated engineering services, Singapore requests that the U.S. remove the requirement for in-state residency in Mode 4.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for in-state residency for licensure purposes.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.
	Slovak Republic	With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary or branch, unless that company is already licenced in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, initial entry or expansion by a foreign person through acquisition or establishment of certain entities is limited. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Switzerland	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the residency requirement for licensure.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of engineering services through Mode 4, eliminate the residency requirement for securing a license.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as affiliates (subsidiaries?) or branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, direct branches or agencies of foreign banks-- but not subsidiaries of foreign banks-- are required to register or secure a license to engage in certain banking services activities. Uruguay requests the elimination of this discrimination.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, offers and sales of securities to branches and agencies of foreign banks is subject to registration and disclosure requirements that do not apply if other financial institutions participate in the operation. Uruguay requests the elimination of this discrimination.
Texas	Australia	With regard to legal services, remove the restriction under which the practice of international law is permitted only to the extent incorporated in home-country law.
	Australia	With regard to legal services, remove the restriction under which the practice of third-country law is not permitted.

State	Requesting country	Request
	Australia	With regard to the provision of engineering services through Mode 4, remove the in-state residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate the in-state residency requirement for licensure.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for incorporators, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for incorporators.
	China	With regard to market access and national treatment for the provision of insurance services through Modes 1 and 2, eliminate state-level compulsory reinsurance cessions.

State	Requesting country	Request
	Czech Republic	With regard to integrated engineering services, remove the following limitations on national treatment in Mode 4: "in-state residency is required for licensure."
	EC	With regard to market access and national treatment for the provision of insurance services through Modes 1 and 2, eliminate the discriminatory regime regarding state-level compulsory reinsurance cessions.
	EC	With regard to national treatment for the provision of legal services through Modes 3 and 4, remove the in-state residency requirement for consultancy on law of jurisdiction where the service supplier is a qualified lawyer.
	EC	Remove the prior practice requirements pertaining to the licensing of foreign legal consultants, as mentioned in the footnotes.
	EC	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	EC	With regard to the provision of insurance services through modes 1 and 2, the EC notes that several states including Texas have narrow MAT definitions, which have the effect of restricting business (particularly marine business). The EC requests that the U.S. allow the cross-border supply of MAT insurance, and of reinsurance in all states on the basis of a broad national definition.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for incorporators.
	EC	With regard to market access for the provision of insurance services through modes 1 and 3, remove the restrictions under which agency licenses are not issued to non-residents and/or are limited to certain lines of insurance.

State	Requesting country	Request
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Korea	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the residency requirement for licensing.

State	Requesting country	Request
	Korea	With regard to market access for the provision of insurance agency services through a commercial presence, eliminate the restriction which states that agency licenses are issued to non-residents for all or only certain lines of insurance.
	Malaysia	With regard to engineering services provided through Modes 3 and 4, remove all limitations relating to residency.
	Mexico	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	New Zealand	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the in-state residency requirement for licensure.
	Norway	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement and undertake commitments for Mode 4 according to the horizontal section.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Singapore	With regard to integrated engineering services, Singapore requests that the U.S. remove the requirement for in-state residency in Mode 4.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.
	Slovak Republic	With regard to national treatment for the provision of reinsurance and retrocession services through Mode 1, remove the provision under which total direct reinsurance of mutual life insurance companies may not be entered into with non-U.S. companies.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the following provision: interstate expansion by a foreign bank through the establishment of branches by merger with a bank located outside the "home state," as that term is defined under applicable law, of a foreign bank is prohibited where Texas is the home state of the foreign bank or is the state where the bank is located that is to be merged into the foreign bank, resulting in the establishment of branches. Except as specifically set forth elsewhere in this schedule, such expansion shall be provided on a national treatment basis in accordance with headnote 3.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?

State	Requesting country	Request
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to banking and other financial services, remove interstate expansion limitations.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for incorporators.
	Switzerland	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the residency requirement for licensure.
	Uruguay	With regard to national treatment for the provision of engineering services through Mode 4, eliminate the residency requirement for securing a license.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of the incorporators of insurance companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Mode 1, Uruguay notes that mutual life insurance companies in Texas cannot contract for reinsurance with non-U.S. companies and requests unlimited commitments.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, no agency licenses are issued to non-resident insurance brokers, or they are issued only for certain types of businesses. Uruguay requests unlimited market access commitments under Modes 1 and 3.

State	Requesting country	Request
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Texas allows prejudgement seizure remedies and civil discovery requests to be applied against agencies of foreign banks, while subsidiaries are exempt. Uruguay requests the elimination of this discrimination.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, direct branches or agencies of foreign banks-- but not subsidiaries of foreign banks-- are required to register or secure a license to engage in certain banking services activities. Uruguay requests the elimination of this discrimination.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited, or certain restrictions are applied to the fiduciary powers of such a branch or agency. Uruguay requests the elimination of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, offers and sales of securities to branches and agencies of foreign banks is subject to registration and disclosure requirements that do not apply if other financial institutions participate in the operation. Uruguay requests the elimination of this discrimination.

State	Requesting country	Request
Utah	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a branch.
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch, and requests the removal of this restriction.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."

State	Requesting country	Request
	EC	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a branch. The EC requests the removal of this restriction.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch of life and non-life insurers is not provided for.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a branch.
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)

State	Requesting country	Request
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?
	Slovak Republic	With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a branch, unless that company is already licenced in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.

State	Requesting country	Request
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch by a foreign bank is limited, or certain restrictions are applied to the fiduciary powers of such a branch or agency. Uruguay requests the elimination of these restrictions.

State	Requesting country	Request
Vermont	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on market access under Mode 4 relating to residency requirements for licensure.
	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.
	Brazil	With regard to national treatment for the provision of brokerage and agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a branch.
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in brokerage and agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.

State	Requesting country	Request
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch, and requests the removal of this restriction.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.

State	Requesting country	Request
	EC	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a branch. The EC requests the removal of this restriction.
	EC	With regard to national treatment for the provision of insurance brokerage and agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.
	Egypt	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the condition under which an in-state office must be maintained for licensure..
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch of life and non-life insurers is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. State residency is required for certain life and non-life insurance as well as auxiliary services.

State	Requesting country	Request
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a branch.

State	Requesting country	Request
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Mexico	With regard to national treatment for the provision of brokerage services through Modes 1 and 3, eliminate restrictions concerning the payment of taxes by non-residents (higher license fees for non-residents?)
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	Mexico	With regard to market access for the provision of rail transport services (passenger transportation, excluding high speed rail, and freight transportation) through a commercial presence, eliminate commercial presence restrictions.
	New Zealand	With regard to market access for the provision of accounting services through mode 4, remove the requirement to establish an in-state office.
	Norway	With regard to national treatment for the provision of insurance and insurance-related services through Modes 1 and 3, remove the restriction whereas higher license fees may be charged on non-resident insurance brokers.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.

State	Requesting country	Request
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for an in-state office.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?
	Slovak Republic	With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a branch, unless that company is already licenced in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (brokerage and agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the restriction requiring an in-state office to be maintained.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of responsible parties in some types of mutual insurance companies.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident brokers and agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited,. Uruguay requests the elimination of these restrictions.
Virginia	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.

State	Requesting country	Request
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.

State	Requesting country	Request
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, direct branches or agencies of foreign banks-- but not subsidiaries of foreign banks-- are required to register or secure a license to engage in certain banking services activities. Uruguay requests the elimination of this discrimination.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.

State	Requesting country	Request
Washington	Australia	With regard to legal services, remove the restriction under which the practice of international law is permitted only to the extent incorporated in home-country law.
	Australia	With regard to legal services, remove the restriction under which the practice of third-country law is not permitted.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board and incorporators, and requests the removal of U.S. citizenship requirements.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, reduce the proportion of U.S. citizens/residents required for boards of directors/ incorporators to no more than a simple majority.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).

State	Requesting country	Request
	Canada	With regard to national treatment for the provision of banking and other financial services through a commercial presence, eliminate the various registration requirements for foreign banks branches/agencies related to broker-dealer and investment advisor measures.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board and incorporators.
	EC	With regard to national treatment for the provision of legal services through Modes 3 and 4, remove the in-state residency requirement for consultancy on law of jurisdiction where the service supplier is a qualified lawyer.
	EC	Remove the prior practice requirements pertaining to the licensing of foreign legal consultants, as mentioned in the footnotes.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board and incorporators.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries, branches, or representative offices.

State	Requesting country	Request
	EC	With regard to U.S. MFN exemptions for banking services, eliminate the reciprocity test.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Non-resident initial entry for auxiliary services is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators or members of the board of directors is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	Hong Kong requests the removal of MFN exemptions in banking. Reciprocity tests exist in certain kinds of banking establishments.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Japan	Japan requests the U.S. to terminate all MFN exemptions in financial services.

State	Requesting country	Request
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents for certain or all lines of insurance.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction on initial entry, expansion, and business operation of state-chartered or state-licensed subsidiaries, branches, and representative offices of foreign banks and/or state-licensed agencies.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.

State	Requesting country	Request
	Norway	With regard to national treatment for the provision of banking and other financial services through a commercial presence, remove any discriminatory measures restricting commodity transactions by foreign bank branches and agencies.
	Slovak Republic	With regard to the United States' MFN exemptions, remove the provision under which permission to establish state-licensed branches, agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.
	Slovak Republic	With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, the U.S. GATS schedule is unbound for initial entry by establishment or acquisition of state-chartered banks or state-licensed offices of foreign banks as indicated in certain forms in this state. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, initial entry or expansion by a foreign person through acquisition or establishment of certain entities is limited. In the view of the Slovak Republic it is important to ensure that the credit unions, savings banks, home loan and thrift business can operate also as a branch in the United States. In this respect, please modify the U.S. commitment.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors and incorporators.

State	Requesting country	Request
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries, branches, or representative offices.
	Taiwan	With regard to the MFN exemptions on banking and other financial services, remove the restriction under which permission to establish state-licensed branches or agencies, or representative offices, or to own commercial bank subsidiaries, is based on a reciprocity test.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies, and U.S. citizenship or residency is also required of the incorporators of insurance companies.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.

State	Requesting country	Request
	Uruguay	Market access for the provision of banking and other financial services through a commercial presence is unbound for the initial entry by establishment or acquisition, of chartered banks, or foreign bank offices, and foreign savings and loan association. These limitations can be applied to expansion to other states through state-licensed, limited branches, agencies, or representative offices. Uruguay requests the removal of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, Uruguay notes that agencies or direct branches of foreign banks must be registered, under securities broker-dealer or investment adviser measures, while bank subsidiaries are exempt from these registration requirements to the same extent as local state banks. These limitations do not apply to federally licensed branches or agencies. Uruguay requests that the U.S. schedule commitments.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch by a foreign bank is limited, or certain restrictions are applied to the fiduciary powers of such a branch or agency. Uruguay requests the elimination of these restrictions.
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, certain commodities transactions by branches and agencies of foreign banks are limited, while these limitations do not apply to other depository financial institutions. Uruguay requests the elimination of this discrimination.
West Virginia	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on national treatment under Mode 4 relating to residency requirements for licensure.

State	Requesting country	Request
	Australia	With regard to the provision of engineering services through Mode 4, remove the in-state residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate the in-state residency requirement for licensure.
	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a branch.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	China	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the residency requirement.

State	Requesting country	Request
	China	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch, and requests the removal of this restriction.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	Czech Republic	With regard to integrated engineering services, remove the following limitations on national treatment in Mode 4: "in-state residency is required for licensure."
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the residency requirement.

State	Requesting country	Request
	EC	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement.
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a branch. The EC requests the removal of this restriction.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries.
	Egypt	With regard to national treatment for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the residency requirement.
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch of life and non-life insurers is not provided for, and non-resident initial entry for auxiliary services is not provided for.

State	Requesting country	Request
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.
	Korea	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the residency requirement for licensing.

State	Requesting country	Request
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a branch.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents for certain or all lines of insurance.
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Malaysia	With regard to engineering services provided through Modes 3 and 4, remove all limitations relating to residency.
	Mexico	With regard to national treatment for the provision of accounting, auditing and bookkeeping services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, eliminate residency restrictions.
	Mexico	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, eliminate licensing restrictions.
	New Zealand	With regard to national treatment for the provision of accounting services through mode 4, remove residency requirement for licensing.
	New Zealand	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the in-state residency requirement for licensure.

State	Requesting country	Request
	Norway	With regard to national treatment for the provision of engineering and integrated engineering services through Mode 4, remove the in-state residency requirement and undertake commitments for Mode 4 according to the horizontal section.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Singapore	With regard to integrated engineering services, Singapore requests that the U.S. remove the requirement for in-state residency in Mode 4.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for in-state residency for licensure purposes.

State	Requesting country	Request
	Slovak Republic	<p>With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?</p>
	Slovak Republic	<p>With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a branch, unless that company is already licenced in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.</p>
	Slovak Republic	<p>With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, nonresident licenses are not issued to individuals not licensed in another state. The Slovak Republic requests that the U.S. include the automaticity of market access provision in the commitment.</p>
	Slovak Republic	<p>With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.</p>

State	Requesting country	Request
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to national treatment for the provision of engineering and integrated engineering services through mode 4, remove the residency requirement for licensure.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to national treatment for the provision of engineering services through Mode 4, eliminate the residency requirement for securing a license.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
Wisconsin	Brazil	With regard to national treatment for the provision of agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.

State	Requesting country	Request
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the granting of State branch or agency licenses.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.
	China	With regard to market access for the provision of banking and other financial services through a commercial presence, remove state-level U.S. citizenship requirements for directors of depository financial institutions.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to national treatment for the provision of insurance agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.

State	Requesting country	Request
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Branches and agencies of foreign banks are required to register in order to provide securities broker-dealer services, investment advisory services, and/or other brokerage and money transmission services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Hong Kong	For deposit taking services, Hong Kong requests clarification and relaxation of citizenship and residency requirement. The U.S. has inscribed under GATS citizenship requirements for members of board of directors.
	Japan	With regard to market access for the provision of banking and other financial services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of banks has to be U.S. citizens.

State	Requesting country	Request
	Korea	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements for the boards of directors of national banks (50%).
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Slovak Republic	With regard to national treatment for the provision of services auxiliary to insurance (agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the boards of directors of depository financial institutions organized under this state's laws are subject to U.S. citizenship requirements of up to certain proportions.
	Slovak Republic	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?

State	Requesting country	Request
	Switzerland	With regard to banking and other financial services, remove state limitations for branching.
	Switzerland	With regard to insurance and insurance-related services, remove higher license fees for non-residents.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the provisions under which the majority of the board of directors in financial institutions, which are organized subject to state laws, are required USA citizenship.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident agencies may be subject to higher fees.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, remove citizenship requirements at the state level (directors of depository financial institutions).
	Uruguay	With regard to national treatment for the provision of banking and other financial services through a commercial presence, direct branches or agencies of foreign banks-- but not subsidiaries of foreign banks-- are required to register or secure a license to engage in certain banking services activities. Uruguay requests the elimination of this discrimination.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.

State	Requesting country	Request
Wyoming	Australia	Remove the national treatment limitation that exists relating to the ownership of land.
	Australia	Remove clarify the rationale for the MFN exemption that exists in relation to the ability for non-U.S. citizens in Wyoming to acquire or inherit land unless the country of which they are a citizen extends reciprocal right to U.S. citizens.
	Australia	With regard to accounting, bookkeeping services and auditing, clarify the rationale for scheduled limitations on market access under Mode 4 relating to residency requirements for licensure.
	Brazil	With regard to national treatment for the provision of services through a commercial presence, eliminate restrictions on the purchase of land by non-U.S. citizens not resident within the state.
	Brazil	With regard to U.S. MFN exemptions, eliminate the discriminatory measure under which non-U.S. citizens in Wyoming may not acquire or inherit land unless the country of which they are a citizen extends a reciprocal right to U.S. citizens.
	Brazil	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, Brazil notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch. Brazil requests the creation of a mechanism for licensing subsidiaries.
	Brazil	With regard to market access for the provision of direct insurance services through a commercial presence, Brazil notes the requirements of U.S. citizenship and residency for members of the board and incorporators, and requests the removal of U.S. citizenship requirements.

State	Requesting country	Request
	Brazil	With regard to national treatment for the provision of agency services through a commercial presence, eliminate or, at least, reduce the discrimination under which higher license fees may be charged for non-residents.
	Brazil	With regard to market access for the provision of services auxiliary to insurance through Modes 1 and 3, Brazil notes that licenses are not issued to non-residents, are limited to certain lines of insurance or are subject to citizenship requirement. Brazil requests that the United States take commitments.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, allow initial establishment as a branch.
	Canada	With regard to market access for the provision of insurance and insurance-related services through a commercial presence, eliminate the residency requirements that restrict licenses for consultancy, actuarial, risk assessment, and claim settlement services (CPC 8140).
	Canada	With regard to national treatment for the provision of insurance and insurance-related services through a commercial presence, eliminate the discrimination in agency services (CPC 8140) where higher license fees may be charged to non-residents.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, take commitments for the establishment or acquisition of a commercial bank subsidiary for "foreign persons" that already have a banking presence in the US.
	Canada	With regard to market access for the provision of banking and other financial services through a commercial presence, eliminated the various restrictions/prohibitions on foreign banks establishing representative offices.

State	Requesting country	Request
	China	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.
	China	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	China	With regard to market access for the provision of insurance services through a commercial presence, China notes that there is no mechanism for licensing initial entry of a foreign insurance company as a branch, and requests the removal of this restriction.
	China	With regard to market access for the provision of direct insurance services through a commercial presence, remove U.S. citizenship and residency requirements for members of the board and incorporators.
	EC	The EC notes that there are Mode 3, national treatment restrictions on ownership or purchase of land by non-US citizens. The EC requests national treatment for foreign-owned companies.
	EC	Market access for the provision of legal services through a commercial presence remains unbound for consultancy on law of jurisdiction where the service supplier is a qualified lawyer. The EC requests that the U.S. remove this restriction and allow market access.
	EC	Market access for the provision of legal services through Mode 4 remains unbound. The EC requests commitments for all states as referred to in the section "horizontal commitments."
	EC	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, remove the obligation of establishing an in-state office.

State	Requesting country	Request
	EC	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the ban under which government-owned or government-controlled companies are not authorized to conduct business.
	EC	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, there is no mechanism for licensing initial entry of a foreign insurance company as a branch. The EC requests the removal of this restriction.
	EC	With regard to market access for the provision of direct insurance services through a commercial presence, remove requirements of U.S. citizenship and residency for members of the board and incorporators.
	EC	With regard to market access for the provision of insurance services through modes 1 and 3, remove the restrictions under which brokerage licenses are not issued to non-residents.
	EC	With regard to national treatment for the provision of insurance agency services through Modes 1 and 3, higher license fees for non-residents may be charged. The EC requests the elimination of this discrimination.
	EC	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restrictions under which there is no possibility of initial establishment of state chartered subsidiaries or representative offices.
	EC	With regard to U.S. MFN exemptions on land use, eliminate the reciprocity provision in Wyoming.
	Egypt	With regard to market access for the provision of accounting, auditing, and bookkeeping services through Mode 4, eliminate the condition under which an in-state office must be maintained for licensure.

State	Requesting country	Request
	Hong Kong	Hong Kong requests the U.S. to allow initial entry for all insurance services in all federal states. Initial entry of non-U.S. company as branch of life and non-life insurers is not provided for.
	Hong Kong	Hong Kong requests the removal/relaxation of citizenship/residency requirements in life and non-life insurance and auxiliary services including brokerage, agency, consultancy, actuarial, risk assessment and claim settlement services. Hong Kong understands that citizenship requirement for a certain number or percentage of incorporators or members of the board of directors is a prerequisite for life and non-life insurance services. State residency is required for certain life and non-life insurance as well as auxiliary services.
	Hong Kong	For deposit taking services, Hong Kong requests removal of limitation on scope of business and number of establishments (e.g. branches, representative offices). Hong Kong understands that the following limitations exist: initial entry/expansion by foreign banks through branch/agency establishment or the acquisition of state-chartered banks, subsidiaries or other entities (e.g. savings and loan association) are subject to limitations; representative offices are not permitted in some states.
	Japan	With regard to Mode 3, remove reservations on national treatment in terms of acquisition of land, scheduled, including restriction of purchase of land by non-state residents.
	Japan	With regard to market access for the provision of insurance services through a commercial presence, Japan requests the U.S. to abolish the requirement that a fixed percentage of management and staff of insurance companies has to be U.S. citizens or residents.
	Korea	Remove restriction on purchase of land by non-U.S. citizens not resident within the state.

State	Requesting country	Request
	Korea	With regard to market access for the provision of insurance services through a commercial presence, remove the prohibition on the initial entry of a foreign insurance company as a branch.
	Korea	Make full commitments on market access for the provision of consultancy, actuarial, risk management, and claim settlement services through cross-border supply and a commercial presence. Currently, licenses are not issued to non-residents for certain or all lines of insurance.
	Mexico	With regard to national treatment for the provision of agency services through Modes 1 and 3, eliminate licensing restrictions (higher license fees for non residents?)
	New Zealand	Remove restrictions on ownership or purchase of land by non-US citizens.
	New Zealand	Terminate MFN exemption on land use, reciprocity is granted to U.S. citizens.
	New Zealand	With regard to market access for the provision of accounting services through mode 4, remove the requirement to establish an in-state office.
	Norway	With regard to market access for the provision of insurance and insurance-related services through Modes 1 and 3, remove the limitation under which government-owned or government-controlled insurance companies are not allowed to conduct business.
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any limitations on establishment or expansion on foreign owned branches or subsidiaries in the US market. Limitations on establishment shall be subjected to prudential regulation only.

State	Requesting country	Request
	Norway	With regard to market access for the provision of banking and other financial services through a commercial presence, remove any discriminatory treatment of foreign person's expansion through acquisition in the U.S. market.
	Paraguay	With respect to Mode 3 restrictions on ownership or purchase of land by non-U.S. citizens, Paraguay requests that national treatment be given to foreign-owned companies.
	Singapore	With regard to accounting, auditing, and bookkeeping services, Singapore requests that the U.S. remove the Mode 4 requirement for an in-state office.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, there is no mechanism for licensing initial entry of a non-US insurance company as a branch, unless that company is already licensed in some other U.S. state. Clarify, what will the future development be like and could the U.S. confirm that in the case a license is acquired in the other U.S. state, can the business be done automatically in other U.S. state, where such mechanism for licensing does not exist?
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, U.S. citizenship is required for members of the board of directors of locally established and licensed companies in a certain share or number. Clarify this requirement.
	Slovak Republic	With regard to market access for the provision of direct insurance services through a commercial presence, remove the provision under which U.S. citizenship for incorporators of insurance companies is required in a certain percentage or number.

State	Requesting country	Request
	Slovak Republic	<p>With regard to market access for the provision of reinsurance and retrocession services through a commercial presence, there is no mechanism for licensing initial entry of a non-U.S. insurance company as a branch, unless that company is already licenced in some other U.S. state. Clarify, when some countries have no mechanism for licensing initial entry of a non-U.S. insurance company as a subsidiary as well as a branch, could the U.S. explain what will be the future development and could the U.S. confirm that in case a license is acquired in other U.S. state, can the business be done automatically in a U.S. state, where such mechanism for licensing does not exist? This automatically should be explicitly included in this commitment.</p>
	Slovak Republic	<p>With regard to national treatment for the provision of services auxiliary to insurance (agency services) through Modes 1 and 3, remove the provision under which higher license fees for non-residents may be charged.</p>
	Slovak Republic	<p>With regard to market access for the provision of services auxiliary to insurance (consultancy, actuarial, risk assessment, and claim settlement services) through Modes 1 and 3, remove the provision under which licenses are not issued to non-residents.</p>
	Slovak Republic	<p>With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. In the view of the Slovak Republic, the establishment of branches and agencies is too limited. The restrictions do not apply to federal branches. Could the U.S. explain how federal branches can operate?</p>
	Switzerland	<p>With regard to banking and other financial services, remove state limitations for branching.</p>
	Switzerland	<p>With regard to insurance and insurance-related services, remove higher license fees for non-residents.</p>

State	Requesting country	Request
	Switzerland	With regard to insurance and insurance-related services, relax U.S. citizenship requirement for members of the board of directors and incorporators.
	Taiwan	With regard to national treatment for the provision of services through a commercial presence, remove restrictions on ownership or purchase of land by non-U.S. citizens.
	Taiwan	With regard to market access for the provision of accounting, auditing and bookkeeping services through Mode 4, remove the restriction requiring an in-state office to be maintained.
	Taiwan	With regard to market access for the provision of banking and other financial services through a commercial presence, remove the restriction under which there is no possibility of initial establishment of state-chartered subsidiaries.
	Uruguay	With regard to national treatment for the provision of services through a commercial presence, Uruguay notes that foreign ownership and purchase of land are restricted and requests national treatment for foreign companies.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through Modes 1 and 3, eliminate the limitation under which government-owned or controlled insurance companies, whether U.S. or foreign, are not authorized to conduct business.
	Uruguay	With regard to market access for the provision of direct insurance and reinsurance through a commercial presence, Uruguay notes that there is no mechanism for granting initial entry licenses to non-U.S. insurance companies as branch offices unless the company has already secured a license in some other U.S. state. Uruguay requests the elimination of this restriction.
	Uruguay	With regard to national treatment for the provision of insurance and related services through Modes 1 and 3, eliminate the discrimination under which licensure of non-resident agencies may be subject to higher fees.

State	Requesting country	Request
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, Uruguay notes that licenses for services auxiliary to insurance are not granted to non-residents, or are limited to certain types of insurance companies. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to market access for the provision of insurance and related services through Modes 1 and 3, no brokerage licenses are issued to non-resident insurance brokers. Uruguay requests unlimited market access commitments under Modes 1 and 3.
	Uruguay	With regard to market access for the provision of banking and other financial services through a commercial presence, establishment of a branch or agency by a foreign bank is limited. Uruguay requests the elimination of these restrictions.
	Uruguay	With regard to market access for the provision of insurance and related services through a commercial presence, eliminate the restriction under which U.S. citizenship or residency is required of members of the board of directors of established companies, and U.S. citizenship or residency is also required of the incorporators of insurance companies and of responsible parties in some types of mutual insurance companies.