

Year of Banking Deregulation

SOURCE: Amel (1993), Kroszner and Strahan (1999), and Demyanyk, Ostergaard, and Sorensen (2006). For states that deregulated before 1960 the date is listed as 1960. *** indicates that states did not deregulate until the end of 2001.

States	Statewide branching through M&As permitted	Interstate banking permitted	Statewide de novo branching permitted
Alabama	1981	1987	1990
Alaska	1960	1982	1960
Arizona	1960	1986	1960
Arkansas	1994	1989	1999
California	1960	1987	1960
Colorado	1991	1988	1997
Connecticut	1980	1983	1988
Delaware	1960	1988	1960
District of Columbia	1960	1985	1960
Florida	1988	1985	1988
Georgia	1983	1985	1998
Hawaii	1986	1995	1986
Idaho	1960	1985	1960
Illinois	1988	1986	1993
Indiana	1989	1986	1991
Iowa	1997	1991	***
Kansas	1987	1992	1990
Kentucky	1990	1984	2001
Louisiana	1988	1987	1988
Maine	1975	1978	1975
Maryland	1960	1985	1960
Massachusetts	1984	1983	1984
Michigan	1987	1986	1988
Minnesota	1993	1986	***
Mississippi	1986	1988	1989
Missouri	1990	1986	1990
Montana	1990	1993	1997
Nebraska	1985	1990	***
Nevada	1960	1985	1960
New Hampshire	1987	1987	1987
New Jersey	1977	1986	1996
New Mexico	1991	1989	1991
New York	1976	1982	***
North Carolina	1960	1985	1960
North Dakota	1987	1991	1996
Ohio	1979	1985	1989
Oklahoma	1988	1987	2000
Oregon	1985	1986	1985
Pennsylvania	1982	1986	1989
Rhode Island	1960	1984	1960
South Carolina	1960	1986	1960
South Dakota	1960	1988	1960
Tennessee	1985	1985	1990
Texas	1988	1987	1988
Utah	1981	1984	1981
Vermont	1970	1988	1970
Virginia	1978	1985	1986
Washington	1985	1987	1985
West Virginia	1987	1988	1987
Wisconsin	1990	1987	1989
Wyoming	1988	1987	1999

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