

Appendix A: Extension of *R-Index*, 2005–2008

This appendix updates Table 1 from Johnson and Rice (2008). We research the state banking codes indexed in Appendix A from Johnson and Rice and document any changes during the 2005–2008 sample period. We then use these changes to extend the *R-Index* from Rice and Strahan (2010) from 2005 through 2008 in our data.

State	Post-Enactment Changes	Year of Law Change
Mississippi	Allows interstate branching by the acquisition of single branches or other portions of an institution, allows de novo branching.	2006
Montana	Allows de novo branching.	2005
South Dakota	Lowers the minimum age requirement of the target institution (from 5 years to 0)	2008