



The Art of Bank M&A: Buying, Selling, Merging, and Investing in Regulated Depository Institutions in the New Environment (The Art of M&A Series)

Alexandra R. Lajoux, Dennis J. Roberts

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Up-to-date guidance for conducting a successful M&A for banks and financial institutions

The simmering economic climate since the financial crisis faces a front of new competition and sweeping regulatory reforms expected to drive the U.S. banking sector into consolidation in the next ten years. Capitalizing on the upcoming opportunities will take strategically focused preparation. *The Art of Bank M&A* is the unprecedented guide to mastering the merger and acquisition of a bank and any other financial institution.

M&A transactions involving financial businesses take place in a framework of regulation, which makes them greatly different from those of commercial companies. The specialized coverage in this one-of-a-kind guide gives you an insider's interpretation of the Dodd–Frank Wall Street Reform and Consumer Protection Act, along with the most popular techniques and strategies used to shed and acquire financial entities within the regulation. Straightforward explanations and instructive examples from the real world reveal:

- Major changes in banking law and unique considerations for bank holding companies
- The why and how of bank M&As, including how banks achieve growth and value
- How to value and validate financial businesses, including the basic steps for determining a price range to purchase a bank
- Trends in practices, controversy, and reporting for transborder bank M&As, including a convenient summary of inbound and outbound transaction regulations
- Where to find opportunity in distressed and insolvent banks

M&A is the most powerful and risky weapon in financial strategy, and like other books in The Art of M&A series, this latest title gives you everything you need to be savvy in the M&A arena. To prepare for the coming surge in bank mergers and acquisitions, turn to the unmatched, sector-specific guidance in *The Art of Bank M&A*.

Whether you're a senior bank manager, a government regulator, or an individual investor, *The Art of Bank M&A* covers everything you need to know about the unique economic structures of banks and financial institutions and the federal regulations they must operate within. Sweeping changes brought on by the Dodd-Frank Act as well as the new economic environment still emerging from the 2007–2009 financial crisis makes this timely guide a must-read for everyone involved in banking and M&A. From valuing a business entity to post-merger integration, this conveniently organized guide walks you through every important step of a bank M&A, including:

- The regulatory framework of bank mergers, and the strategies and standards driving the transaction
- The reasons behind banks combining their resources, processes, and responsibilities through mergers
- How to put a price on the value one financial entity brings to another

- How banks create value through synergy
- 250 critical questions on the minds of today's forward-thinking professionals

Even if you're not directly involved in M&A transactions, this book provides both institutional and individual investors with useful information on the latest investment vehicles and strategies for making money on bank stocks.

Before opportunity washes away, learn *The Art of Bank M&A*.

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