

A low-angle photograph of the New York Stock Exchange building, showing its classical architecture with columns and a pediment filled with sculptures. A large American flag is draped across the front of the building. The text "WHY EVERY INVESTOR SHOULD INVEST IN AMERICAN BANK?" is overlaid in large, white, bold, sans-serif capital letters.

WHY EVERY INVESTOR SHOULD INVEST IN AMERICAN BANK?

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WHY EVERY INVESTOR SHOULD INVEST IN AMERICAN BANK?



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Why Every Investor Should Invest In American Bank?

Are you thinking of where to invest your savings, lifetime pension, or simply wish to change your investment vehicle? Well, making an investment decision is perhaps one of the most difficult things you are likely to face in your life. With a highly risky investment environment and turbulent economic times, it is not easy to tell which sector is the best to invest in. Fortunately, research has shown us that whereas all sectors stand to face the heat of the economic crisis, banks have been able to overcome the challenges faster, easily compared to other enterprises in different sectors throughout the world. Here are the reasons why every Investor should invest in American Bank :

The resilience of the U.S banking sector has been tested to the limits and has shown to be stronger owing to its upward trend in the last few years following the financial crisis and the bank panic that wreaked havoc in the nation's history.



The fact that the U.S banking sector is the most regulated with strict regulations, policies, and guidelines makes it the best area for investors to put their hard-earned money. Where a sector is regulated, chances are your investment is secured from potential losses that face numerous other sectors in the economy. For instance, Citigroup managed to plow approximately \$6 billion into credit reserves in the first quarter of 2020 alone. With over 12% Tier 1 capital, the bank sits pretty amidst a strict regulatory measure of equity capital and reserves by the federal bank. This means that big banks such as the Bank of America, JPMorgan, and Citigroup have stayed above the minimum regulatory requirements, a factor that makes them the best places to invest.

High dividend payouts are perhaps the most prominent reason you should invest in the U.S banking sector. For instance, banks have accumulated huge monies in their reserves and gone ahead to suspend stock buyouts in order to protect investors against dividend cuts and still be able to navigate the tough economic times.

Research has shown that banks tend to perform well in amidst economic recovery. Throughout history, literature is replete with evidence that of all the sectors, the banking sector has come out as one of the most resilient in a recovering economy. Although none can tell what the future holds for banks, especially amidst the changing dynamics and pandemics, it is clear that banks have remained steadfast.



Experts say it is possible for U.S banks to ease out of the pandemic such as the COVID-19 without necessarily having to create a spike.

Banks have demonstrated that they can do well in economic rebounds because business picks up, the number of non-performing loans reduces and profit potential increases and the yield curve tends to follow an upward trend. For many years, the Federal Reserve has injected billions of cash into the sector as a stimulus package to help banks rebound. This has been coupled with the ever-present political goodwill that has seen banks receive huge support in the wake of an economic crisis.

Clearly, banks in the U.S can guarantee returns in investment if you carefully select your investment portfolio. The above reasons say more about why invest in a bank. With the help of highly qualified investment advisors, you have a unique opportunity to know where to buy a bank, how to buy a bank, and ways to reap from the huge gains that American banks are reaping year after year.

At MergersCorp M&A International, we are well versed with matters banking and our diligent experts will help you identify a bank for sale and lay a solid foundation that can guarantee sustainable profits.



Our M&A Process

TARGET APPRAISAL	APPROACH	DUE DILIGENCE	NEGOTIATION & CLOSE	POST MERGER INTEGRATION (PMI)
Key Areas				
<ul style="list-style-type: none"> Target & market analysis; Initial assessment of synergies & value drivers; Indicative valuation; Go or No-Go decision; Preparation of transaction documents (NDA – Non-disclosure Agreement/LOI-Letter of Intent); Select Transaction team; Appoint advisors; Consider funding ability. 	<ul style="list-style-type: none"> Initial approach letter; Signing of NDA; Prepare & share initial information requests; Formulation of LOI (Letter of Intent) & possible negotiations; Initial meeting and Q&A; Circulate information on the Target to the Transaction team. 	<ul style="list-style-type: none"> Set scope of due diligence; Set up VDR (virtual data room); Coordinating of due diligence, further meetings and Q&A sessions; Consider points relevant to the Post-Merger (PMI) phase; 	<ul style="list-style-type: none"> Revisit indicative valuation & prepare detailed valuation based on due diligence findings; SPA negotiations with the seller; Development of final structure (share/asset deal) and final valuation; Approvals; Signing of SPA & Close. 	<ul style="list-style-type: none"> Consider the extent of integration; Development of 100 Day PMI Plan; Consider short & long term objectives; Estimate requirements to capture synergies; Determine resource needs & optimal allocation.
Parties Involved				
<ul style="list-style-type: none"> CFO; Head of M&A; Accountants; Corporate finance advisors; Consultants. 	<ul style="list-style-type: none"> Senior management; CEO, CFO, CTO; Strategy director; Head of M&A; Head of Business Development; Consultants. 		<ul style="list-style-type: none"> Company general counsel; Lawyers; Senior management. 	<ul style="list-style-type: none"> Company general counsel; Lawyers; Senior management/HR.

The background of the advertisement features a close-up of the American flag on the left, with its stars and stripes. On the right, there is a stack of US dollar bills, including several \$100 bills and one \$1 bill, fanned out. The entire image has a dark, semi-transparent overlay.

LOOKING TO BUY A BANK?

CONTACT US NOW
FOR MORE INFORMATION

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