



At MergersCorp M&A International we help our clients confidentially buy and sell privately held businesses, aligning the interests of all parties for mutual success and satisfaction.

It is our goal to make the process of either buying a new business or selling your current business as smooth and efficient as possible. We know how important confidentiality is to our sellers and we treat it with the utmost importance.







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CAN FOREIGNERS BUY AN AMERICAN BANK?

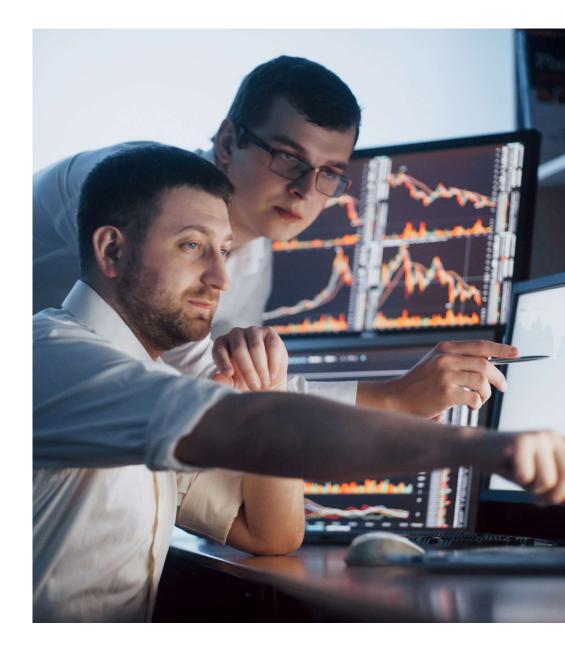


Can Foreigners Buy An American Bank?

Buying an American bank mostly depends on proving your financial strength. American citizenship is not required to trade in American stock markets.

Can foreigners buy an American bank? Bank stocks are available on the market and through private transactions, and there's nothing to prevent any foreign investor from buying a controlling interest in a bank.

Foreign-owned banks compete with American banks directly because many of them have branch offices in the United States.





How to Buy a Bank in the United States?

Although foreign investors can buy or invest in American banks, the banks must follow U.S. laws. The process can be somewhat complex, which is why most investors choose a reliable international brokerage firm to shepherd them through the sales process.

MergersCorp™ M&A International specializes in bank sales and other professional business sales.

A brokerage firm can verify your identity and conduct a background check to help you with any kind of foreign investing. The United States passed the Patriot Act after the 9-11 terrorist attacks to prohibit individuals and organizations with terrorist ties from financing their activities in America's thriving financial markets. You will have to be vetted before you can proceed in buying a bank or investing in American stocks. This necessary step won't affect most international investors.





A reputable brokerage firm will help you qualify for FDIC liquidations and private sales of banks. Brokers will ensure that you comply with all U.S. laws and financial regulations, and brokers often have listings of banks for sale.

Most U.S. banks are sold through brokers, private sales and auctions, but the FDIC also sells the assets of failing banks and encourages banks with shaky balance sheets to sell before they are forced into receivership. Infusions of cash are sought by many banks to weather down trends in the market or insufficient capital resources to stay afloat.

The process of buying a bank includes showing financial resources of at least 10% of the bank's total assets. Groups of investors can also work together to buy a bank. Once your finances and identity have been verified for the FDIC, you become a "Covered Investor" who can buy a bank.





Other Investing Options

If you can't afford to buy a bank for sale, you could invest in banks as a relatively safe investment. U.S. law prevents banks from going bankrupt, so you never need to worry about losing all your investment.

Banks go into receivership if they become underfunded, and the FDIC steps in to prevent losing money by making payouts on insured bank account funds. The FDIC often puts banking assets up for sale, and you might be able to buy these assets instead of an entire bank.

Bank investing earns regular dividends, and these are among the most steady investments for long-term profit. Your experienced international broker can help you with all types of bank sales and investments.





Why You Should Consider Buying a Bank?

It's important to do your homework by researching bank sales carefully. If the bank is distressed or forced into receivership, you should exercise the utmost diligence. You might find a real gem with solid customers that's simply experiencing a temporary cash shortage for any number of reasons.

The benefits of buying a U.S. bank include gaining complete control of your personal assets. You will no longer have to depend on your bank's investment strategy but can implement your own investing ideas. A central theme that most bank owners employ is to use their own wealth to capture and recycle investment funds. You can use your own money over and over again to generate outstanding returns.

The simplest way to begin the process of buying a U.S. bank is to contact MergersCorp™ M&A International at mergercorp.com. You can get further information, view business for sale and discuss the option of buying a bank with an experience and skilled broker.





Our M&A Process

TARGET APPRAISAL	APPROACH	DUE DILIGENCE	NEGOTIATION & CLOSE	POST MERGER INTEGRATION (PMI)
Key Areas				
 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. 	 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. 	 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; 	 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. 	 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				
 CFO; Head of M&A Accountants; Corporate finance advisors; Consultants. 	 Senior management; CEO, CFO, CTO; Strategy director; Head of M&A Head of Business Development; Consultants. 		 Company general counsel; Lawyers; Senior management. 	 Company general counsel; Lawyers; Senior management/HR.





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