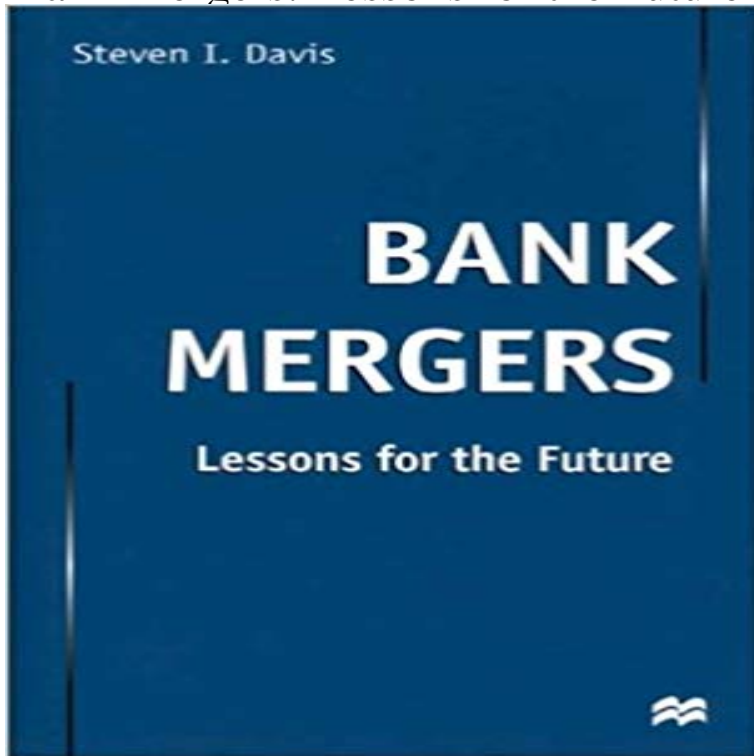


Bank Mergers: Lessons for the Future



Despite the wall of evidence that bank mergers add little or no value, investors and management continue to fuel the consolidation wave. This book draws on the actual experience of senior executives in over 30 banks with extensive merger experience to demonstrate how most mergers do in fact fail to meet objectives. It explores in detail the issues of strategic positioning, cost and revenue synergies, due diligence, IT selection and conversion, people selection, cultural conflict, leadership, and the decision-making time frame. It concludes that experienced and determined leadership, significant net cost savings, swift decision-making and the cost of IT integration are key variables for success. It also suggests that the prospect of more cross-border mergers and modest short-term cost savings argues for a new pact between investors and bank management.

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