

Transaction Advisory Services

Mercer Capital has experience assisting depository institutions with significant corporate transactions. Whether considering an acquisition, a sale, or simply planning for future growth, Mercer Capital has the experience required to help financial institutions accomplish their financial objectives.

Merger & Acquisition Advisory

Mercer Capital can efficiently and effectively analyze the target institution, evaluate the financial effects of the transaction on the buyer, and determine a reasonable valuation range. Mercer Capital assists in negotiating the transaction and evaluating alternative financing mechanisms.

Branch acquisition opportunities are complicated by the occasional lack of data regarding the subject branches and the potentially significant capital impact of the transaction. Mercer Capital can assist in reducing this financial uncertainty by analyzing and modeling the potential financial effects of a branch acquisition, as well as by providing appropriate valuation support.

Fairness Opinions

Mercer Capital has experience rendering fairness opinions in complex scenarios, such as recapitalizations or related party transactions. Further, Mercer Capital has provided second fairness opinions in situations where a perceived conflict of interest may exist between an institution and an investment banking firm.

Distressed Institutions Assistance

Our experience in assessing the issues facing challenged banks in combination with applying valuation and accounting principles, gives us a unique perspective. Furthermore, we are actively engaged with capital market participants, including private equity funds which have made bank investments.

Solvency Opinions

As lenders, banks may fund significant leveraged transactions that give rise to the need for a solvency opinion. Mercer Capital renders solvency opinions for transactions involving the issuance of debt to fund acquisitions, dividends, or other significant changes to the borrower's capital structure.

Board Presentations

Mercer Capital has advised boards of directors in a wide range of matters. Topics for these board presentations have included selling now versus selling later, repurchasing stock, managing capital, and comparing the subject institution's financial performance against its peers.

Senior Professionals



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Representative Transactions



Camden, TN

has acquired two branches from



Greenville, SC

Mercer Capital served as the exclusive financial advisor to Apex Bank



Maximum Bancshares, Inc.
West Des Moines, IA

has agreed to merge with



Savanna-Thomson Investment, Inc.
Savanna, IL

Mercer Capital served as financial advisor to Maximum Bancshares, Inc. and rendered a fairness opinion



Hagåtña, Guam

BankGuam terminated registration of its common shares (OTCPK: BKGM) under the Securities Exchange Act of 1934 via a reverse stock split and redemption of fractional shares

Mercer Capital served as financial advisor to the Special Committee of the Board of Directors and rendered a fairness opinion




Atlanta, Georgia

has agreed to acquire the majority of the assets and liabilities of




Smyrna, Georgia

Mercer Capital served as exclusive financial advisor to Georgia's Own Credit Union



National Mortgage Company

Mercer Capital provided a solvency opinion in connection with a \$125 million dividend paid to shareholders



CapStar Bank
Nashville, Tennessee

acquired

The Bank of Waynesboro
Waynesboro, Tennessee

Mercer Capital rendered a fairness opinion on behalf of the Special Committee of Independent Directors of the Bank of Waynesboro




FB Financial Corporation
Nashville, Tennessee

has agreed to acquire




FNB Financial Corp.
Scottsville, Kentucky

Mercer Capital served as financial advisor and provided a fairness opinion to FNB Financial Corp.



Simmons First National Corp.
Pine Bluff, Arkansas

has entered into an agreement to acquire



Landmark Community Bank
Collierville, Tennessee

Mercer Capital rendered a fairness opinion on behalf of Simmons First National Corporation

Thought Leadership



Bank Watch Newsletter

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Focused on bank activity in five U.S. regions. Each edition of *Bank Watch* highlights various banking metrics, including public market indicators, M&A market indicators, and key indices of the top financial institutions in your region, providing insight into financial institution valuation issues.