

# Accepted Manuscript

## Long-Term Strategic Effects of Mergers and Acquisitions in Asia-Pacific Banks

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PII: S1544-6123(17)30237-4  
DOI: [10.1016/j.frl.2017.07.003](https://doi.org/10.1016/j.frl.2017.07.003)  
Reference: FRL 737

To appear in: *Finance Research Letters*

Received date: 27 April 2017  
Revised date: 16 June 2017  
Accepted date: 5 July 2017

Please cite this article as: Yoko Shirasu , Long-Term Strategic Effects of Mergers and Acquisitions in Asia-Pacific Banks, *Finance Research Letters* (2017), doi: [10.1016/j.frl.2017.07.003](https://doi.org/10.1016/j.frl.2017.07.003)

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## Highlights

- Asian banks' M&A enable banks to increase new loans and capital adequacy.
- Acquirer banks fail to make profits due to non-performing loans.
- Among the different countries' systems, in case of cross border deals, target bank countries have strong legal systems and stringent regulations rules, such that acquirer banks can enjoy higher equity at a lower cost.
- The legal system with strong investor protection and more stringent financial regulations plays an important role in resolving the problems faced by the banks.

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