

META-ANALYSIS OF ACQUISITION TRENDS IN THE BANKING SECTOR

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ABSTRACT

Following of relaxation of banking regulations there has been a significant increase in intra-state and intra-state bank mergers over the past for decades. Fed Reserve raw data sets are used to analyze banking trends and mergers and acquisition motivations. Since the 1920s there have been four stages of mergers, but the acceleration of banking mergers from 1980 to 1994 has equaled almost 50% of the number of all banks in existence. This paper describes the correlation between regulation changes, expansion, and merger activities over a thirty year period that drove the unprecedented banking merger activities from 1965 to 1995.

Keywords: *Banks, Mergers, Acquisitions, Horizontal Expansion, Banking Regulation*