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

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## Highlights

## ACCEPTED MANUSCRIPT

- 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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