

Bank M&A and Capital Markets

Stinson is consistently ranked among the top U.S. legal advisors for bank mergers and acquisitions and bank branch sales, according to S&P Global Market Intelligence. In the last five years, we have represented buyers and sellers in more than 50 bank mergers and acquisitions. Stinson also regularly advises on debt and equity financings for banks and bank holding companies, including public and private securities offerings, subordinate debt and other hybrid securities, tender offers and bank stock loans.

Hundreds of banks and bank holding companies nationwide rely upon Stinson to execute their most important M&A transactions. We blend legal considerations with a deep knowledge of the business of banking to creatively structure and implement bank M&A and capital markets transactions. With nearly 20 attorneys devoted to serving financial institutions, we are positioned to address the nuanced regulatory, corporate, securities, tax, ERISA, real estate and antitrust issues inherent in such transactions.

EXPERIENCE

- Mid-America Bancshares, Inc. in its sale of The First National Bank of Girard to GN Bankshares Inc. (Kansas)
- H&R Block Bank in its sale of assets and deposits to Bank of the Internet. (Missouri and California)
- Kensington Bancorp, Inc. in its acquisition of North American State Bank/North American Insurance Agency Inc. from NASB Shares, Inc. (Minnesota)
- King Bancshares, Inc. in its acquisition of Verus Bank from First Team Resources Corporation. (Kansas)
- California Bank of Commerce in its merger with Pan Pacific Bank. (California)
- Docking Bancshares, Inc. in its sale of City Bank and Trust to Equity Bancshares, Inc. (Kansas and Oklahoma)
- Liberty Bank in sale of assets and insured deposits in nine separate branch sales transactions, followed by the voluntary dissolution of the federal savings bank, without a bank failure or FDIC receivership. (Iowa)
- 1st Bank of Yuma in the acquisition of Mohave State Bank. (Arizona)
- 1st Bank of Yuma in the acquisition of First Fidelity Bank, N.A. (Arizona)

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- Central Financial Corporation in its sale of Central Bank and Trust Co. to RCB Holding Company, Inc. (Kansas and Oklahoma)
- Capital City Bank in its sale to Capitol Federal Financial, Inc. (Kansas)
- Deerwood Bank in its acquisition of Plaza Park State Bank from Plaza Agency, Inc. (Minnesota)
- Springfield Bancshares in its sale of Springfield Bank to QCR Holdings, Inc. (Missouri)
- Plains Bancshares, Inc. in its acquisition of Bank VI from Sixth Bancshares, Inc. (Kansas)
- Oakstar Bancshares in its acquisition of First National Bank, Camdenton. (Missouri)
- BankLiberty in its acquisition of Lawson Bank from Lawson Financial. (Missouri)
- The St. Marys State Bank (PCI Holdings, Inc.) in its sale to Wamego Bancshares. (Kansas)
- FirstOak Bank (FNB Bancshares, Inc.) in its acquisition of The State Bank of Kansas from Fredonia State Bancshares, Inc. (Kansas)
- Metropolitan National Bank in its sale to Bear State Bank. (Arkansas)
- First Bancshares, Inc. in its acquisition of Stockmens Bank. (Kansas and Missouri)
- Capital West Bank in its sale to ANB Bank. (Wyoming)
- Four Corners Community Bank in its purchase of the Citizens State Bank of Cortez. (Colorado)
- Valley View Bancshares in its merger of Security Bank with six other affiliated banks located in the Kansas City area, including Valley View State Bank, The Mission Bank, Industrial State Bank, First Bank of Missouri, Bank of Lee's Summit, and Citizens State Bank in Paola, Kansas. (Kansas and Missouri)
- Dickinson Financial Corporation in its acquisition of Merit Bank, a subsidiary of Community Bancshares of Kansas. (Kansas)

MERGERS & ACQUISITIONS

- Cash and stock bank mergers. (both public and private)
- Whole-bank purchase and assumption transactions.
- Branch purchase and assumption transactions.
- *De novo* charters of new banks.
- Charter conversions.
- Failed bank acquisitions.
- Bank holding company formations.
- Financial holding company activities and acquisitions.
- Joint ventures and affiliated business arrangements.

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CAPITAL MARKETS

- Public offerings of common stock.
- Private placements of debt and equity securities.
- Subordinated and convertible debt.
- Reverse stock splits.
- Tender offers for debt and equity securities.
- Sub-chapter S elections.
- Asset securitization.
- Trust preferred securities.

CLIENTS WE SERVE

- Publicly held and privately owned banks.
- Bank holding companies and financial holding companies.
- National banks and federal savings banks.
- State chartered banks and industrial banks.
- Specialty finance companies.
- FinTech innovators and start-ups.
- Market place lenders.
- State licensed (non-bank) consumer lenders.
- Prepaid card issuers and servicers.
- Mortgage bankers/brokers.
- Loan servicing companies.
- Investment advisors.
- Credit unions.

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RELATED CAPABILITIES

Banking & Financial Services

Commercial Lending

Corporate Finance

FinTech, Payments & Financial Products

Mergers & Acquisitions

Real Estate & Public Finance

Securities

Structured Finance & RMBS Litigation

NEWS

Lochmann Opines on the FDIC's Proposed Regulations for Bank M&A in *The Banker*

03.29.2024

Stinson Recognized as a Top Firm on S&P Global Market Intelligence Bank M&A Rankings

02.15.2024

Equity Bancshares to Acquire Rockhold Bancorp; Stinson Serves as Legal Counsel

12.15.2023

Maier Talks Bank M&A, 2024 Regulatory Environment in *Bank Director* Video

10.31.2023

Stearns Bank Acquires Majority of Contract Capital Corporation; Stinson Serves as Legal Counsel

09.15.2023

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Bank M&A and Capital Markets

Best Lawyers in America Recognizes 32 Stinson Attorneys as "Ones to Watch"

08.17.2023

Lochmann Provides Insight to Banking M&A Slowdown in *Law360* Article

03.31.2023

Stinson Ranked Among Top Firms in S&P Global's Year-End Banking Tables; Wraps Up 2022 with 12 M&A Transactions

03.29.2023

Lochmann Discusses Bank Failures, Lessons for Business Owners with *Kansas City Business Journal*

03.21.2023

HomeStreet Bank Completes Acquisition of Three Branches in Southern California; Stinson Serves as Legal Counsel

02.15.2023

Stinson Represents First National Bank of Sedan in Sale

11.22.2022

HomeStreet Bank Announces Acquisition of Three California Branches; Stinson Serves as Legal Counsel

10.25.2022

Southern Missouri Bancorp Announces Plans to Acquire Citizens Bancshares; Stinson Serves as Legal Counsel

09.29.2022

Stinson Represents Stearns Bank Holdingford National Association in Sale

09.13.2022

Bank of Idaho Acquisitions Close; Stinson Serves as Legal Counsel

08.01.2022

Stinson Represents Bank of Kirksville in Sale

07.19.2022

Stinson Represents The Plains State Bank in Branch Acquisition

06.29.2022

CrossFirst Announces Plans to Acquire Farmers & Stockmens Bank; Stinson Serves as Legal Counsel

06.23.2022

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Alton Bancshares Acquires Table Rock Community Bank; Stinson Serves as Legal Counsel

06.17.2022

Stinson Serves as Legal Counsel to Northeast Kansas Bancshares in Orrick Bank Acquisition

05.24.2022

Stinson Represents Bank of Idaho in \$53.25 Million Stock Offering and HomeStreet Bank Branch Acquisitions

05.12.2022

Alton Bancshares Announces Plans to Acquire Table Rock Community Bank; Stinson Serves as Legal Counsel

04.11.2022

Stinson's Bank M&A and Capital Markets Divisions Wrap Up 2021 With 13 Transactions

02.01.2022

VisionBank Acquisition Closes; Stinson Serves as Legal Counsel

12.29.2021

Stinson Represents United Bank & Trust in Branch Acquisition

12.08.2021

Adam Maier Featured by *Bank Director* on What 2022 Could Hold for Bank M&A

11.02.2021

Home Exchange Bank Acquisition Closes; Stinson Serves as Legal Counsel

10.20.2021

Stinson Represents VisionBank in Sale

09.07.2021

Stinson Represents Home Exchange Bank in Sale

08.24.2021

Stinson Serves as Legal Counsel on First Colorado National Bank Acquisition by OakStar Bancshares

07.02.2021

Community First Bank Acquires Branch Location; Stinson Serves as Legal Counsel

04.15.2021

OakStar Bancshares Acquisition Closes; Stinson Serves as Legal Counsel

04.06.2021

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Stinson Serves as Legal Counsel to IFB Holdings in Acquisition by Grey Mountain Holdings

01.25.2021

Stinson's Bank M&A and Capital Markets Divisions Wrap Up 2020 With 13 Transactions

01.19.2021

Stinson Attorneys Serve as Legal Counsel in Community First Bank Acquisition Deal

01.08.2021

Adam Maier Speaks to Subordinated Debt Options in *Bank Owner*

01.06.2021

Stinson Represents Gemini Bancshares in Issuing \$9.5 Million in Subordinated Debt

12.23.2020

Adam Maier Talks Opportunities for Banks in 2021 with *Bank Director*

12.01.2020

Stinson Serves as Legal Counsel to OakStar Bancshares Acquisition

11.23.2020

Stinson Served as Legal Counsel in United State Bank Merger Transaction

11.10.2020

Stinson Represents NBC Bancshares in Issuing \$6 Million in Subordinated Debt

10.05.2020

Stinson Serves as Legal Counsel to LINCO Bancshares, Inc. in Merger

09.29.2020

Stinson Represents Bank of Idaho Holding Co. in Completing Subordinated Notes Offering

09.01.2020

Stinson Represents Multiple Banks and Holding Companies in Subordinated Debenture Securities Matters

07.29.2020

Stinson Attorneys Represent United State Bank in Merger Transaction

07.13.2020

Freedom Bancshares of Southern Missouri Acquisition Closes, Stinson Serves as Legal Counsel

06.15.2020

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Adam Maier Featured in *Bank Director* Video on Community Bank M&A

01.28.2020

Stinson Served as Counsel to First State Holding Co. in its Acquisition of Plattsmouth State Bank

01.22.2020

Country Club Bank Transaction Closes, Stinson Serves as Legal Counsel

01.06.2020

Stinson Attorneys Represent Freedom Bancshares of Southern Missouri, Inc. in Merger Transaction

01.06.2020

Docking Bancshares, Inc. Deal Closes, Stinson Acts as Legal Counsel

01.01.2020

PUBLICATIONS

Bank Holding Companies MUST Review Their Shareholder Agreements

04.10.2023

It's Time for Bank Holding Companies to Review Shareholder Agreements

07.14.2022

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