

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

In the News

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Stinson LLP Partner [Adam Maier](#) is featured in a recent *Bank Director* video, "Working With Regulators Toward Growth in 2024."

The video highlights the current banking regulatory environment and provides insight on organic growth compared to mergers and acquisitions (M&A) for banks and financial institutions looking to enter new markets or launch new products in 2024.

Maier says "in light of uncertainty in every bank securities portfolio as well as many bank CRE portfolios" organic growth might have the most promising prospect. However, "certain banks that are strategically focused on M&A, that see the right opportunity and are well capitalized will be able to take advantage of the M&A market," he says. "But for many institutions the number one avenue for growth in the next year will be organic growth."

With the M&A regulatory environment changing, Maier says it's going to be more difficult to get deals approved and get deals done. "It'll be important to go with a clear and concise plan to your regulators, both state and federal, that is easily explainable and easily understood, and have enough capital to address any potential risks that might come along with your M&A deal."

Maier also discusses the advantages of implementing new technologies into a bank's growth plans and the shifting guidance on the Community Reinvestment Act and similar regulatory considerations.

Maier helps clients successfully navigate the complexities of the highly regulated banking and financial services industry. He advises financial institutions in a broad range of strategic transactions on complex regulatory investigations and approvals for new products. Maier also counsels on commercial, real estate and asset-based financing arrangements and analyzes legal issues arising under the Uniform Commercial

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Code, regulatory laws and the U.S. Bankruptcy Code.

[Watch](#) the full video.

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