M&A Readiness

What Leaders Need in Place Before the Window Moves

The institutions most likely to create value through M&A are usually doing important work before a deal is even considered. "Readiness" doesn't require a commitment to transact. It does, however, preserve leadership's strategic choices when market driven opportunities arise.

5 Signals Readiness Deserves Attention

1. Scale is starting to constrain technology investment, economics, or competitiveness.
2. Capability gaps are becoming harder to close organically and fast enough.
3. Strategic priorities are beginning to outrun institutional bandwidth.
4. The board is asking pointed questions about long-term positioning.
5. Execution complexity is already visible in technology, vendor, or operating-model friction.

What Leaders Need in Place

- A defensible deal thesis rooted in strategy, not generic growth interest.
- A real view of franchise readiness across financials, compliance, growth story, vendor obligations, and technology debt.
- Pre-close thinking on integration risk, technology, culture, and execution capacity.
- A definition of success that goes beyond alignment targets, including stability, retention, culture, and execution continuity.
- Board-level alignment on positioning before market pressure narrows the institution's options.

Why Prepare Proactively?

Institutions that prepare earlier preserve more leverage and more choice when the right path appears, allowing them to better navigate:

- COMPATIBLE PARTNER AVAILABILITY
- REGULATORY POSTURE SHIFTS
- ONGOING COMPETITIVE CONCENTRATION

The strongest institutions *do not wait* for an opportunity to become urgent before they prepare.

See how SRM partners with financial institutions to drive progress from readiness through execution.

SRM | Activate What's Next