

- b. Stock - quality of stock obtaining, financial condition of bank, past dividend policies - financial statements review may be adequate
 - c. Merger among equals - both sides will have need to conduct due diligence
 - d. Process - need for sensitivity and care - particularly in final stages of due diligence
6. Some protection in the form of confidentiality agreement
- a. However, if process not controlled, it can be very disruptive to business
 - b. Difficult to maintain the confidentiality of the transaction
 - c. Keep working group small, control access to records
 - d. Consider, if workable, having due diligence conducted off premises, or after hours or on weekends

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