

Let's practice

AMERICAN EXPRESS

INTERVIEW QUESTIONS & SAMPLE ANSWERS



American Express Interview Questions

Derek Loosvelt

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the name Derek Loosvelt.

American Express Interview Questions:

Merger and Acquisition Analyst Interview Questions and Answer - English Navneet Singh, Preparing for a Merger and Acquisition M if it decreases it's dilutive This is important because it helps shareholders understand the potential financial impact of a deal and whether it adds or reduces value from an EPS perspective 4 What are some common synergies in M A transactions Answer Synergies are the expected benefits gained from merging or acquiring a company Common synergies include Cost Synergies Savings from reducing redundant operations better economies of scale and optimized supply chains Revenue Synergies Increased revenue from cross selling products expanded market reach or combining sales forces Operational Synergies Improved efficiencies through shared best practices processes or technology 5 Walk me through a DCF analysis Answer Step 1 Project the target company's free cash flows FCF for a certain number of years usually 5-10 years FCF is calculated as EBIT Earnings Before Interest and Taxes minus taxes plus depreciation minus changes in working capital and capital expenditures Step 2 Determine the terminal value at the end of the projection period either by using the perpetuity growth model or exit multiples Step 3 Discount both the projected free cash flows and terminal value to the present using the company's Weighted Average Cost of Capital WACC Step 4 The sum of the present values of the projected cash flows and the terminal value gives the enterprise value of the company 6 What are the differences between a stock purchase and an asset purchase Answer Stock Purchase The buyer acquires the shares of the target company assuming all assets and liabilities The target company continues to operate as a legal entity Pros Simpler for the seller tax advantages for the buyer if structured as a tax-free reorganization Cons Buyer assumes all liabilities including contingent and hidden ones Asset Purchase The buyer selects specific assets and liabilities to acquire often excluding unwanted liabilities Pros Allows the buyer to avoid acquiring liabilities and allows more flexibility in what's being purchased Cons May be more complex and time consuming to execute potential tax consequences for the seller 7 What are the risks involved in M A deals Answer Some risks include Integration Risk Difficulty in combining the two companies' operations cultures or systems Overvaluation Paying too much for the target company due to overestimated synergies or underestimated risks Regulatory Risk Potential issues with antitrust or other regulatory authorities that could block or delay the deal Financial Risk Inadequate financing for the deal or assuming too much debt can negatively impact the acquirer's financial health 8 What role does due diligence play in M A Answer Due diligence is a critical process where the acquiring company reviews the target's financials operations legal matters and market position It helps identify potential risks such as unrecorded liabilities regulatory issues or operational inefficiencies Comprehensive due diligence ensures that the buyer makes an informed decision and that any issues discovered can be factored into the negotiation process 9 How do you approach cultural integration in M A Answer Cultural integration is essential for a successful merger Some steps include Assessing cultural compatibility early in the process to identify potential conflicts Communicating clearly to employees about changes and expectations Involving leaders from both

companies in integration efforts Aligning organizational values and ensuring that talent management strategies like compensation and benefits are harmonized

10 What is the impact of financing structure on a deal Answer The financing structure debt vs equity can significantly affect the deal s outcome Debt Financing Can magnify returns through leverage but increases financial risk as debt servicing is mandatory Equity Financing Dilutes existing shareholders but avoids the risk of insolvency Equity may also be favourable when the acquirer s stock is highly valued General Tips for Answering M A Interview Questions Know your valuation techniques in detail e g DCF comparable Prepare for financial modelling exercises including constructing accretion dilution models or DCFs Brush up on industry trends in M A activity as this shows you re up to date with market dynamics

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Vault Guide to the Top Financial Services Employers Derek Loosvelt,2006 From the author of the *Vault Guide to the Top 50 Banking Employers* now in its 9th edition this Guide profiles 55 employers including American Express AIG Capital One Fidelity FleetBoston GE Capital Prudential Vanguard Group and Visa The inside scoop on what it s like to work and what it takes to get hired there Based on interviews and surveys of actual employees

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