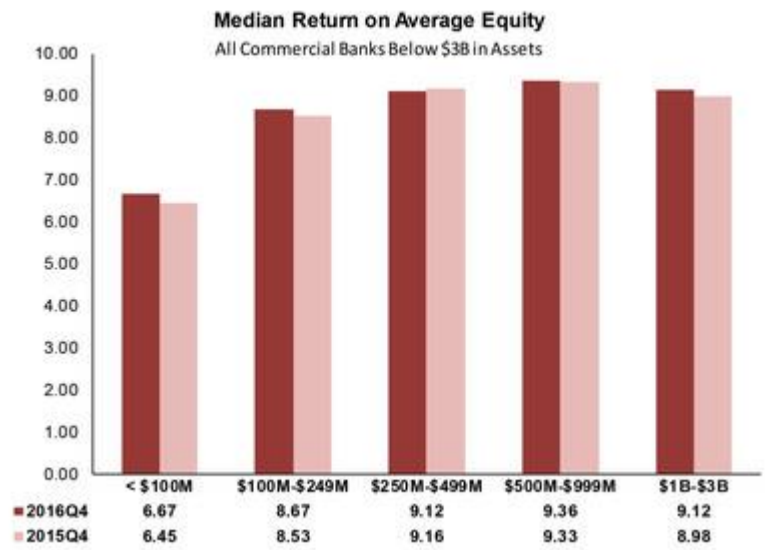




MONDAY, MARCH 6, 2017

## CHART OF THE WEEK: Shareholder Return Continues to Improve

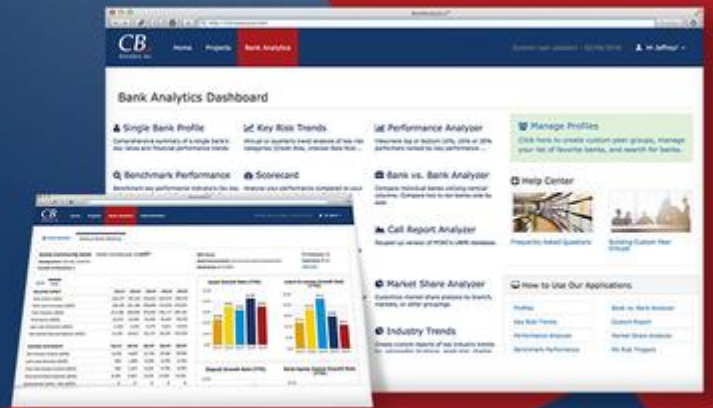
Community banks' median Return on Average Equity (ROAE) has improved year-over-year. When reviewing their median 2016 vs. 2015 ROAE levels, most groups registered improvement. For asset groups under \$100M their ROAE was 6.67% up 3.39% from 6.45%, the group between \$100M - \$249M was at 8.67% up 1.65% from 8.53%, the group between \$250M - \$499M at 9.12% was flat, the group between \$500M - \$999M at 9.36% was flat and the group between \$1B - \$3B at 9.12% was up 1.53% from 8.98%.



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- [Agile Banking: How you remain relevant](#) - Banking Exchange
- [Banking Profits Grow Amid Calls for Regulatory Relief](#) - Bloomberg BNA
- [Are Rising Interest Rates Really Good for Banks?](#) - EconoMonitor
- [Mergers, Millennials and the Major Leagues](#) - GuruFocus.com
- [Veteran banking attorney examines future via past](#) - Banking Exchange
- [Banks are sold on blockchain, concerned about collaboration](#) - American Banker

## REGULATORY & IT

- [How Can Trump Help Small Businesses? Get Regulators To Issue More Bank Charters](#) - Forbes
- [US regulator casts eye on banks over interest rate risks](#) - Financial Times
- [Small Bank Woes Have 'Nothing to Do' With Dodd-Frank, Says Bill's Architect](#) - U.S. News & World Report
- [Cache Valley Bank, Logan, Utah, Assumes All of the Deposits of Proficio Bank, Cottonwood Heights, Utah](#) - FDIC
- [FDIC-Insured Institutions Earn \\$43.7 Billion in Fourth Quarter 2016](#) - FDIC
- [How much has regulation really curbed lending?](#) - American Banker

## SHAREHOLDER IMPACT

### MERGERS & ACQUISITIONS

- [Bally bank to merge with Montgomery County bank](#) - Lehigh Valley Business
- [Louisiana group buys Waco's Synergy Bank](#) - Waco Tribune-Herald
- [Banc of California to sell home loans division, carve employee count in half](#) - OCRegister

### OTHER

- [Mobile only bank Atom raises \\$102M in equity capital](#) - Techseen
- [Summit Bank Announces \\$5 Million Stock Offering](#) - Business Wire (press release)
- [Upstart \(that's the name\) raises \\$32.5M, seeks to license tech to banks](#) - American Banker