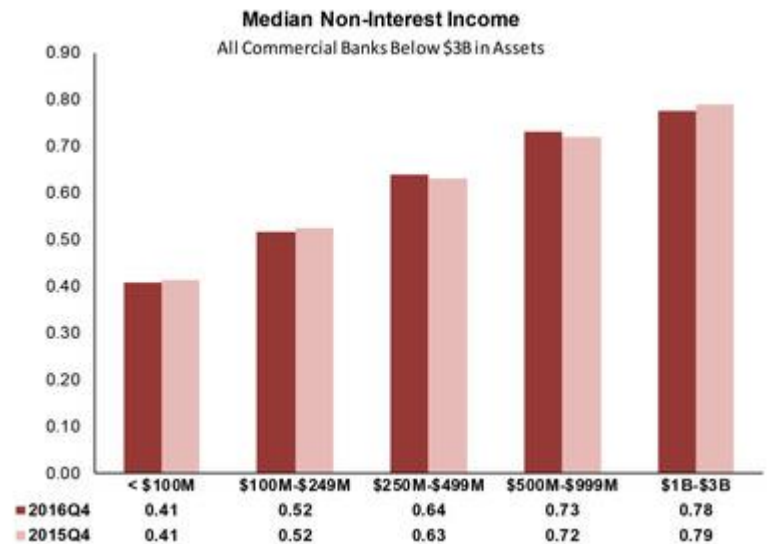


MONDAY, MARCH 20, 2017

CHART OF THE WEEK: Non-Interest Income Trend – Pretty Flat

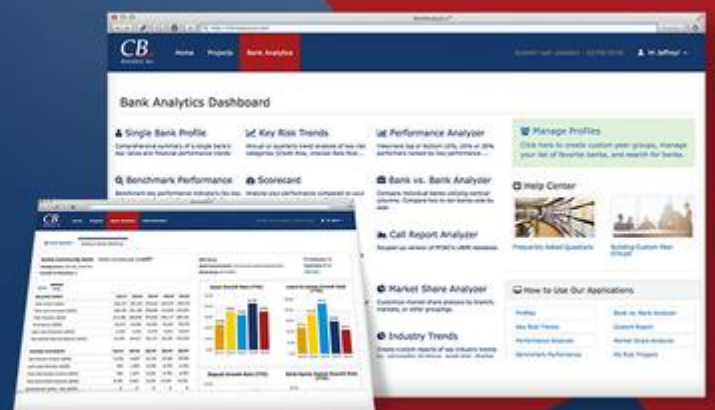
The pursuit for sustainable non-interest income (NII) continues to be a priority for most community banks. When reviewing 2016 vs. 2015 community banks' year-over-year median non-interest income performance, it appears that the amount of NII (as a percentage of assets) is pretty flat. Median NII for community banks between \$0M - \$99M at 0.41% were flat, \$100M - \$249M were flat at 0.52%, \$250M - \$499M were slightly down from 0.63% to 0.64%, \$500M - \$999M were up from 0.72% to 0.73% and \$1B - \$3B were down slightly from 0.79% to 0.78%. Larger banks maintain a clear advantage in generating non-interest income over their smaller counter parts.



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- [What Motivates Millennials to Switch Banks](#) - The Financial Brand
- [The state of bank innovation in 5 charts](#) - Digiday
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- [Analysis: banking innovation in the US](#) - Banking Technology
- [What D+H merger with Misys means for their bank customers](#) - American Banker
- [How a community bank rebuilt its brand](#) - Central Penn Business Journal
- [The next generation of bank CEOs?](#) - American Banker

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- [Kinderhook, Patriot banks to merge](#) - Gloversville Leader-Herald
- [First Busey Corporation and Mid Illinois Bancorp to Merge](#) - Nasdaq
- [Farmers National Banc Corp. to Acquire Monitor Bancorp, Inc.](#) - Digital Journal

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- [Where VCs are placing their fintech bets today](#) - American Banker
- [Bigger Bank Deals Get Green Light With Fed's Easing of Merger Hurdle](#) - TheStreet.com
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- [\\$50M In Venture Capital To Be Raised By BlockchainCapital](#) - PYMNTS.com
- [Blockchain misreads could set banks up for mistakes](#) - American Banker
- [Banc of California expands board after reaching agreement with Legion Partners](#) - OCRegister