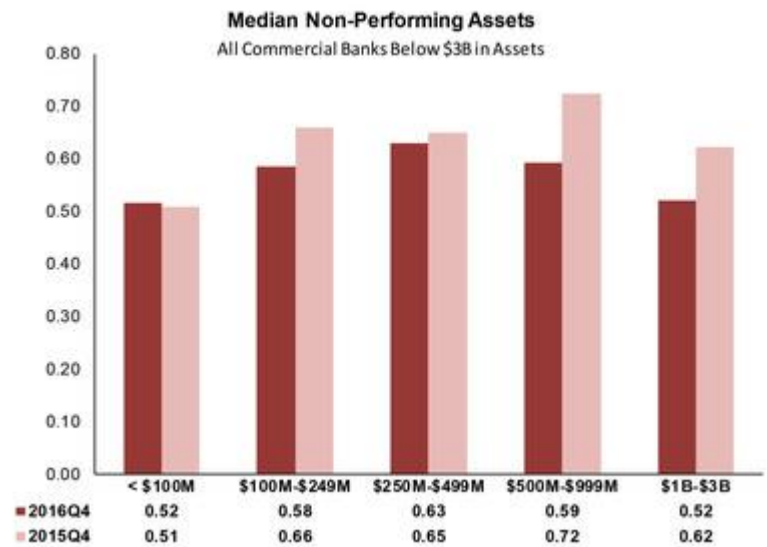


MONDAY, MARCH 27, 2017

## CHART OF THE WEEK: Asset Quality Continues to Improve

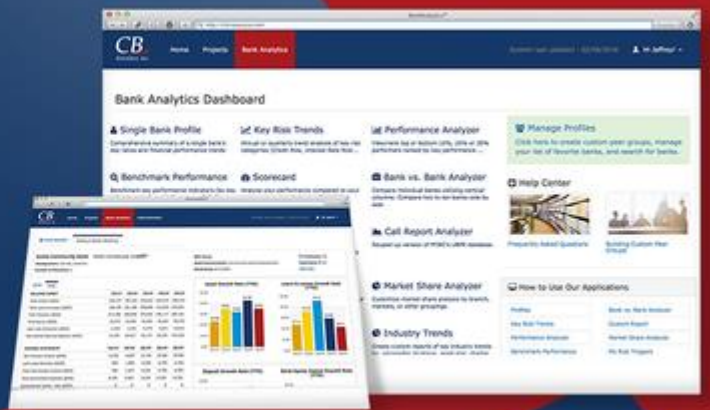
The level of Non-Performing Assets continues to shrink when comparing year-end 2016 to year-end 2015. Depending on asset size, median Non-Performing Assets have decreased by as much as 18%. Median ratio levels for banks between \$0M - \$99M was 0.52%, pretty much even year-over-year, \$100M - 249M at 0.58% was down -11.29%, \$250M - \$499M at 0.63% was down -2.71%, \$500M - \$1B at 0.59% was down -18.12% and \$1B - \$3B at 0.52% was down -16.20%.



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## TRENDS & OBSERVATIONS

- [Bankers suddenly feel emboldened under Trump](#) - Reading Eagle
- [Four reg policy changes to advance financial innovation](#) - AB BankThink
- [Dilemmas for banks in new rate environment](#) - American Banker
- [Seven banks vying to create the branch of the future](#) - American Banker
- [Bank wins right to sue regulator over Camels rating](#) - American Banker

## REGULATORY & IT

- [OCC's Proposed Licensing Guidelines Treat Fintech Charters Like Any Other National Bank](#) - JD Supra
- [Web pioneer plans blockchain-based digital ad platform](#) - American Banker
- [Can tech help a community bank be 'everything to everyone'?](#) - American Banker
- [Mortgage Performance Continues to Improve](#) - OCC
- [Bankers wary of credit union bill in Florida Legislature](#) - Miami Today
- [Justice Department turns against CFPB in constitutionality case](#) - American Banker

## SHAREHOLDER IMPACT

### MERGERS & ACQUISITIONS

- [First Century to merge with Summit Community Bank](#) - Bluefield Daily Telegraph
- [Northwest Bancorporation, Inc. to Acquire CenterPointe Community Bank](#) - GlobeNewswire
- [Mountain Valley Community Bank To Merge With The Piedmont Bank](#) - WRWH

### OTHER

- [Embattled bankers embrace Trump's call for deregulation: 'Profit is not a four-letter word.'](#) - Washington Post
- [Major Banks See Massive Decline in User Base, Can Bitcoin Capitalize?](#) - CryptoCoinsNews
- [Activist takes stake in community bank](#) - Nashville Post
- ["Trump Bump" Influences Bank M&A Market](#) - Lexology
- [How a Small Community Bank Used Facebook and YouTube to Start an Online Presence](#) - BankSocial