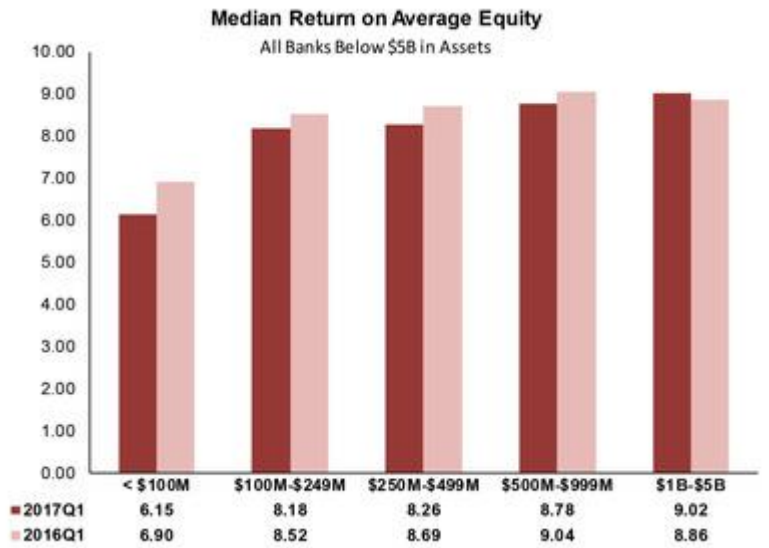


MONDAY, JUNE 12, 2017

**CHART OF THE WEEK: Return on Equity Drops A Bit for Most**

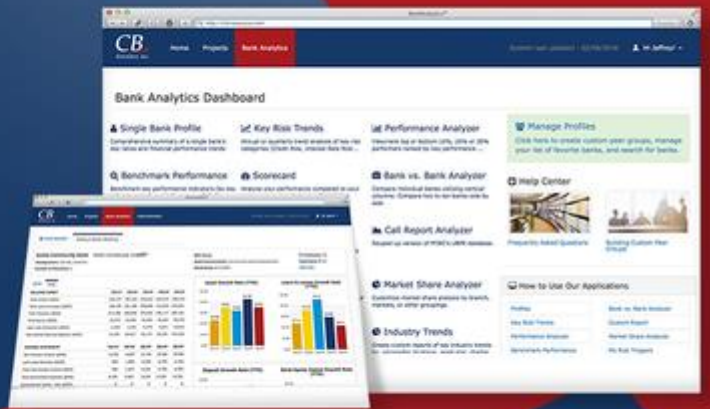
Return on Average Equity (ROAE) medians have dropped for most asset classes. When reviewing community banks' Q12017 vs. Q12016 median ROAE, four of the five asset groups have dropped. For asset groups under \$100M their ROAE was 6.15% down -10.88% from 6.90%, the group between \$100M - \$249M at 8.18% was down -3.90% from 8.52%, the group between \$250M - \$499M at 8.26% was down -4.98% from 8.69%, the group between \$500M - \$999M at 8.78% was down -2.97% from 9.04% and the group between \$1B - \$5B at 9.02% was up 1.78% from 8.86%.



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- [Americans Have More Respect for Big Tobacco than Wells Fargo](#) - Vanity Fair
- [Why Citi puts a premium on mobile users' satisfaction](#) - American Banker
- [A digital leader's guide to building relationships](#) - American Banker

**REGULATORY & IT**

- [Here Are All The Financial Reforms That Will Disappear With Dodd-Frank](#) - Forbes
- [How bankers, techies and interns made mortgages mobile](#) - AB Technology
- [Office of Comptroller of Currency Releases FAQs on Bank Relationships with Fintech Companies ...](#) - The National Law Review
- [Small Banks Capitalize on Mistakes Made in Early Automation Implementation](#) - BankNews.com

**SHAREHOLDER IMPACT**

**MERGERS & ACQUISITIONS**

- [BCB Bancorp, Inc. to acquire IA Bancorp, Inc.](#) - GlobeNewswire
- [Louisiana Community Bancorp announced today plans to consolidate its five subsidiary banks into one.](#) - KATC
- [Bank merger creates third-largest headquartered bank in Colorado](#) - Denver Business Journal
- [Penn Community Bank Expands to Montgomery County in Merger with Chelton Hills Savings Bank](#) - PR Web
- [Town & Country Bank to merge with People's Intermountain Bank](#) - Cedar City News
- [These banks could be on the block](#) - American Banker

**OTHER**

- [First NBC Bank's collapse could lead to federal lawsuits](#) - The Advocate
- [Why this community bank has big plans for the East Bay](#) - San Francisco Business Times
- [Fletcher man charged in \\$1.6 million bank fraud](#) - Hendersonville Lightning
- [Wells Fargo eliminates management roles in embattled community bank](#) - Charlotte Business Journal
- [While You Were Paying Attention To Comey, House Republicans Voted For Everything Big Banks ...](#) - HuffPost
- [Odd couples? Achieva Credit Union launches business to help merger of banks, credit unions](#) - Tampabay.com
- [Esquire Bank plans IPO to trade on Nasdaq Capital Market](#) - Newsday