

Monday, September 24, 2018

Call CB Resource, Inc. Toll Free: (877) 367-8236

## Trends & Observations

- ★ OCC's Otting: Why do state regulators want to limit consumer choice?
- ★ Many More States Are Vulnerable To Trump's Tariffs
- ★ The banking industry is spending big on red-state Democrats in 2018
- ★ Second Quarter FDIC Data Shows Banking Improvements But Concerns Remain
- ★ Local And Regional Banks Are The Fastest-Growing Lenders In CRE

## Regulatory & IT

- ★ What happens to banking policy if Dems win both chambers of Congress?
- ★ OCC Reports Mortgage Performance Unchanged
- ★ OCC Enforcement Actions and Terminations for September 2018
- ★ CFPB Announces New Members of Advisory Groups
- ★ Why reg relief is moving in the right direction

## CB Resource Products & Services



ERM



Strategic Plan



Capital Plan



CB BankAnalytics



Advisory Services

## Mergers & Acquisitions

- ★ Sound Credit Union and Washington Bancorp, Inc. Announce Strategic Acquisition
- ★ Independent Bank to buy Blue Hills Bancorp in deal valued at \$726.5M
- ★ Hanover Bancorp in \$28.8M takeover of Chinatown Federal Savings Bank
- ★ Rockland Trust to acquire Blue Hills Bank in major deal

## Other Banking News

- ★ Open banking is coming to the US: How secure will it be?
- ★ Wells Fargo to cut headcount by 5-10 pct in next 3 years
- ★ After capital raise, CrossFirst hopes to double in size in 5 years
- ★ We Haven't Learned The Lessons Of The Financial Crisis
- ★ Summit Financial Group, Inc. Announces Stock Repurchase Program of Up to 500000 Shares
- ★ OTC Markets Group Welcomes Revere Bank to OTCQX
- ★ A Decade After The Market Crash, Small Business Lending Is Strong
- ★ Cannabis Hot On Consolidating To Build Scale