

Monday, November 26, 2018

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## Trends & Observations

- ★ Banks set another record — and FDIC hits a milestone
- ★ Apple Vs. Bank Of America: Tariffs Vs. Rising Interest Rates
- ★ Tax Reform, Strong Economy Drive Q3 Bank Profits Higher
- ★ Union, First Interstate, Simmons First: Fall's biggest M&A deals
- ★ Is blockchain the most over-hyped technology in history?

## Regulatory & IT

- ★ Federal Reserve Proposes New 9 Percent Capital Leverage Ratio For Small Banks
- ★ Regional banks are spending heavily on tech. Is it enough?

## CB Resource Products & Services



ERM

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## Mergers & Acquisitions

- ★ First Citizens Bank to acquire Coconut Grove-based community bank
- ★ Michigan's Advia CU set to buy small Illinois bank
- ★ BankFirst Capital Corporation to Acquire FNB Bancshares of Central Alabama

## Other Banking News

- ★ Silvergate Bank Files for IPO to Grow Cryptocurrency Services
- ★ Outdated brokered deposit rules need a revamp
- ★ How banks should prepare for robots going rogue
- ★ Banks should watch out – the fintech era has barely begun
- ★ Heartland BancCorp Announces Completion of \$30 Million Private Placement of Common Shares
- ★ Time to clean house at Wells Fargo