

Monday, December 3, 2018

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Trends & Observations

- ★ FDIC plans \$750 million in credits to small banks, no more big-bank surcharges
- ★ Small Banks Join Forces To Bring Fintech To Customers
- ★ Banking's Looming Mergers And Acquisitions Dilemma
- ★ A Plan to Turn New York Into a Capital of Cybersecurity
- ★ 7 Financial Institutions Taking Innovation Labs to the Next Level

Regulatory & IT

- ★ Agencies Propose Community Bank Leverage Ratio for Qualifying Community Banking Organizations
- ★ OCC Reduces Assessments for Regulated Banks and Savings Associations
- ★ Fresh FDIC Data Show Improvements In The Banking System, But Concerns Remain

CB Resource Products & Services



ERM



Strategic Plan



Capital Plan



CB BankAnalytics



Advisory Services

Mergers & Acquisitions

- ★ Summit Bancshares, Inc Announces Definitive Agreement to Be Acquired by Faciam Holdings, Inc
- ★ First National Bank of Girard and GNBank merge
- ★ Alliance Bank to Acquire and Merge with First National Bank of Mount Vernon
- ★ Spirit of Texas Bancshares, Inc. to Acquire First Beeville Financial Corporation and Its Subsidiary ...
- ★ CenterState Bank to acquire National Commerce, reshaping Atlanta banking

Other Banking News

- ★ BSA Pillar Violations: Community Banks are Not Immune
- ★ Heartland Bank raises \$30 million to keep up with recent growth
- ★ Financial Crises: The Enemy Is Amnesia
- ★ Digital Currency Bank Silvergate Capital Files For US IPO