

Monday, January 14, 2019

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

Trends & Observations

- ★ Gov't shutdown stops SBA loan approvals
- ★ 11 Banks With the Most Consumer Complaints
- ★ Square's application reopens controversy over who should own a bank
- ★ Important Considerations for Credit Union-Bank Mergers
- ★ Why Big Banks Are Losing To Tech Giants Over Open Banking
- ★ We're out of business, SBA says as it awaits return to mission

Regulatory & IT

- ★ How the Government Shutdown is Affecting Mortgage Lending
- ★ US Banking Industry Had No Failures In 2018
- ★ 11 policymakers to watch in 2019

WEBINAR

Developing and Articulating Your Bank's Risk Appetite, Statements & KRIs

January 17, 2019
11:00-11:30 AM PST

REGISTER HERE
view all upcoming webinars [HERE](#)

Webinar will include:

- **Risk Appetite Definition:** What it is and the role it plays in ERM and strategic planning.
- **Risk Appetite Framework – Heat Map:** Defines how to establish your risk appetite level and set in key risk categories.
- **Risk Appetite Statements:** Provides an overview of risk appetite statements (which further defines your risk appetite) by key risk category.
- **Key Risk Indicators:** Illustrates how to capture key performance and key risk indicators with specific metrics, ranges and key risk categories.
- **A Process:** We will walk through a clearly defined process that can be implemented at the Board and Executive Team level.

Mergers & Acquisitions

- ★ Gunnison Valley Bank merging with State Bank
- ★ First Citizens Bank, First South Bancorp, Inc. Announce Merger Agreement
- ★ US Bank Subsidiary Acquires B2B Payments Firm CenPOS
- ★ Gunnison Valley Bank seeks merger with State Bank of Southern Utah
- ★ First Financial Corporation and HopFed Bancorp, Inc. Sign Merger Agreement
- ★ Gateway State Bank and First Central State Bank to merge

Other Banking News

- ★ Why The Customer Experience At Big Banks Is Still Bad -- And How We Can Fix It
- ★ Who needs bricks and mortar? Frost Bank
- ★ Bank earnings: Expect decent numbers but stocks may not break out of their doldrums
- ★ Shareholders block El Dorado Savings Bank sale
- ★ Bank/Fintech Partnerships Will Be A Huge Disappointment In 2019
- ★ West Michigan Community Bank raises \$8 million to support growth