

Monday, December 16, 2019

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

Trends & Observations

- ★ Revenue-Based Financing Challenges The Bank Loan Status Quo
- ★ Blockchain's Wild Ride Is Far From Over
- ★ The New Killer KPI for Personal Digital Banking: Moment-of-Need to Resolution
- ★ EY flags 10 banking risks to look out for
- ★ Citibank CEO Warns Traditional Banks at Risk of Becoming 'Dumb Utilities'
- ★ Effective Loan Pricing – Why It's Imperative Now More than Ever

Regulatory & IT

- ★ High Volatility Commercial Real Estate: Final Rule
- ★ OCC Highlights Key Risks for Federal Banking System
- ★ FDIC and OCC Propose to Modernize Community Reinvestment Act Regulations
- ★ A Community Reinvestment Act that works for everyone

CB Resource Products & Services



ERM



Strategic Plan



Capital Plan



CB BankAnalytics



Advisory Services

Mergers & Acquisitions

- ★ Louisville bank to be acquired by a New Orleans company
- ★ Texas Capital & Independent Bank to Merge, Assets to be \$48B

Other Banking News

- ★ BofA's AI-powered assistant Erica pulls in 10 million users
- ★ Fed's Low Interest Rates Make High Times for Business Borrowers
- ★ Happy State Bank raises \$65 million in sale of common stock
- ★ If US Interest Rates Turn Negative, Here's Where You Should Invest
- ★ Hedging Interest Rates: Caps, Collars And Swaps For Premium Financing Of Life Insurance
- ★ Treading Carefully: Risk And Opportunity In CLOs And Bank Loans

CORPORATE OFFICE
584 Wald, Irvine CA 92618
www.cb-resource.com



CONTACT US:
TEL (949) 502-6860
TOLL (877) 367-8236