

Monday, January 6 2020

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TRENDS & OBSERVATIONS

- ★ De novo activity fell in 2019 despite FDIC plea
- ★ How to Make Your Financial Institution Digital-First in 2020
- ★ The Community Bank Contrarian
- ★ It's time to go all-in on open banking
- ★ Large banks outperformance is 'overdone', KBW says
- ★ US Bancorp - My Top Takeover Idea For 2020

REGULATORY & IT

- ★ Banks start new accounting treatment on loan loss reserves
- ★ INSIGHT: Taking a Top-down Approach to CECL Disclosures
- ★ Countdown to CECL: What SEC filers have learned about CECL implementation
- ★ Will proposed CRA rule help or hurt Black America?

CB JOURNAL

Over 48% of Community Banks Polled Choose Not To Opt Into Capital Simplification Alternative

[VIEW HERE](#)

MERGERS & ACQUISITIONS

- ★ Freedom Bank, Monett-based CNB to merge
- ★ The new year opens with bank merger closings
- ★ Millington Bank to be acquired in \$94 million merger

OTHER BANKING NEWS

- ★ Idaho First Bank Secures \$9.5MM Capital Raise For Additional Growth
- ★ What Risk Managers Need to Know about Cloud Migration
- ★ How digital-only First Internet Bank strives to keep Indiana talent
- ★ Banks Might Be Ready to Join the Fintech Buyout Binge
- ★ Gaming Firm Razer Joins Singapore Digital Bank Race
- ★ Fintech, banking to be key cyberattack targets in 2020

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