

Monday, December 7, 2020

Market & CD Rate Indications

Trends & Observations

- ★ Banks take harder look at expenses →
- ★ Release of PPP loan recipients data reveals troubling patterns
- ★ Banks, borrowers bristle at SBA questionnaire on large PPP loans
- ★ Top 7 Things to Consider When Choosing a Business Lending Platform
- ★ Lend to those with low credit scores to lift downtrodden neighborhoods

Regulatory & IT

- ★ FDIC-Insured Banks Q3 Earnings Dip, NIM Shrinks on Low Rates
- ★ Is CRA Compliance Enough for Community Banks?
- ★ Household Debt Hits New Record
- ★ Climate risk test asks banks to look too far down the road

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Mergers & Acquisitions

- ★ Bank of Pontiac merging with First Farmers State Bank
- ★ Investors Bancorp to Acquire 8 Berkshire Bank Branches in New Jersey and Eastern Pennsylvania
- ★ BancorpSouth Bank to Acquire National United Bancshares, Inc.
- ★ BBVA, Sabadell merger talks fall apart
- ★ Credit Union Acquires Bank

Other Banking News

- ★ What to expect when you're expecting divided government
- ★ Merger Helps Bangor Savings Bank Grow to \$6 Billion in Assets
- ★ Washington Trust Bancorp, Inc. Announces New Stock Repurchase Program
- ★ CBOA Financial, Inc. Announces Stock Repurchase Program
- ★ Coastal Carolina Bancshares, Inc. Announces Adoption of Stock Repurchase Plan
- ★ Cornerstone Community Bancorp Announces Stock Repurchase Plan

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