



FEDERAL RESERVE RELEASE

H.2 Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 52 Week ending December 27, 2025



Board Actions

Bank Holding Companies

Banco BTG Pactual S.A., Rio de Janeiro, Brazil; its parent holding companies; and subsidiary, BTG Pactual Bancorp, LLC, New York, New York—to acquire M.Y. Safra Bank, FSB, New York, New York.*

Announced: December 11, 2025

*Addition

National Bank Holdings Corporation, Greenwood Village, Colorado—to acquire Vista Bancshares, Inc., and indirectly acquire Vista Bank, both of Dallas, Texas, and for NBH Bank, Greenwood Village, Colorado, to merge with Vista Bank and establish and operate branches at the locations of the main office and branches of Vista Bank.

Announced: December 23, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

New York

Metropolitan Commercial Bank, New York, New York—to establish a branch at 180 Lakeview Avenue, West Palm Beach, Florida.*

Approved: December 19, 2025

*Addition

Richmond

United Community Bank, Greenville, South Carolina—to establish a branch at 5880-5884 Sunset Drive, South Miami, Florida.

Approved: December 22, 2025

St. Louis

CS Bank, Eureka Springs, Arkansas—to establish a branch at 310 North Olive Street, Harrison, Arkansas.

Approved: December 26, 2025

Bank Holding Companies

Atlanta

Lawrence Bancshares, Inc., Nashville, Tennessee—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire and merge with F&M Financial Corporation and thereby indirectly acquire F&M Bank, both of Clarksville, Tennessee, in connection with the merger of F&M Bank with and into Volunteer Bank, Nashville, Tennessee.*

Granted: December 19, 2025

*Addition

SB Financial, Inc., Mount Juliet, Tennessee—to become a bank holding company by acquiring outstanding shares of Southern Bank of Tennessee, Mt. Juliet, Tennessee.

Approved: December 23, 2025

Cleveland

Park National Corporation, Newark, Ohio—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with First Citizens Bancshares, Inc., and thereby indirectly acquire First Citizens National Bank (FCNB), both of Dyersburg, Tennessee, in connection with the merger of FCNB with and into Park National Bank, Newark, Ohio.

Granted: December 23, 2025

Kansas City

Baldwin Bancshares, Inc., Baldwin City, Kansas—to become a bank holding company by acquiring The Baldwin State Bank, Baldwin City, Kansas.

Approved: December 23, 2025

St. Louis

Bradford Bancorp, Inc., Greenville, Illinois—to acquire State Bank of St. Jacob, St. Jacob, Illinois.

Approved: December 23, 2025

Bank Mergers

Kansas City

BancFirst, Oklahoma City, Oklahoma—to merge with American Bank of Oklahoma, Collinsville, Oklahoma, and thereby establish branches in Oklahoma.

Approved: December 24, 2025

Bank Premises

Richmond

The Farmers Bank of Appomattox, Appomattox, Virginia—to increase its investment in bank premises.

Approved: December 22, 2025

Change in Bank Control

Chicago

United Community Bancorp, Inc., Chatham, Illinois—the Revocable Living Trust for Robert A. Narmont dated 12-23-1994, as amended, Robert A. Narmont as trustee, both of Naples, Florida, to retain the voting shares of United Community Bancorp, Inc., and thereby indirectly retain voting shares of United Community Bank of Chatham, Illinois.

Permitted: December 22, 2025

Extensions of Time

Director, S&R

Citigroup Inc., New York, New York—extension of time to conform or divest a merchant banking investment.

Granted: December 22, 2025

Regulations and Policies

Secretary

Community Reinvestment Act (CRA) Regulations—interagency annual adjustments to the asset-size thresholds used to define "small bank" and "intermediate small bank" under the CRA regulations.

Approved: December 22, 2025

Reg I (Issue and Cancellation of Federal Reserve Bank Capital Stock)—final rule to apply an inflation adjustment to the asset threshold at which banks are subject to different dividend rates for their Federal Reserve Bank capital stock.*

Approved: November 17, 2025

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 27, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
MUTUAL BANCORP	* 3A5 * 3A3	Mutual Bancorp, Hyannis, Massachusetts, to merge with Bluestone Financial, MHC, and thereby indirectly acquire Bluestone Bank, both of Raynham, Massachusetts, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 01/20/2026

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
699105	BLUESTONE BK, RAYNHAM, MASSACHUSETTS	03/02/2025	11/04/2024	S	Int Small Bank
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	07/06/2024	03/04/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending December 27, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
POPULAR BANK	* Branch (Domestic)	Popular Bank, New York, New York, proposes to open a branch office located at 478 East Fordham Road, Bronx, New York.	Newspaper: Federal Register:	Not available Not applicable
J.P. MORGAN INTERNATIONAL FINANCE LIMITED	AMMENDMENTS TO ARTICLES OF ASSOCIATION	JPMorgan Chase & Co., on behalf of its wholly-owned Edge Act corporation subsidiary, J.P. Morgan International Finance Limited ("JPMIF"), both of New York, New York, to amend their articles of association to changes JPMIF's home office from 383 Madison Avenue, New York, New York to 270 Park Avenue, New York, New York, pursuant to Section 211.5(c) of Regulation K and Section 25A(20) of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable

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District: 2

Federal Reserve Bank of New York

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3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 27, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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3603961	VICTORY BK, LIMERICK, PENNSYLVANIA	06/14/2024	07/10/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 27, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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District: 4

Federal Reserve Bank of Cleveland

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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504311	GENOA BKG CO, GENOA, OHIO	03/22/2025	05/13/2024	O	Int Small Bank
1017425	KILLBUCK SVGS BK CO, KILLBUCK, OHIO	01/18/2025	07/29/2024	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 27, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch (Domestic)	First Bank, Strasburg, Virginia, to establish a branch located at 6701 Courthouse Landing Lane, Chesterfield, Virginia.	Newspaper:	12/31/2025
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3567269	SELECT BK, FOREST, VIRGINIA	06/01/2024	04/17/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 27, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBS BANC-CORP.	* 3A3	CBS Banc-Corp., Russellville, Alabama; Newspaper: to acquire TAG Bancshares, Inc., and thereby indirectly acquire Citizens Bank & Trust, both of Trenton, Georgia.	Federal Register:	01/23/2026
	* 3A5			Not available
FNA Holding Inc.	* 3A1	Bank Holding Company Application by FNA Holding Inc. & FACEBANK International Corporation.	Newspaper:	01/25/2026
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 27, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPRA FINANCIAL, INC.	Change in Bank Control Other Bank Filing	Fuller Family Holdings LLLP, Dubuque, Iowa, a qualified family partnership; Alison J. Fuller 2025 GST Trust, Lynn H. Fuller as trustee, and the Lynn H. Fuller Family GST Trust, Thomas J. Fuller as trustee, as limited partners of Fuller Family Holdings LLLP, all of Dubuque, Iowa; and Thomas Fuller Family Holdings LLLP, Dubuque, Iowa, a qualified family partnership, to become members of the Fuller Family Group, a group acting in concert, to acquire voting shares of Capra Financial, Inc. and thereby indirectly acquire voting shares of Capra Bank, both of Dubuque, Iowa.	Newspaper: Federal Register:	Not available 12/22/2025
FIRST ILLINOIS CORPORATION	Change in Bank Control	The Leon J. Mizeur Roth IRA; the Leon J. Mizeur IRA; the Leon J. Mizeur Trust, with Leon J. Mizeur as trustee; Robert T. Mizeur; the Robert T. Mizeur IRA; the Ellen A. Mizeur Trust, with Ellen A. Mizeur as trustee; Mary Mizeur; Peter J. Bolt; Lisa A. Bolt; Susan C. Faivre; Samuel T. Faivre; Seth J. Faivre; Ella C. Faivre; Andrew Bolt; Daniel Bolt; Mary C. Mizeur; Anne K. Mizeur; and other minor children, all of Springfield, Illinois, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois.	Newspaper: Federal Register:	Not available 11/28/2025

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 27, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST ILLINOIS CORPORATION	Change in Bank Control	David W. Rathje, Decatur, Illinois; Kelly S. Rathje Brandon, Decatur, Illinois; the Jonathan 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; the Lauren 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; David J. Rathje, Decatur, Illinois; Rachel O. Rathje, Decatur, Illinois; and David J. Rathje, Fort Meyers, Florida, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois.	Newspaper: Federal Register:	Not available Not available
GREEN BELT BANCORPORATION	Change in Bank Control	The Weaver 2021 Dynasty Trust, Milwaukee, Wisconsin, with Steven Afdahl, Temecula, California, Kirk Yung, Fort Dodge, Iowa, and Peter J. Wilder, Pewaukee, Wisconsin, as trustees; Jessica Weaver, Iowa Falls, Iowa, as grantor, and Christopher Weaver, Iowa Falls, Iowa, to acquire voting shares of Green Belt Bancorporation and thereby indirectly acquire voting shares of Green Belt Bank & Trust, both of Iowa Falls, Iowa.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

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930442	BANK OF PONTIAC, PONTIAC, ILLINOIS	10/25/2024	07/15/2024	S	Int Small Bank
711548	CHELSEA ST BK, CHELSEA, MICHIGAN	06/10/2024	02/26/2024	S	Int Small Bank
502746	COMMUNITY ST BK, AVILLA, INDIANA	06/15/2024	03/04/2024	S	Int Small Bank
724744	GNB BK, GRUNDY CENTER, IOWA	02/08/2025	11/18/2024	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 27, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
WEST TENNESSEE BANCSHARES, INC.	Change in Bank Control	Notice by Justin Byrd, individually and as trustee of The Robert C. Byrd, Sr. Irrevocable Trust, both of Germantown, Tennessee, Christina Byrd, New York, New York, Carson Byrd, Los Angeles, California, Robert C. Byrd, Jr., Denver, Colorado, and Lauren Byrd, Memphis, Tennessee, to join the Byrd Family Control Group and retain voting shares of West Tennessee Bancshares, Inc., and thereby indirectly retain voting shares of the Bank of Bartlett, both of Bartlett, Tennessee	Newspaper: Federal Register:	Not available 01/02/2026

District: 8**Federal Reserve Bank of St. Louis**

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261940	ANSTAFF BK, GREEN FOREST, ARKANSAS	02/28/2025	11/12/2024	S	Int Small Bank
168571	ARMOR BK, FORREST CITY, ARKANSAS	01/19/2025	10/15/2024	S	Int Small Bank
466754	BANK OF FAYETTE CTY, PIPERTON, TENNESSEE	11/02/2024	07/22/2024	S	Int Small Bank
541857	CARROLL B&T, HUNTINGDON, TENNESSEE	09/27/2024	06/03/2024	S	Int Small Bank
114840	FIRST ST BK, RUSSELLVILLE, ARKANSAS	03/22/2025	12/02/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
909055	PEOPLES B&TC CO, TROY, MISSOURI	07/28/2024 04/22/2024 S Int Small Bank
3350724	SIGNATURE BK, FAYETTEVILLE, ARKANSAS	02/16/2025 10/15/2024 S Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 27, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN FEDERAL CORPORATION	Change in Bank Control	Brianna Klegstad, Hallock, Minnesota, to retain voting shares, and together with John A. Schumacher, West Fargo, North Dakota, and Jeffrey A. Schumacher, Grand Forks, North Dakota; as a group acting in concert to control American Federal Corporation, Fargo North Dakota. American Federal Corporation controls American Federal Bank, Fargo, North Dakota.	Newspaper: Federal Register:	12/31/2025 Not available

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending December 27, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANK HOLDING COMPANY, INC.	Change in Bank Control	Barrett W. Sogard, individually, as Trustee of the Barrett W. Sogard 2020 Irrevocable GST (POS) Trust u/a dtd 7/31/2020, as Trustee of the Barrett W. Sogard 2020 Irrevocable GST (TMS) Trust u/a dtd 7/31/2020, and as Individual Trustee of the Barrett W. Sogard Irrevocable Trust u/a dtd 12/16/2015, all of Gainesville, Florida, Isabella M. Sogard, individually, as Trustee of the Isabella M. Sogard 2020 Irrevocable GST (POS) Trust u/a dtd 7/31/2020, as Trustee of the Isabella M. Sogard 2020 Irrevocable GST (TMS) Trust u/a dtd 7/31/2020, and as Individual Trustee of the Isabella M. Sogard Irrevocable Trust u/a dtd 12/16/2015, all of Lake Oswego, Oregon, Oliver T. Sogard, individually, as Trustee of the Oliver T. Sogard 2020 Irrevocable GST (POS) Trust u/a dtd 7/31/2020, as Trustee of the Oliver T. Sogard 2020 Irrevocable GST (TMS) Trust u/a dtd 7/31/2020, and as Individual Trustee of the Oliver T. Sogard Irrevocable Trust u/a dtd 12/16/2015, all of Horseheads, New York, and Thomas P. Sogard, individually, as Trustee of the Thomas P. Sogard 2020 Irrevocable GST (POS) Trust u/a dtd 7/31/2020, as Trustee of the Thomas P. Sogard 2020 Irrevocable GST (TMS) Trust u/a dtd 7/31/2020, and as Individual Trustee of the Thomas P. Sogard Irrevocable Trust u/a dtd 12/16/2015, all of Charleston, South Carolina, to join the Sogard Family Shareholder Group, a group acting in concert, to retain voting shares of American State Bank Holding Company, Inc. of Williston,	Newspaper: Federal Register:	12/19/2025 Not available

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 27, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
		North Dakota. American State Bank Holding Company, Inc. controls American State Bank & Trust Company of Williston, Williston, North Dakota.	

District: 9

Federal Reserve Bank of Minneapolis

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613156	FIRST MT BK, MISSOULA, MONTANA	06/23/2024	09/11/2023	S	Int Small Bank
685676	OPPORTUNITY BK OF MT, HELENA, MONTANA	04/29/2024	10/24/2022	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 27, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
WHITCORP FINANCIAL COMPANY	Change in Bank Control	CMJ Equity, LLC, Morrison, Colorado; Caitlin Whitham 2017A Trust, Morrison, Colorado, co-trustees Caitlin Whitham, Denver, Colorado, and Peter Page, Lamar, Colorado; Morgan Whitham 2017A Trust, Morrison, Colorado, co-trustees Morgan Whitham, Morrison, Colorado, and Peter Page; Jacqueline Whitham 2017A Trust, Morrison, Colorado, co-trustees Jacqueline Whitham, Boulder, Colorado, and Peter Page to join the Whitham Family Control Group, a group acting in concert, to acquire voting shares of Whitcorp Financial Company, Leoti, Kansas, and thereby indirectly acquire voting shares of Western State Bank, Garden City, Kansas, and Frontier Bank, Lamar, Colorado. Peter Page has previously been permitted by the Federal Reserve System to join the Whitham Family Control Group.	Newspaper: Federal Register:	Not available 01/06/2026

District: 10

Federal Reserve Bank of Kansas City

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463650	ADAMS B&TC, OGALLALA, NEBRASKA	11/07/2024	08/05/2024	S	Int Small Bank
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
862057	BANK OF CMRC, CHANUTE, KANSAS	07/04/2024	04/15/2024	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
386450	FIVE POINTS BK, HASTINGS, NEBRASKA	10/14/2024	07/29/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
396255	SOVEREIGN BK, SHAWNEE, OKLAHOMA	03/01/2025

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 27, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CSBL Acquisition, Inc.	* 3A1	CSBL Acquisition, Inc., San Antonio, Texas to become a bank holding company through the acquisition of Luling Bancshares, Inc. and therefore, Citizens State Bank of Luling, both of Luling, Texas	Newspaper: Federal Register:	Not available 12/24/2025
R CORP FINANCIAL	Change in Bank Control	Robert Reid Ryan, Houston, Texas, individually and as trustee of the 2018 Ryan Legacy Trust, and Wendy Ryan Bivins, Amarillo, Texas, individually and as trustee of the 2018 Ryan Legacy Trust, Jackson Ray 2001 Trust, Caroline Avery Ryan 2001 Trust, Ella Reese Ryan Trust, Julia Elizabeth 2003 Trust, and the Victoria Lynn 2002 Trust, to acquire 25 percent or more of the voting shares of R Corp Financial, and thereby indirectly acquire voting shares of R Bank, both of Round Rock, Texas.	Newspaper: Federal Register:	Not available 12/30/2025

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding
S = Satisfactory
NI = Needs to improve
SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
965789	SUSSER BK, DALLAS, TEXAS	02/13/2025	08/26/2024	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank
645465	VISTA BK, DALLAS, TEXAS	07/29/2024	04/01/2024	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 27, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	* Branch (Domestic)	Bank of Hawaii, Honolulu, Hawaii to establish a new branch at 1088 W. Marine Corps Drive, Space No. K-1, Dededo, Guam 96929.	Newspaper: Federal Register:	Not available Not applicable
PARTNERS BANK OF CALIFORNIA	* 3A5	Partners Bancorp, Mission Viejo, California to become a bank holding company by acquiring 100 percent of Partners Bank of California, Mission Viejo, California.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act