



FEDERAL RESERVE RELEASE

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

No. 43 Week ending October 25, 2025

Board Actions

Regulations and Policies

Stress Testing Enhancements—proposals to enhance the transparency and public accountability of the Board's stress tests.

Approved: October 24, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Kansas City

Battle Creek State Bank, Battle Creek, Nebraska—to establish a branch at 344 Northeast 32, Oakland, Nebraska.

Approved: October 23, 2025

Richmond

Benchmark Community Bank, Kenbridge, Virginia—to establish a branch at 140 Main Street, Oxford, North Carolina, and to increase its investment in bank premises.

Approved: October 21, 2025

San Francisco

Commonwealth Business Bank, Los Angeles, California—to establish a branch at 156-44D Northern Boulevard, Flushing, New York.

Approved: October 20, 2025

Bank Holding Companies

Atlanta

American Bancorp, Inc., Macon, Georgia—to merge with New Republic Partners, Inc., and thereby indirectly acquire New Republic Bank, both of Charlotte, North Carolina.

Approved: October 23, 2025

Anchor Bancorp, Inc., Palm Beach Gardens, Florida—partial relief from a commitment.*

Granted: October 10, 2025

*Addition

Investar Holding Corporation, Baton Rouge, Louisiana—waiver of application to acquire and merge with Wichita Falls Bancshares, Inc., Wichita Falls, Texas, in connection with the merger of First National Bank, Wichita Falls, Texas, with and into Investar Bank, National Association, Baton Rouge, Louisiana.

Granted: October 21, 2025

Boston

NB Bancorp, Inc., Needham, Massachusetts—waiver of application to acquire Provident Bancorp and thereby indirectly acquire BankProv, both of Amesbury, Massachusetts, in connection with the merger of BankProv with and into Needham Bank, Needham, Massachusetts.

Granted: October 20, 2025

Dallas

Daingerfield Holding Company, Daingerfield, Texas—to engage de novo in extending credit and lending activities pursuant to section 225.28(b)(1) of Regulation Y.*

Approved: October 14, 2025

*Addition

Director, S&R

Sumitomo Mitsui Trust Group, Inc. (formerly known as Sumitomo Mitsui Trust Holdings, Inc.), and Sumitomo Mitsui Trust Bank, Limited, both of Tokyo, Japan—relief from commitments.

Granted: October 24, 2025

Kansas City

Equity Bancshares, Inc., Wichita, Kansas—waiver of application to acquire Frontier Holdings, LLC, and its subsidiary, Frontier Bank, both of Omaha, Nebraska, in connection with the merger of Frontier Bank with and into Equity Bank, Andover, Kansas.*

Granted: October 15, 2025

*Addition

Vast Holdings, Inc. (Vast Holdings), Tulsa, Oklahoma—Vast Holdings and Robert Gregory Kidd, Crystal Bay, Nevada, relief from certain commitments.*

Granted: October 17, 2025

*Addition

Minneapolis

Western State Agency, Inc., Employee Stock Ownership Plan and Trust, Devils Lake, North Dakota—request by Gary J. Lochow for relief from a commitment.*

Granted: October 15, 2025

*Addition

Secretary

TNB Bancshares, Inc., Mercedes, Texas—waiver of application to acquire Citizens State Bank (Citizens), Roma, Texas, in connection with the merger of Citizens with and into Texas National Bank, Mercedes, Texas.

Granted: October 22, 2025

St. Louis

New Independent Bancshares, Inc., New Washington, Indiana—waiver of application to acquire State Bank of Medora, Medora, Indiana, in connection with the merger of State Bank of Medora with and into New Washington State Bank, New Washington, Indiana.

Granted: October 24, 2025

Bank Mergers**Boston**

Needham Bank, Needham, Massachusetts—to merge with BankProv, Amesbury, Massachusetts, and thereby establish branches at the locations of BankProv.

Approved: October 20, 2025

Kansas City

Equity Bank, Andover, Kansas—to merge with Frontier Bank, Omaha, Nebraska, and incident thereto, to establish branches in Madison, Norfolk, Pender, Omaha, Lincoln, and Falls City, all in Nebraska.*

Approved: October 15, 2025

*Addition

Banks, State Member

Dallas

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment (two requests).

Approved: October 23, 2025

Comerica Bank, Dallas, Texas—to make a public welfare investment.

Approved: October 23, 2025

New York

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment (two requests).

Approved: October 23, 2025

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment (two requests).

Approved: October 21, 2025

San Francisco

East West Bank, Pasadena, California—to make a public welfare investment.*

Approved: October 16, 2025

*Addition

St. Louis

Cadence Bank, Tupelo, Mississippi—to make a public welfare investment.

Approved: October 20, 2025

Change in Bank Control

Atlanta

Financial Corporation of Louisiana, Crowley, Louisiana—Charlotte Moody Leonards, Elizabeth Moody Gielen, and Valerie Moody Hensgens, all of Crowley, Louisiana; Rosalind Moody Robertson, Braxton I. Moody, IV, Beverly Moody Lagroue, Katherine Moody Hundley, Kevin Moody, Stephen Michael Moody, Richard Kevin Moody, II, Benjamin Armstrong Moody, Katherine Moody McCormick, and Caroline Moody Jones, all of Lafayette, Louisiana; to become members of the Moody Family Control Group, a group acting in concert, to retain voting shares of Financial Corporation of Louisiana, and thereby indirectly retain voting shares of Rayne State Bank & Trust Company, Rayne, Louisiana.

Permitted: October 24, 2025

Cleveland

Peoples National Bancshares, Inc., New Lexington, Ohio—Larry Lindamood, as an individual and in his capacity as trustee of The Lindamood Family Trust and the Intervivos Trust of Marvin A. Lindamood, New Lexington, Ohio; Maeanna Lindamood, in her capacity as trustee of The Lindamood Family Trust, New Lexington, Ohio; Patricia Weese, as an individual and in her capacity as trustee of the Intervivos Trust of Marvin A. Lindamood, New Lexington, Ohio; Ashley Nash, New Lexington, Ohio; Christopher Weese, New Lexington, Ohio; and Phillip Weese, San Diego, California, to retain outstanding shares of and thereby control Peoples National Bancshares, Inc., and indirectly control Peoples State Bank, New Lexington, Ohio.

Withdrawn: October 22, 2025

Dallas

Marion Bancshares, Inc., Marion, Texas—Todd R. Staats of Albuquerque, New Mexico, and Shawna L. Pooley of Martindale, Texas, to retain voting shares of Marion Bancshares, Inc., and thereby indirectly retain voting shares of Marion State Bank, Marion, Texas.*

Permitted: October 15, 2025

*Addition

Philadelphia

Quaint Oak Bancorp Inc., Southampton, Pennsylvania—the Amended and Restated Quaint Oak Bancorp, Inc., Employee Stock Ownership Plan, Southampton, Pennsylvania, John J. Augustine, as co-trustee, Lansdale, Pennsylvania, and Aimee K. Ott, as co-trustee, Newtown, Pennsylvania, to join the Strong Family Group, a group acting in concert, to retain voting shares of Quaint Oak Bancorp, Inc., and thereby indirectly retain voting shares of Quaint Oak Bank, Southampton, Pennsylvania. Aimee K. Ott and John J. Augustine were each previously permitted by the Federal Reserve System to acquire control of voting shares of Quaint Oak Bancorp, Inc.

Permitted: October 24, 2025

St. Louis

Branson Bancshares, Inc., Branson, Missouri—the Combs Family Revocable Trust Dated March 12, 2015, Kendall L. Combs and Patricia A. Combs, as trustees, all of Hollister, Missouri, to retain voting shares of Branson Bancshares, Inc., and thereby indirectly retain voting shares of Branson Bank, Branson, Missouri.

Permitted: October 20, 2025

Diamond Bancorp, Inc., Washington, Missouri—Louis B. Eckelkamp, Jr., as trustee of the Bonnie J. Eckelkamp 2020 Irrevocable Family Trust dated 12-31-2020, both of Washington, Missouri; Bonnie J. Eckelkamp, as trustee of the Louis B. Eckelkamp, Jr. 2020 Irrevocable Family Trust dated 12-1-2020, both of Washington, Missouri, and others, as the Eckelkamp Family Control Group, a group acting in concert, to retain voting shares of Diamond Bancorp, Inc., and thereby indirectly retain voting shares of Bank of Washington, Washington, Missouri.

Permitted: October 20, 2025

Membership

St. Louis

Amory Federal Savings and Loan Association, Amory, Mississippi—to become a member of the Federal Reserve System.

Approved: October 24, 2025

Supervision and Regulation

Director, S&R

KeyCorp, Cleveland, Ohio—to make certain capital distributions under the capital plan rule.

Approved: October 20, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 October 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire 50 additional shares of the 473 Broadway Holding Corporation and 2,000 additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	11/23/2025 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 October 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

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

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NI = Needs to improve

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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
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 October 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
PBT BANCORP	* Branch (Domestic)	Application from PBT Bancorp of Hazard, Kentucky to establish a new domestic branch to be located at 297 N. Main Street Stanton, KY 40380	Newspaper: Federal Register:	11/01/2025 Not applicable
PBT BANCORP	* Branch (Domestic)	Application from PBT Bancorp of Hazard, Kentucky to establish a new domestic branch to be located at 1220 Richmond Rd. Irvine, KY 40336	Newspaper: Federal Register:	11/01/2025 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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.

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

O = Outstanding

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NI = Needs to improve

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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
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 October 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARTER BANKSHARES, INC.	Election (Domestic)	Carter Bankshares, Inc., Martinsville, Virginia, elects to become a financial holding company.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

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:

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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
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 October 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRSTBANK	Membership	FirstBank, Nashville Tn to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

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

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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
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 October 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHOICEONE BANK	* Branch (Domestic)	ChoiceOne Bank, Sparta, Michigan, to establish a branch located at 150 E. Maple, Troy, Michigan.	Newspaper: Federal Register:	10/20/2025 Not applicable
CIBC BANK USA	Public Welfare Investment	CIBC Bank, Chicago, Illinois, requests prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

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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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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
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 October 25, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF KILMICHAEL	* Branch (Domestic)	Bank of Kilmichael, Kilmichael, Mississippi, to establish a branch facility to be located at 112 Lafayette Street, Starkville, Mississippi	Newspaper: Federal Register:	11/07/2025 Not applicable
FIRST HORIZON BANK	Public Welfare Investment	First Horizon Bank, Memphis, Tennessee, requests prior approval to make a public welfare investment of \$10,000,000 pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
WARREN BANK AND TRUST COMPANY	Change in Bank Control	Notice by Maribeth Moore Frazer, Warren, Arkansas, to acquire voting shares of Warren Bank and Trust Company, Warren, Arkansas	Newspaper: Federal Register:	11/11/2025 Not available

* Subject to the provisions of the Community Reinvestment Act

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

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:

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S = Satisfactory

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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
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 October 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BROADWAY BANCSHARES, INC.	Listed DeNovo	Broadway Bancshares Inc. ("BBI"), Gilbert, Minnesota, through its nonbank subsidiary Broadway Business Services, LLC, ("BBS") Gilbert, Minnesota to retroactively engage in income tax preparation pursuant to section 225.28(b)(6)(vi) of Regulation Y through the acquisition of assets of a former business, Williams and Company, Inc, Virginia, Minnesota. Additionally, BBI through BBS proposes to engage de novo in management consulting pursuant to section 225.28(b)(9)(i), and data processing activities pursuant to section 225.28(b)(14)(i), both of the Board's Regulation Y.	Newspaper: Federal Register:	Not applicable Not available

District: 9

Federal Reserve Bank of Minneapolis

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 October 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADAMS BANK & TRUST	* Branch (Domestic) Other BHC Filing	Adams Bank & Trust, Ogallala, Nebraska, to establish a branch located at 1270 Automation Drive, Windsor, Colorado.	Newspaper: Federal Register:	11/08/2025 Not applicable
AMERICAN EXCHANGE COMPANY	Change in Bank Control	Andrew R. Clements and Aaron M. Clements, both of Elmwood, Nebraska; to acquire additional voting shares of American Exchange Company, and thereby indirectly acquire voting shares of American Exchange Bank, both of Elmwood, Nebraska.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

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 October 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
Texas Traditions Bancshares, Inc.	* 3A1	Texas Traditions Bancshares, Inc., Katy, Texas, to become a bank holding company by acquiring Texas Traditions Bank, Katy, Texas.	Newspaper: Not applicable Federal Register: Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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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 October 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL PACIFIC BANK	Public Welfare Investment	Central Pacific Bank, Honolulu, Hawaii, requests prior approval to make a public welfare investment of up to \$10,452,395 in Berkadia Housing Partnership XIV 2025 LP.	Newspaper: Federal Register:	Not applicable Not applicable

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.

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
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