



FEDERAL RESERVE RELEASE

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

No. 47 Week ending November 22, 2025



## Board Actions

### Regulations and Policies

Community Bank Leverage Ratio Framework—interagency notice of proposed rulemaking and request for comment.

Approved: November 21, 2025

Enhanced Supplementary Leverage Ratio—interagency final rule.

Approved: November 19, 2025

### Reserve Bank Operations

Federal Reserve Bank of Chicago—appointment of Shonda Clay as First Vice President and Chief Operating Officer.

Approved: November 19, 2025

## **Actions Under Delegated Authority**

### **Bank Branches, Domestic**

#### ***Cleveland***

PBT Bancorp, Hazard, Kentucky—to establish a branch at 1220 Richmond Road, Irvine, Kentucky.

Approved: November 19, 2025

#### ***Dallas***

Frost Bank, San Antonio, Texas—to establish a branch at 11680A Research Boulevard, Austin, Texas.

Approved: November 20, 2025

#### ***Kansas City***

Adams Bank & Trust, Ogallala, Nebraska—to establish a branch at 1270 Automation Drive, Windsor, Colorado.

Approved: November 20, 2025

#### ***San Francisco***

Western Alliance Bank, Phoenix, Arizona—to establish a branch at 201 Montgomery Street, San Francisco, California.

Approved: November 21, 2025

### **Bank Holding Companies**

#### ***Dallas***

Texas Traditions Bancshares, Inc., Katy, Texas—to become a bank holding company by acquiring Texas Traditions Bank, Katy, Texas.

Approved: November 20, 2025

### **Banks, State Member**

#### ***Chicago***

Busey Bank, Champaign, Illinois—to make a public welfare investment (two requests).

Approved: November 18, 2025

Busey Bank, Champaign, Illinois—to make to a public welfare investment.

Approved: November 17, 2025

#### ***New York***

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.

Approved: November 21, 2025

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.

Approved: November 18, 2025

#### ***San Francisco***

Central Pacific Bank, Honolulu, Hawaii—to make a public welfare investment.

Approved: November 21, 2025

### **Secretary**

The Northern Trust Company, Chicago, Illinois—to make a public welfare investment (six requests).

Approved: November 20, 2025

## **Change in Bank Control**

### **Minneapolis**

Saint Joseph Bancshares Acquisitions, Inc., Saint Joseph, Minnesota—Nancy Ferche, individually, and as trustee of the Robert Ferche Revocable Trust, as amended (the Ferche Trust), and Marital Trust governed by the Ferche Trust agreement, all of St. Stephen, Minnesota, to acquire voting shares of St. Joseph Bancshares Acquisitions, Inc. (Company), and thereby indirectly acquire voting shares of Sentry Bank, Saint Joseph, Minnesota, and Sherburne State Bank, Becker, Minnesota (the Banks). Additionally, Kimberly M. Juelke Revocable Trust, Kimberly Juelke as trustee, both of Little Falls, Minnesota; Jason R. Ferche 2006 Revocable Trust, as amended, Jason Ferche as trustee, both of Rice, Minnesota; Tamara L. Layne Revocable Trust, Tamara O'Hara as trustee (formerly known as Tamara L. Layne), both of Sartell, Minnesota; and Cheryl A. Lumley Revocable Trust, as amended, with Cheryl Ferche as trustee (formerly known as Cheryl A. Lumley), both of Sartell, Minnesota, to join the Ferche Family Control Group, a group acting on concert, to acquire voting shares of Company and thereby indirectly acquire voting shares of the Banks.

Permitted: November 17, 2025

### **St. Louis**

Independence Bancshares, Inc., Owensboro, Kentucky—Tracy K. Reid, Prospect, Kentucky; Kevin L. Reid and Tammy Reid, both of St. Augustine, Florida; Albert R. Reid and Dorothy Reid, both of Owensboro, Kentucky; Joshua Searcy, Tony L. Searcy, and Cynthia B. Searcy, all of Calhoun, Kentucky; and Cathy R. Switzer as power of attorney for Marjorie A. Reid, and proxy for the Marjorie A. Reid Living Trust and the Charles A. Reid Family Trust, all of Lexington, Kentucky, to join the Reid Family Control Group, a group acting in concert, to retain voting shares of Independence Bancshares, Inc., and thereby indirectly retain control of Independence Bank of Kentucky, Owensboro, Kentucky.

Permitted: November 19, 2025

## **Extensions of Time**

### **Secretary**

Stress Tests—extension of the comment period, until February 21, 2026, on the proposal to improve stress test model and scenario transparency and accountability.

Granted: November 19, 2025

## **Membership**

### **Atlanta**

FirstBank, Nashville, Tennessee—to become a member of the Federal Reserve System.

Approved: November 18, 2025

### **Kansas City**

MapleMark Bank, Dallas, Texas—to become a member of the Federal Reserve System.

Approved: November 21, 2025

## **Regulations and Policies**

### ***Director, MA***

Regulation D (Reserve Requirements of Depository Institutions)—annual indexing of reserve requirement exemption amount and low reserve tranche for 2026.

Approved: November 19, 2025

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending November 22, 2025**

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Filer	Filing Type	Filing Proposal	End of Comment Period
1850 Financial MHC	* 3A1	1850 Financial MHC and 1850 Financial Newspaper: Inc., both of Ware, Massachusetts, to become bank holding companies by acquiring 100 percent of the voting shares of Country Bank for Savings, Ware, Massachusetts ("CBS"), upon the conversion of CBS from mutual to stock form, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	11/28/2025
	* 3A3		Federal Register: 12/12/2025

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**District: 1**

**Federal Reserve Bank of Boston**

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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.

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 First Quarter of 2026 (January 1, 2026 - March 31, 2026) and Second Quarter of 2026 (April 1, 2026 - June 30, 2026)**

Institution	Location	Quarter
NONE		

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending November 22, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DIME COMMUNITY BANK	* Branch (Domestic)	Dime Community Bank, Bridgehampton, New York, proposes to open a branch office to be located at 85 Forest Avenue, Locust Valley, New York.	Newspaper: Federal Register:	12/06/2025 Not applicable
METROPOLITAN COMMERCIAL BANK	* Branch (Domestic)	Metropolitan Commercial Bank, New York, New York, to establish a full-service de novo branch at 180 Lakeview Avenue, Suite 1220, West Palm Beach, Florida.	Newspaper: Federal Register:	12/08/2025 Not applicable

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\* 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

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**CRA Examinations scheduled for First Quarter of 2026 (January 1, 2026 - March 31, 2026) and Second Quarter of 2026 (April 1, 2026 - June 30, 2026)**

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Institution	Location	Quarter
NONE		

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 22, 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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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

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**CRA Examinations scheduled for First Quarter of 2026 (January 1, 2026 - March 31, 2026) and Second Quarter of 2026 (April 1, 2026 - June 30, 2026)**

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Institution	Location	Quarter
NONE		

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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending November 22, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 4**

**Federal Reserve Bank of Cleveland**

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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
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 First Quarter of 2026 (January 1, 2026 - March 31, 2026) and Second Quarter of 2026 (April 1, 2026 - June 30, 2026)**

Institution	Location	Quarter
NONE		

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending November 22, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

**District: 5**

**Federal Reserve Bank of Richmond**

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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.

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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

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**CRA Examinations scheduled for First Quarter of 2026 (January 1, 2026 - March 31, 2026) and Second Quarter of 2026 (April 1, 2026 - June 30, 2026)**

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Institution	Location	Quarter
NONE		

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**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending November 22, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

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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

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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 First Quarter of 2026 (January 1, 2026 - March 31, 2026) and Second Quarter of 2026 (April 1, 2026 - June 30, 2026)**

Institution	Location	Quarter
NONE		



**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 22, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HALBUR BANCSHARES, INC.	Change in Bank Control	James J. White, Westside, Iowa to acquire voting shares of Halbur Bancshares, Inc., Westside, Iowa and thereby indirectly acquiring voting shares of Westside State Bank, Westside, Iowa.	Newspaper:	Not available
			Federal Register:	Not available

**District: 7**

**Federal Reserve Bank of Chicago**

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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
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 First Quarter of 2026 (January 1, 2026 - March 31, 2026) and Second Quarter of 2026 (April 1, 2026 - June 30, 2026)**

Institution	Location	Quarter
NONE		

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending November 22, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
OAK TREE FINANCIAL CORPORATION, INC.	Change in Bank Control	Notice by Bedford Holdings, LLLP, Emily Nadeau and Jason Nadeau as co- managing general partners, all of Little Rock, Arkansas, to join the Eldridge Family Control Group, a group acting in concert, and acquire voting shares of Oak Tree Financial Corporation, Inc., Rogers, Arkansas, and thereby indirectly acquire voting shares of Riverside Bank, Sparkman, Arkansas	Newspaper: Federal Register:	12/13/2025 12/15/2025

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**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 First Quarter of 2026 (January 1, 2026 - March 31, 2026) and Second Quarter of 2026 (April 1, 2026 - June 30, 2026)**

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 November 22, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

\* Subject to the provisions of the Community Reinvestment Act

**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 First Quarter of 2026 (January 1, 2026 - March 31, 2026) and Second Quarter of 2026 (April 1, 2026 - June 30, 2026)**

Institution	Location	Quarter
NONE		

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending November 22, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCFIRST	* 18C * Branch (Domestic)	BancFirst, Oklahoma City, Oklahoma, to merge with American Bank of Oklahoma, Collinsville, Oklahoma, and incident thereto establish branches in Oklahoma.	Newspaper: Federal Register:	12/21/2025 Not applicable
FIRST SOUTHWEST BANCORPORATIO N, INC.	Change in Bank Control	Jennifer J. Ostenson, Longmont, Colorado, to retain voting shares of First Southwest Bancorporation, Inc. ("Company"), and thereby indirectly retain voting shares of First Southwest Bank ("Bank"), both of Alamosa, Colorado. In addition, Robert C. Hummel Bank Stock Marital Trust, as Jennifer J. Ostenson, trustee, Longmont, Colorado, to join the Hummel Family Group, a group acting in concert, to retain voting shares of Company, and thereby indirectly retain voting shares of Bank.	Newspaper: Federal Register:	Not available 12/11/2025
MAPLEMARK BANK	Membership	Maplemark Bank, Dallas, Texas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
SOUTHWEST MISSOURI BANCORPORATIO N, INC.	Change in Bank Control	Craig Tankersley, Joplin, Missouri, individually and as a member of the Administrative Committee of the Southwest Missouri Bancorporation, Inc. Employee Stock Ownership Plan and Trust (ESOP), to retain voting shares of Southwest Missouri Bancorporation, Inc., and thereby indirectly retain voting shares of Southwest Missouri Bank, both of Carthage, Missouri.	Newspaper: Federal Register:	12/09/2025 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 First Quarter of 2026 (January 1, 2026 - March 31, 2026) and Second Quarter of 2026 (April 1, 2026 - June 30, 2026)**

Institution	Location	Quarter
NONE		
396255	SOVEREIGN BK, SHAWNEE, OKLAHOMA	Int Small Bank



**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending November 22, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 Not available
THIRD COAST BANCSHARES, INC.	* 3A3 * 3A5 * Branch (Domestic) * 18C	Third Coast Bancshares, Inc., Humble, Texas, to acquire Keystone Bancshares, Inc. and Keystone Bank, SSB, both of Bee Cave, Texas. Keystone Bank, SSB, to merge with Third Coast Bank, Humble, Texas, and establish branches at the locations of Keystone Bank, SSB's main office and branches.	Newspaper: Federal Register:	Not available Not available

\* 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 First Quarter of 2026 (January 1, 2026 - March 31, 2026) and Second Quarter of 2026 (April 1, 2026 - June 30, 2026)**

Institution	Location	Quarter
AMERICAN ST BK	ARP, TEXAS	First Quarter of 2026

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending November 22, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

**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 First Quarter of 2026 (January 1, 2026 - March 31, 2026) and Second Quarter of 2026 (April 1, 2026 - June 30, 2026)**

Institution	Location	Quarter
DBA OR PACIFIC BK	FLORENCE, OREGON	First Quarter of 2026
NANO BANC	IRVINE, CALIFORNIA	Second Quarter of 2026

\* Subject to the provisions of the Community Reinvestment Act