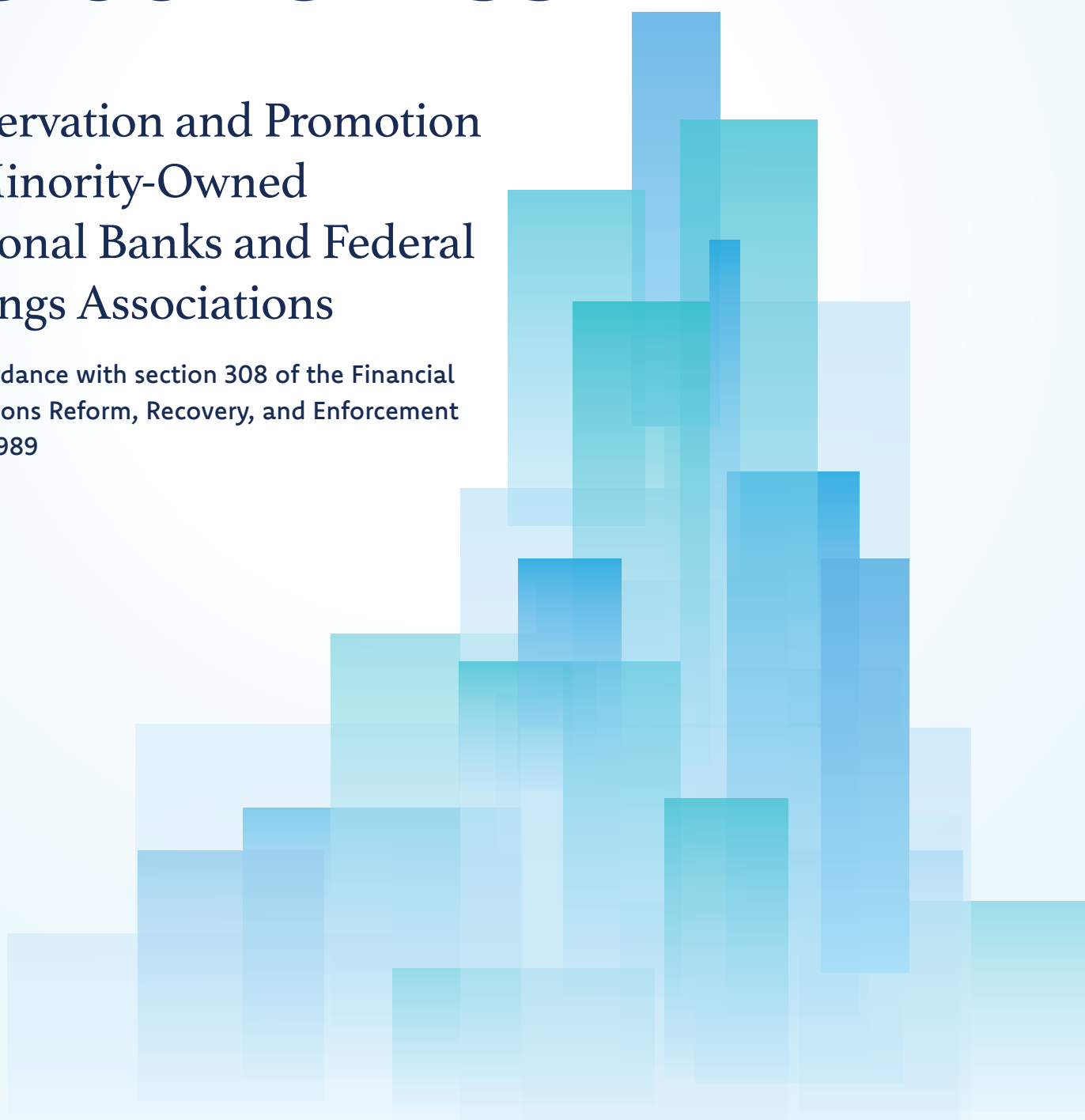


# ANNUAL REPORT TO CONGRESS

## Preservation and Promotion of Minority-Owned National Banks and Federal Savings Associations

In accordance with section 308 of the Financial  
Institutions Reform, Recovery, and Enforcement  
Act of 1989



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**2025** ANNUAL REPORT TO CONGRESS

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# 1 Executive Summary

As of December 31, 2025, the Office of the Comptroller of the Currency (OCC) supervised 51 national banks and federal savings associations (collectively, banks) that the agency has designated as minority depository institutions (MDI), representing 5.3 percent of the 954 banks supervised by the OCC.

As amended by section 367 of the Dodd–Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd–Frank Act), section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA) directs the Comptroller of the Currency to submit an annual report on actions taken to carry out section 308. Section 308 describes goals related to MDIs, including preserving existing MDIs and promoting the creation of new MDIs, and directs the Secretary of the Treasury to consult with the Comptroller and the chairpersons of the Board of Governors of the Federal Reserve System (Federal Reserve), the National Credit Union Administration, and the Board of Directors of the Federal Deposit Insurance Corporation (FDIC) on methods for best achieving these goals.

Pursuant to section 367, this report details the OCC’s actions taken in 2025 to support the goals of section 308, including the following:

- OCC subject matter experts provided regulatory and operational technical assistance to MDIs on various topics, including compliance with safety and soundness, cybersecurity, and consumer compliance requirements.
- The OCC and participating organizations facilitated webinars and one-on-one bank-specific technical assistance on a variety of topics of interest to all banks, including MDIs, such as digital assets, third-party partnerships, and fraud.
- The OCC held in-person bank director workshops open to directors of all OCC-supervised community banks that addressed risk governance, credit risk, compliance risk, operational risk, capital markets, and other important banking issues. The OCC encouraged MDI directors to attend these workshops.
- OCC staff attended and participated in the annual National Bankers Association’s (NBA) conference.

## 2 Condition of OCC-Supervised MDIs

In 2025, the overall condition of OCC-supervised MDIs remained satisfactory; 92 percent of MDIs were rated composite 1 or 2, the same as the prior year-end. Earnings performance was satisfactory, modestly improving from the prior year. The median MDI return on average assets increased seven basis points to 0.89 percent. The higher return on average assets was supported by an improved net interest margin from lower funding costs that more than offset a modest decline in non-interest income. MDI capital levels remain solid. The MDI leverage ratio increased 54 basis points to 13.14 percent in 2025, outperforming the community bank median by two percentage points. Asset quality remained satisfactory. The level of non-current loans and other real estate owned (OREO) remained low, increasing just four basis points to 0.54 percent of total loans and OREO as of December 31, 2025. MDIs continue to hold sufficient liquidity. At MDIs, the on-hand liquidity-to-total liabilities ratio remained adequate at 25.51 percent, as of December 31, 2025, a four-percentage point increase from the prior year.

## 3 OCC's Federal Minority Depository Institutions Program

The OCC's Minority Depository Institutions Program provides technical assistance and other support to OCC-supervised MDIs to promote and preserve these banks, consistent with section 308 of the FIRREA.

### 3.1 Preserving the Present Number of MDIs

Table 1 indicates 41.2 percent of OCC-supervised MDIs have assets totaling \$250 million or less, and 62.8 percent have assets of \$500 million or less.

**Table 1: Asset Distribution for OCC-Supervised MDIs (as of December 31, 2025)**

Asset size	National banks	Federal savings associations	Total MDIs	Percentage of total MDIs
\$50 million or less	1	0	1	2.0%
\$50 million to \$100 million	7	1	8	15.7%
\$100 million to \$250 million	11	1	12	23.5%
\$250 million to \$500 million	6	5	11	21.6%
\$500 million to \$1 billion	8	1	9	17.6%
Greater than \$1 billion	10	0	10	19.6%
<b>Total</b>	<b>43</b>	<b>8</b>	<b>51</b>	<b>100%</b>

OCC-supervised MDIs are in 23 states and have combined assets of \$42.3 billion. The largest concentrations of MDIs are in Texas (14) and California (9). Additionally, New York (4), Georgia (3), Massachusetts (2), and Minnesota (2) are home to multiple OCC-supervised MDIs.

### 3.2 Preserving the Minority Character of MDIs

The OCC uses the "general preference guidelines" outlined in section 308 of the FIRREA when considering potential merger and acquisition partners for MDIs. Consistent with section 308, the OCC applies the order of preference as follows:

1. Same type of MDI in the same city
2. Same type of MDI in the same state
3. Same type of MDI nationwide
4. Any type of MDI in the same city
5. Any type of MDI in the same state
6. Any type of MDI nationwide
7. Any other bidders

### 3.3 Providing Technical Assistance to Prevent Insolvency

The OCC regularly provides technical assistance to community banks in the form of webinars and meetings on a wide range of topics, such as digitalization and prudent risk management practices, and banks can also receive technical assistance by contacting their local supervisory office.

### 3.4 Promoting and Encouraging Creation of New MDIs

The OCC supports and preserves MDIs and their missions by conducting outreach, hosting educational conferences, and providing training, advice, and technical assistance to OCC-supervised MDIs and to those seeking to obtain both a national bank or federal savings association charter and designation as an MDI.

Additionally, the OCC provides advice and technical assistance to persons interested in obtaining a bank charter to form an MDI. The agency provides organizing groups with materials that help facilitate the charter application and MDI designation process. The OCC assists organizing groups through pre-filing meetings and by commenting on draft applications.

### 3.5 Providing Training, Technical Assistance, and Educational Programs

OCC community bank director workshops are among the many training opportunities available for MDI directors and senior management to help them fulfill their fiduciary responsibilities. Directors are integral to the long-term health and viability of community-based banks, and the OCC is committed to providing a support structure that recognizes and builds on the importance of the directors' responsibilities. In 2025, the OCC held 25 in-person workshops open to directors of all banks focusing on six subjects.

## 4 OCC Outreach Supporting MDIs

The OCC hosts and participates in outreach events across the country to advance the agency's mission, priorities, and strategic initiatives. In 2025, the OCC participated in 736 outreach engagements, many of which included community banks and MDIs. As part of these outreach efforts, the OCC holds regional outreach meetings for bank executive officers typically once a year. Chief executive officers (CEO) of MDIs generally attend the meetings in their regions and a variety of topics are addressed, including compliance, accounting, economics, and safety and soundness. In 2025, the OCC hosted virtual listening sessions with MDI leaders to identify additional ways federal agencies can promote and preserve MDIs. Additionally, in April 2025, OCC staff attended the American Bankers Association and NBA Partnership Summit. The annual summit encourages the forging of long-term partnerships between MDIs and midsize, regional, and large banks.

## 5 Conclusion

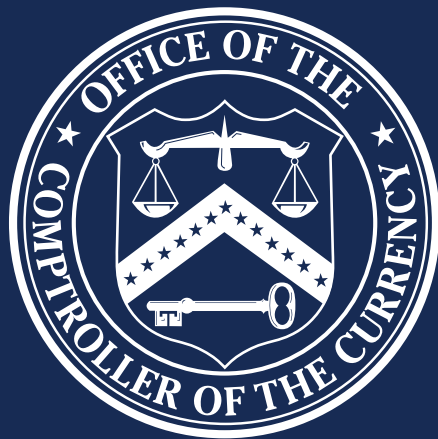
In 2025, the OCC planned, implemented, and participated in outreach, training and educational activities, as well as examination activities supporting MDIs. OCC participants included senior agency management and other agency staff. Recognizing the importance of economic growth, and of MDIs to the community bank sector in general, as well as to the local communities they serve, the OCC continues to engage in proactive and coordinated programs and ongoing and new partnerships.

**Appendix 1: OCC-Supervised MDIs (as of December 31, 2025)**

Name	Address	City	State	Zip	Phone	Charter	Total Assets (\$000)
First National Bank Alaska	101 West 36th Avenue	Anchorage	AK	99503-0000	(907) 777-4362	12072	\$5,099,945
Commonwealth National Bank	2214 St. Stephens Road	Mobile	AL	36617-0000	(251) 476-5938	16553	\$66,167
The First National Bank of Izard County	2184 AR Highway 56	Calico Rock	AR	72519-0000	(870) 297-3711	21165	\$230,749
New Omni Bank, National Association	1235 South Garfield Avenue	Alhambra	CA	91801-5037	(626) 284-5555	16840	\$520,138
American Plus Bank, National Association	630 West Duarte Road	Arcadia	CA	91007-0000	(626) 821-9188	24716	\$867,250
Gateway Bank, F.S.B.	360 8th Street	Oakland	CA	94607-0000	(510) 268-8108	708857	\$260,466
Beacon Business Bank, National Association	425 California Street	San Francisco	CA	94104-0000	(415) 543-3377	18358	\$167,237
Mission National Bank	3060 16th Street	San Francisco	CA	94103-0000	(415) 826-3627	17176	\$236,745
Asian Pacific National Bank	333 West Valley Boulevard	San Gabriel	CA	91776-0000	(626) 457-4892	23006	\$57,377
Universal Bank	3455 Nogales Street-2nd Floor	West Covina	CA	91792-0000	(626) 854-2818	705801	\$371,160
California International Bank, A National Banking Association	15606 Brookhurst St.	Westminster	CA	92683-7582	(626) 872-0562	24577	\$90,899
Bank of Whittier, National Association	15141 East Whittier Boulevard	Whittier	CA	90603-0000	(562) 945-7553	17548	\$168,938
Native American Bank, National Association	201 North Broadway	Denver	CO	80203-0000	(303) 988-2727	21158	\$392,959
City First Bank, National Association	1432 U Street, N.W.	Washington	DC	20009-0000	(202) 243-7100	22968	\$1,341,642
Interamerican Bank, A Federal Savings Bank	9190 Coral Way	Miami	FL	33165-2049	(305) 223-1434	707506	\$320,479
Touchmark National Bank	3651 Old Milton Parkway	Alpharetta	GA	30005-0000	(770) 407-6700	24789	\$418,375
Embassy National Bank	1817 North Brown Road	Lawrenceville	GA	30043-0000	(770) 822-9111	24679	\$218,199
Southeast First National Bank	10144 Commerce Street	Summerville	GA	30747-0000	(706) 857-3473	15651	\$70,414
Hawaii National Bank	45 North King Street	Honolulu	HI	96817-0000	(808) 528-7711	14911	\$893,251

Name	Address	City	State	Zip	Phone	Charter	Total Assets (\$000)
The First National Bank of Manning	401 Main Street	Manning	IA	51455-0000	(712) 655-3557	3455	\$80,098
GN Bank	4619 S King Dr	Chicago	IL	60653-4107	(773) 624-2000	703395	\$63,692
First National Bank in Fredonia	730 Madison	Fredonia	KS	66736-0000	(620) 378-2151	14370	\$105,400
Leader Bank, National Association	141 Massachusetts Avenue	Arlington	MA	02474-0000	(781) 646-3900	24131	\$5,031,931
Millbury National Bank	18 Main Street	Millbury	MA	01527-0000	(508) 865-9521	13835	\$139,409
Woodlands National Bank	122 Main Street	Hinckley	MN	55037-0000	(888) 532-4142	23926	\$312,199
Stearns Bank National Association	4191 Second Street South	St. Cloud	MN	56301-0000	(320) 253-6607	15576	\$3,343,693
Grand Bank For Savings, FSB	204 Westover Drive	Hattiesburg	MS	39402-0000	(601) 264-1467	707547	\$277,467
The First National Bank of Gordon	134 N. Main Street	Gordon	NE	69343-0000	(308) 282-0050	8521	\$364,135
Hana Bank USA, National Association	201 Main Street	Fort Lee	NJ	07024-0000	(212) 689-5292	20622	\$799,671
Ponce Bank	2244 Westchester Avenue	Bronx	NY	10462-0000	(718) 931-9000	706509	\$3,214,470
Abacus Federal Savings Bank	6 Bowery	New York	NY	10013-5101	(212) 285-4770	708059	\$316,086
Carver Federal Savings Bank	75 West 125th Street	New York	NY	10027-4512	(212) 360-8810	705273	\$695,941
Eastbank, National Association	183 Centre Street	New York	NY	10013-0000	(212) 219-9000	18431	\$147,425
Warsaw Federal Savings & Loan Association	3533 Warsaw Ave	Cincinnati	OH	45205-1850	(513) 244-6900	701158	\$100,548
The Pauls Valley National Bank	101 W. Paul Avenue	Pauls Valley	OK	73075-3218	(405) 238-9321	7892	\$348,568
The National Bank of Malvern	King and Warren Streets	Malvern	PA	19355-0000	(610) 647-0100	3147	\$222,411
Classic Bank, National Association	102 N. Houston	Cameron	TX	76520-3932	(254) 697-6461	13731	\$648,291
American Bank, National Association	2707 West Northwest Highway	Dallas	TX	75220-0000	(214) 358-3111	16320	\$700,010
The First National Bank in Falfurrias	200 S. St. Mary Street	Falfurrias	TX	78355-3629	(361) 325-2565	14072	\$89,932
Agility Bank, National Association	2401 N. Shepherd	Houston	TX	77088-2990	(713) 324-8810	25225	\$130,365

Name	Address	City	State	Zip	Phone	Charter	Total Assets (\$000)
American First National Bank	9999 Bellaire Boulevard	Houston	TX	77036-0000	(713) 596-2888	23521	\$2,884,603
Golden Bank, National Association	9315 Bellaire Boulevard	Houston	TX	77036-0000	(713) 777-3838	18558	\$2,219,657
Southwestern National Bank	6901 Corporate Drive	Houston	TX	77036-0000	(713) 771-9700	23081	\$1,377,158
Unity National Bank of Houston	2602 Blodgett Street	Houston	TX	77004-0000	(713) 387-7400	21008	\$228,695
Texas National Bank of Jacksonville	300 Neches Street	Jacksonville	TX	75766-0000	(903) 586-0931	18594	\$834,839
Texas National Bank	201 S. Texas	Mercedes	TX	78570-0000	(956) 565-2485	11879	\$1,176,779
LONE STAR NATIONAL BANK	206 West Ferguson	Pharr	TX	78577-0000	(956) 781-4321	17611	\$3,282,339
Commercial National Bank of Texarkana	5515 Summerhill Road	Texarkana	TX	75505-0000	(870) 773-4561	15257	\$328,441
First National Bank and Trust Company of Weatherford	220 Palo Pinto Street	Weatherford	TX	76086-0000	(817) 596-0345	2477	\$978,794
Zapata National Bank	703 Hidalgo Blvd	Zapata	TX	78076-0000	(956) 765-4302	14955	\$85,839
First National Bank in Tigerton	Cedar and Ash Streets	Tigerton	WI	54486-0000	(715) 535-2291	14150	\$28,131



**OCC HEADQUARTERS**

400 7th St. SW  
Washington, DC 20219