

confidential information that would not be appropriate for public disclosure.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Benjamin W. McDonough, Deputy Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551–0001, not later than January 22, 2026.

A. Federal Reserve Bank of Dallas (Lindsey Wieck, Director, Mergers & Acquisitions) 2200 North Pearl Street, Dallas, Texas 75201–2272. Comments can also be sent electronically to Comments.applications@dal.frb.org:

1. *Reed Stewart, Danny Stewart, LeRuth Stewart, Ronda Stewart, Rope Stewart, and Riffin Stewart, all of Sterling City, Texas*; as a group acting in concert, to acquire additional voting shares of Sterling City Bancshares, Inc., and thereby indirectly acquire voting shares of The First National Bank of Sterling City, both of Sterling City, Texas.

Board of Governors of the Federal Reserve System.

Michelle Taylor Fennell,

Associate Secretary of the Board.

[FR Doc. 2026–00052 Filed 1–6–26; 8:45 am]

BILLING CODE 6210–01–P

FEDERAL RESERVE SYSTEM

FEDERAL DEPOSIT INSURANCE CORPORATION

Community Reinvestment Act Regulations Asset-Size Thresholds

AGENCY: Board of Governors of the Federal Reserve System (Board); Federal Deposit Insurance Corporation (FDIC).

ACTION: Announcement of 2026 asset-size thresholds.

SUMMARY: Under their Community Reinvestment Act (CRA) regulations, the Board and the FDIC (collectively, the Agencies) annually adjust the asset-size thresholds used to define “small bank” and “intermediate small bank.” As required by the CRA regulations, the adjustment to the threshold amounts is based on the annual percentage change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI–W). Applying this annual inflation adjustment methodology, the Agencies are announcing that, from January 7, 2026 through December 31, 2026, “small bank” will mean a bank that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.649 billion; and “intermediate small bank” will mean a small bank with assets of at least \$412 million as of

December 31 of both of the prior two calendar years and less than \$1.649 billion as of December 31 of either of the prior two calendar years.

DATES: These asset-size thresholds are in effect from January 7, 2026 through December 31, 2026.

FOR FURTHER INFORMATION CONTACT:

Board: Amal S. Patel, Senior Counsel, Division of Consumer and Community Affairs; or Cody Gaffney, Counsel, Legal Division, Board of Governors of the Federal Reserve System at (202) 452–2412. For the hearing impaired and users of Telecommunications Device for the Deaf (TDD) and TTY–TRS, please call 711 from any telephone, anywhere in the United States.

FDIC: Patience R. Singleton, Senior Policy Analyst, Supervisory Policy Branch, Division of Depositor and Consumer Protection, (202) 898–6859, psingleton@fdic.gov; Cassandra Duhaney, Counsel, (202) 898–6804, cduhaney@fdic.gov; or Alys V. Brown, Senior Attorney, (202) 898–3565, alybrown@fdic.gov, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

SUPPLEMENTARY INFORMATION:

Community Reinvestment Act Asset-Size Thresholds

Under the current CRA regulations,¹ “small bank” currently means a bank that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.609 billion; and “intermediate small bank” means a small bank with assets of at least \$402 million as of December 31 of both of the prior two calendar years and less than \$1.609 billion as of December 31 of either of the prior two calendar years.² Pursuant to the annual inflation adjustment methodology described below, the Agencies are announcing that from January 7, 2026 through December 31, 2026,³ “small bank” will mean a

¹ In October 2023, the Agencies and the Office of the Comptroller of the Currency (OCC) jointly issued a final rule to amend their Community Reinvestment Act regulations. See 89 FR 6574 (Feb. 1, 2024). Although the final rule was intended to take effect on April 1, 2024, the final rule has been challenged in litigation, and the final rule is currently enjoined. As such, the legacy CRA regulations (referred to in this notice as the “current CRA regulations”) remain in effect. The text of the current CRA regulations may be found: (i) in the 2022, 2023, or 2024 bound versions of title 12 of the Code of Federal Regulations; (ii) in the historical version of the Electronic Code of Federal Regulations (eCFR) as of March 29, 2024; or (iii) in appendix G of the final rule, as published in the eCFR on February 1, 2024.

² See 89 FR 106480 (Dec. 30, 2024).

³ Although these annual inflation adjustments are intended to take effect on January 1 of each year, this inflation adjustment may take effect on a later

bank that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.649 billion; and “intermediate small bank” will mean a small bank with assets of at least \$412 million as of December 31 of both of the prior two calendar years and less than \$1.649 billion as of December 31 of either of the prior two calendar years.⁴

Calculation Methodology

The Agencies’ CRA regulations establish CRA performance standards for small banks and intermediate small banks. The CRA regulations define small and intermediate small banks by reference to asset-size criteria expressed in dollar amounts, and they further require the Agencies to publish annual adjustments to these dollar figures based on the year-to-year change in the average of the CPI–W, not seasonally adjusted, for each 12-month period ending in November, with rounding to the nearest million.⁵ This adjustment formula was first adopted for CRA purposes by the Agencies and the OCC in 2005.⁶

During the 12-month period ending November 2025, the CPI–W increased by 2.51 percent. Because the year-to-year change in the CPI–W was non-zero, the Agencies are making this annual adjustment. Beginning January 7, 2026, banks that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.649 billion are

date to the extent that delays in the availability of certain CPI–W data that were necessary to determine this inflation adjustment affect the timing of the publication of this inflation adjustment in the **Federal Register**. Please refer to the effective date indicated at the top of this notice.

⁴ Historically, the Agencies have announced these annual inflation adjustments via rulemakings that amend the “small bank” and “intermediate small bank” definitions in their CRA regulations. See, e.g., 88 FR 87895 (Dec. 20, 2023) (implementing annual inflation adjustments for 2024). However, because the eCFR has been updated to reflect the text of the October 2023 CRA final rule, and because the October 2023 CRA final rule is currently enjoined, the Agencies have determined that this document (rather than a rulemaking) is the best vehicle for announcing the annual inflation adjustments for 2026. On July 16, 2025, the agencies issued a proposed rule that would rescind the October 2023 CRA final rule, as amended, and replace it with the current CRA regulations (i.e., the regulations in effect on March 29, 2024), with conforming amendments to the agencies’ definitions of “small bank” and “intermediate small bank.” See 90 FR 34086 (July 18, 2025).

⁵ See 12 CFR 228.12(u)(2) and 345.12(u)(2) of the current CRA regulations. Due to the fall 2025 Federal government shutdown, no CPI–W data for October 2025 is available; as a result, the Agencies necessarily made the adjustment to the threshold amounts using 11 months of available CPI–W data over the course of the relevant 12-month period.

⁶ The OCC adjusts the asset-size criteria for institutions that are subject to OCC-issued CRA regulations, including national banks and Federal and State savings associations, separately from the Agencies.

small banks. Small banks with assets of at least \$412 million as of December 31 of both of the prior two calendar years and less than \$1.649 billion as of December 31 of either of the prior two calendar years are intermediate small banks.

The Agencies publish current and historical asset-size thresholds on the website of the Federal Financial Institutions Examination Council.⁷

By order of the Board of Governors of the Federal Reserve System, acting through the Deputy Secretary of the Board under delegated authority.

Benjamin W. McDonough,
Deputy Secretary of the Board.

Federal Deposit Insurance Corporation.

Dated at Washington, DC, on December 23, 2025.

Debra A. Decker,
Executive Secretary.

[FR Doc. 2026–00042 Filed 1–6–26; 8:45 am]

BILLING CODE 6210–01–P; 6714–01–P

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Health Resources and Services Administration

Agency Information Collection Activities: Submission to OMB for Review and Approval; Public Comment Request; Ryan White HIV/AIDS Program (RWHAP) Parts A and B Unobligated Balances and Rebate Addendum Tables, OMB No. 0906–0047—Extension

AGENCY: Health Resources and Services Administration (HRSA), Department of Health and Human Services.

ACTION: Notice.

SUMMARY: In compliance with the Paperwork Reduction Act of 1995, HRSA submitted an Information Collection Request (ICR) to the Office of Management and Budget (OMB) for review and approval. Comments submitted during the first public review of this ICR will be provided to OMB. OMB will accept further comments from the public during the review and approval period. OMB may act on

HRSA's ICR only after the 30-day comment period for this notice has closed.

DATES: Comments on this ICR should be received no later than February 6, 2026.

ADDRESSES: Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to: www.reginfo.gov/public/do/PRAMain. Find this particular information collection by selecting “Currently under Review—Open for Public Comments” or by using the search function.

FOR FURTHER INFORMATION CONTACT: To request a copy of the clearance requests submitted to OMB for review, email Samantha Miller, the HRSA Information Collection Clearance Officer, at paperwork@hrsa.gov or call (301) 443–3983.

SUPPLEMENTARY INFORMATION:

Information Collection Request Title: Ryan White HIV/AIDS Program Parts A and B Unobligated Balances and Rebate Addendum Tables—OMB No. 0906–0047—Extension.

Abstract: HRSA's Ryan White HIV/AIDS Program (RWHAP) funds and coordinates with cities, states and territories, and local clinics/community-based organizations to deliver efficient and effective HIV care, treatment, and support to low-income people diagnosed with HIV. Nearly two-thirds of RWHAP clients (patients) live at or below 100 percent of the federal poverty level. Since 1990, RWHAP has developed a comprehensive system of HIV service providers who deliver high quality direct health care and support services to over half a million people with diagnosed HIV—more than 50 percent of all people with diagnosed HIV in the United States.

Grant recipients funded under RWHAP Parts A, B, C, and D (codified under Title XXVI of the Public Health Service Act) are required to report financial data to HRSA at the beginning (Allocations Report) and at the end of each grant budget period (Expenditures Report) using the designated HRSA grant submission software which is approved by OMB under the 0915–0318 control number. HRSA collects unobligated balances (UOB) of federal funds and rebate addendum information by subprogram from their grant

recipients. A UOB is the cumulative amount that is available for obligation in an unexpired account. HRSA uses the UOB and rebate addendum financial information to determine formula funding as directed by the RWHAP statute. HRSA is not planning to make changes to this information collection as part of this extension request.

Federal award expenditure data were previously collected when grant recipients submitted their annual Federal Financial Report (FFR SF–425), which HRSA then combined with the UOB and rebate addendum tables submitted by recipients using the designated HRSA grant submission software. HRSA created the currently approved instrument, which has been in use for several years now, to streamline the process for grant recipients by collecting financial information in the same location and at the same time as the FFR SF–425. Whereas grant recipients previously completed the FFR SF–425 in the HRSA Electronic Handbooks, they now complete it in the Payment Management System. Additionally, grant recipients complete the UOB and rebate addendum data tables as part of their FFR SF–425 submission in the Payment Management System.

A 60-day notice was published in the **Federal Register** on August 29, 2025, vol. 90, No. 166; pp. 42253–55. There were no public comments.

Need and Proposed Use of the Information: Before implementing the current process described above, RWHAP Part A and Part B recipients completed the UOB and rebate addendum tables in a non-electronic form and uploaded them as attachments to their FFR SF–425 submission. Renewal of the current process will continue to increase transparency and improve the quality of data submitted to HRSA. These UOB and rebate addendum tables are essential for allowing HRSA to ensure that RWHAP recipients are meeting the goal of accountability to Congress, clients, advocacy groups, and the general public. Information provided in the UOB and rebate addendum tables is critical for HRSA, cities, states and territories, local clinics, and individual providers to evaluate the effectiveness of these programs.

⁷ See <https://www.ffiec.gov/cra/examinations.htm> (“Current and Historical Asset-Size Thresholds and Examples”).