



FEDERAL RESERVE RELEASE

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

No. 3 Week ending January 17, 2026

Board Actions

Bank Holding Companies

Fifth Third Bancorp, Cincinnati, Ohio—to acquire Comerica Incorporated, Dallas, Texas, and thereby indirectly acquire Comerica Bank, Dallas, Texas, and Comerica Bank & Trust, National Association, Ann Arbor, Michigan.

Announced: January 13, 2026

Third Coast Bancshares, Inc. (Third Coast), Humble, Texas—petition for review of the approval under delegated authority by the Federal Reserve Bank of Dallas of the application (1) by Third Coast to acquire Keystone Bancshares, Inc., and thereby indirectly acquire Keystone Bank, SSB (Keystone Bank), both of Bee Cave, Texas, and (2) by Third Coast Bank, Humble, Texas, to acquire Keystone Bank and thereby establish branches at the locations of Keystone Bank's main office and branches.*

Denied: January 8, 2026

*Addition

Banks, Foreign

Banco Inter, S.A., Belo Horizonte, Brazil—to establish a state-licensed branch in Miami, Florida.

Announced: January 16, 2026

Enforcement

PrimeLending, a PlainsCapital Company, Dallas, Texas—consent order of prohibition against Aquana Raffington, a former institution-affiliated party.

Announced: January 15, 2026

Regulations and Policies

Reports to Congress—interagency report on differences in accounting and capital standards among the federal banking agencies as of September 30, 2025.

Published: January 15, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Richmond

First Bank, Strasburg, Virginia—to establish a branch at 6701 Courthouse Landing Lane, Chesterfield, Virginia.

Approved: January 14, 2026

Bank Holding Companies

Atlanta

Costellis International Limited, Tortola, British Virgin Islands; Inter & Co, Inc., and Banco Inter S.A., both of Minas Gerais, Brazil—in connection with the establishment of a state-licensed foreign branch, to continue to engage in certain permissible nonbanking activities through Inter & Co, Inc.'s, subsidiary holding company, Inter US Holding Inc., Miami, Florida, its subsidiaries, Inter & Co Securities LLC, Inter US Finance LLC, Inter US Management LLC, and Inter & Co US Advisors LLC, all of Miami, Florida, as well as through Banco Inter S.A.'s subsidiary, Inter & Co Payments, Inc., Miami, Florida.

Approved: January 16, 2026

Pinnacle Financial Corporation, Elberton, Georgia—to merge with Morris State Bancshares, Inc., and thereby indirectly acquire Morris Bank, both of Dublin, Georgia.

Approved: January 14, 2026

Chicago

First Merchants Corporation, Muncie, Indiana—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire First Savings Financial Group, Inc., and thereby indirectly acquire First Savings Bank, both of Jeffersonville, Indiana, in connection with the merger of First Savings Bank with and into First Merchants Bank, Muncie, Indiana.

Granted: January 15, 2026

Cleveland

Farmers National Banc Corp., Canfield, Ohio—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Middlefield Banc Corp. and thereby indirectly acquire The Middlefield Banking Company, both of Middlefield, Ohio, in connection with the merger of Middlefield Bank with and into The Farmers National Bank of Canfield, Canfield, Ohio.

Granted: January 16, 2026

Minneapolis

Stearns Financial Services, Inc. Employee Stock Ownership Plan and Trust, Saint Cloud, Minnesota—to acquire voting shares of Stearns Financial Services, Inc., and thereby indirectly acquire voting shares of Stearns Bank National Association, Saint Cloud, Minnesota.

Approved: January 13, 2026

St. Louis

Reliable Community Bancshares, Inc., Perryville, Missouri—to acquire M1 Bancshares, Inc., and thereby indirectly acquire M1 Bank, both of Clayton, Missouri. In addition, BN1 Acquisition Corp., Perryville, Missouri, an interim subsidiary, to merge with M1 Bancshares, Inc., and incident thereto, become a bank holding company by acquiring M1 Bank.

Approved: January 14, 2026

Bank Premises

Richmond

Putnam County Bank, Hurricane, West Virginia—to increase its investment in bank premises.

Approved: January 12, 2026

Change in Bank Control

Kansas City

First Southwest Bank, Alamosa, Colorado—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), Alamosa, Colorado. In addition, Robert C. Hummel Bank Stock Marital Trust, 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.

Permitted: January 13, 2026

PBT Bancshares, Inc., McPherson, Kansas—Marcus Houghton Legacy Trust Dated May 8, 2025 (Trust), and Marcus Houghton, as trustee, both of Wichita, Kansas, and Wise & Reber, L.C., McPherson, Kansas, as trust protector, to acquire voting shares of PBT Bancshares, Inc., and thereby indirectly acquire voting shares of Peoples Bank and Trust Company, both of McPherson, Kansas. In addition, the Trust to join the Houghton Family Group, a group acting in concert. Marcus Houghton and Wise & Reber, L.C. have been previously approved as members of the Houghton Family Group.

Permitted: January 13, 2026

St. Louis

Genesis Bancorp, Inc., Benoit, Mississippi—Heath O'Brien Jenkins, Madison, Mississippi, to acquire voting shares of Genesis Bancorp, Inc., and thereby indirectly acquire voting shares of Genesis Bank, Benoit, Mississippi.

Withdrawn: January 14, 2026

Oak Tree Financial Corporation, Inc., Rogers, Arkansas—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, to acquire voting shares of Oak Tree Financial Corporation, Inc., and thereby indirectly acquire voting shares of Riverside Bank, Sparkman, Arkansas.

Permitted: January 13, 2026

Extensions of Time

Secretary

Steel Newco Inc. (Steel), Peachtree Corners, Georgia—extension of time to comply with certain regulatory and reporting requirements, in connection with Steel becoming a bank holding company by merging with Synovus Financial Corp., Columbus, Georgia, and Pinnacle Financial Partners, Nashville, Tennessee.*

Granted: December 31, 2025

*Addition

International Operations

New York

J.P. Morgan International Finance Limited (JPMF), New York, New York—JPMorgan Chase & Co, New York, New York, on behalf of its wholly owned Edge Act corporation subsidiary, JPMF, to amend its articles of association to change JPMF'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 25A of the Federal Reserve Act.*

Approved: January 9, 2026

*Addition

Supervision and Regulation

Director, S&R

Huntington Bancshares Incorporated, Columbus, Ohio—to make certain capital distributions under the capital plan rule.

Approved: January 13, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
COMPUTERSHARE TRUST COMPANY, NATIONAL ASSOCIATION	Branch	Computershare Trust Company, National Association, Canton, Massachusetts, to establish a branch in London, England, pursuant to Section 211.3(b)(2) of Regulation K.	Newspaper: Federal Register:

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 January 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 January 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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 January 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, requests prior approval to make a \$13,180,297 public welfare investment in MCC_FFB LIHTC Equity Fund 2, LLC, Opportunity Village project, located in Louisville, KY.	Newspaper: Federal Register:	Not applicable Not applicable

District: 4

Federal Reserve Bank of Cleveland

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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 January 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
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:

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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 January 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRSTBANC OF ALABAMA, INC.	* 3A3	FirstBanc of Alabama, Inc., Talladega, Alabama; to merge with FBDC Financial Corp., and thereby indirectly acquire First Fidelity Bank, both of Fort Payne, Alabama.	Newspaper:	02/06/2026
	* 3A5		Federal Register:	02/23/2026

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		

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENOVA INTERNATIONAL, INC.	* 3A1	Enova International, Inc., Chicago, Illinois to become a bank holding company by acquiring Grasshopper Bancorp, Inc. and thereby indirectly acquiring Grasshopper Bank, National Association, both of New York, New York through merger with Enova Interim Bank, N.A., South Jordan, Utah.	Newspaper: Federal Register:	Not available Not available
HALBUR BANCSHARES, INC.	Change in Bank Control	Elizabeth A. Renner, Omaha, Nebraska and Mary Alexandra Dennis-Renner, Pasadena, California, to join the Dennis Family Control Group, a group acting in concert, to acquire voting shares of Halbur Bancshares, Inc., and thereby indirectly acquire voting shares of Westside State Bank, both of Westside, Iowa.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

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 January 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* 18C	Centennial Bank, Conway, Arkansas, to merge with Mountain Commerce Bank, Knoxville, Tennessee, and to retain the acquired facilities as branch offices.	Newspaper:	Not available
	* Branch (Domestic)		Federal Register:	Not applicable
HOME BANCSHARES, INC.	* 3A5	Home BancShares, Inc., Conway, Arkansas, to acquire through merger 100 percent of the voting shares of Mountain Commerce Bancorp, Inc., and thereby indirectly acquire Mountain Commerce Bank, both of Knoxville, Tennessee.	Newspaper:	Not available
			Federal Register:	02/20/2026

* Subject to the provisions of the Community Reinvestment Act

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
3350724	SIGNATURE BK, FAYETTEVILLE, ARKANSAS	02/16/2025 10/15/2024

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 January 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending January 17, 2026**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHARLES SCHWAB BANK, SSB	* Branch (Domestic)	Charles Schwab Bank, SSB, Westlake, Texas to establish a branch, De Novo, at 2360 Corporate Circle, Suite 400, Henderson, Nevada 89074.	Newspaper: Federal Register:	01/28/2026 Not applicable
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:	12/21/2025 12/24/2025
MCGREGOR BANCSHARES, INC.	Change in Bank Control	The First National Bank of McGregor Employee Stock Ownership Plan ("ESOP"), David Littlewood, and Christy De Leon; as co-trustees of the ESOP and individually; all of McGregor, Texas, to retain and acquire voting shares of McGregor Bancshares, Inc., and thereby indirectly acquire voting shares of The First National Bank of McGregor, both of McGregor, Texas.	Newspaper: Federal Register:	01/16/2026 01/30/2026

* 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 January 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

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3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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