



FEDERAL RESERVE RELEASE

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

No. 50 Week ending December 13, 2025

Board Actions

Bank Holding Companies

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania—to acquire FirstBank Holding Company, and thereby indirectly acquire FirstBank, both of Lakewood, Colorado.

Announced: December 11, 2025

Enforcement

Credit Suisse Group AG and Credit Suisse AG, both of Zurich, Switzerland, and Credit Suisse Holdings (USA), Inc., and Credit Suisse AG, New York Branch, both of New York, New York—written agreement dated December 22, 2020, terminated December 2, 2025.

Announced: December 11, 2025

Credit Suisse Group AG, Zurich, Switzerland—cease-and-desist order dated May 19, 2014, terminated December 4, 2025.

Announced: December 11, 2025

JPMorgan Chase & Co., New York, New York—cease-and-desist order dated March 8, 2024, terminated December 4, 2025.

Announced: December 11, 2025

Regulations and Policies

Policy Statement on Section 9(13) of the Federal Reserve Act—rescission of 2023 policy statement and issuance of new policy statement.

Approved: December 12, 2025

Reserve Bank Operations

Federal Reserve Banks—reappointment of presidents and first vice presidents.

Approved: December 10, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Minneapolis

First Interstate Bank, Billings, Montana—to establish a branch at 5405 Grand Avenue, Billings, Montana.

Approved: December 10, 2025

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to establish a branch at 2976 3rd Avenue, Bronx, New York.

Approved: December 8, 2025

Bank Holding Companies

Philadelphia

Norwood Financial Corp., Honesdale, Pennsylvania—to acquire PB Bankshares, Inc., and thereby indirectly acquire Presence Bank, both of Coatesville, Pennsylvania.

Approved: December 8, 2025

Change in Bank Control

Kansas City

Rocky Financial Corporation, Cordell, Oklahoma—Randolph (Russ) Meacham, Jr., Clinton, Oklahoma, to acquire voting shares of Rocky Financial Corporation (Company), and thereby indirectly acquire voting shares of Bank360 (Bank), Cordell, Oklahoma. In addition, Randolph (Russ) Meacham, Jr., Ryan Meacham, Christopher Jones, and Dacia Phillips, all of Clinton, Oklahoma, and Andrew Albert, Elk City, Oklahoma, to establish a control group, a group acting in concert, to acquire voting shares of Company, and thereby indirectly acquire voting shares of Bank.

Permitted: December 8, 2025

San Francisco

Banc of California, Inc., Los Angeles, California—WP Clipper GG 14 L.P. and WP Clipper FS II L.P., both controlled by Warburg Pincus, LLC, New York, New York, to acquire additional voting shares of Banc of California, Inc., and thereby indirectly acquire voting shares of Banc of California, Los Angeles, California.*

Withdrawn: December 4, 2025

*Addition

Regulations and Policies

Director, S&R

Regulatory Capital Rules—notice of the 2025 aggregate global indicator amounts, as required under the Board's rule regarding risk-based capital surcharges for global systemically important bank holding companies.

Approved: December 10, 2025

General Counsel

Lending and Liquidity Facilities—reports to Congress under section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: December 9, 2025

Secretary

Regulation M (Consumer Leasing)—final interagency amendments to establish dollar thresholds that will apply for determining exempt consumer leases in 2026.*

Approved: December 3, 2025

*Addition

Regulation Z (Truth in Lending)—final interagency amendments to establish dollar thresholds that will apply for determining exempt consumer credit transactions in 2026.*

Approved: December 3, 2025

*Addition

Regulation Z (Truth in Lending)—final interagency determination of the 2026 threshold for exempting certain loans from special appraisal requirements for higher-priced mortgages.*

Approved: December 3, 2025

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 13, 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 December 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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
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 December 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
SABINE BANCSHARES, INC.	Change in Bank Control	Kenneth R. Lehman, Fort Lauderdale, Florida; to acquire voting shares of Sabine Bancshares, Inc., and thereby indirectly acquire voting shares of Sabine State Bank and Trust Company, both of Many, Louisiana.	Newspaper:	12/24/2025
			Federal Register:	12/15/2025

District: 3

Federal Reserve Bank of Philadelphia

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
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 December 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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.

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
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 December 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANK OF APPOMATTOX, THE	Premises	The Farmers Bank of Appomattox, Appomattox, Virginia, to increase its investment in bank premises with respect to the two existing retail branches located in Dillwyn and Farmville, Virginia.	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:

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
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 December 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
Anthem Financial Corporation	* 3A1	Anthem Financial Corporation, Plaquemine, Louisiana, to become a bank holding company by acquiring Anthem Bank & Trust, Plaquemine, Louisiana.	Newspaper:	Not applicable
			Federal Register:	Not applicable
GULF ATLANTIC BANK	* Branch (Domestic)	Gulf Atlantic Bank, Key West, Florida, intends to open a branch at 105 East Baker Street, Plant City, Florida, known as the Plant City Branch.	Newspaper:	12/26/2025
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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

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
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 December 13, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPRA FINANCIAL, INC.	Change in Bank Control Other Bank Filing	Fuller Family Holdings LLLP, Dubuque, Iowa, a qualified family partnership; Alison J. Fuller 2025 GST Trust, Lynn H. Fuller as trustee, and the Lynn H. Fuller Family GST Trust, Thomas J. Fuller as trustee, as limited partners of Fuller Family Holdings LLLP, all of Dubuque, Iowa; and Thomas Fuller Family Holdings LLLP, Dubuque, Iowa, a qualified family partnership, to become members of the Fuller Family Group, a group acting in concert, to acquire voting shares of Capra Financial, Inc. and thereby indirectly acquire voting shares of Capra Bank, both of Dubuque, Iowa.	Newspaper: Federal Register:	Not available 12/22/2025
FIRST ILLINOIS CORPORATION	Change in Bank Control	The Leon J. Mizeur Roth IRA; the Leon J. Mizeur IRA; the Leon J. Mizeur Trust, with Leon J. Mizeur as trustee; Robert T. Mizeur; the Robert T. Mizeur IRA; the Ellen A. Mizeur Trust, with Ellen A. Mizeur as trustee; Mary Mizeur; Peter J. Bolt; Lisa A. Bolt; Susan C. Faivre; Samuel T. Faivre; Seth J. Faivre; Ella C. Faivre; Andrew Bolt; Daniel Bolt; Mary C. Mizeur; Anne K. Mizeur; and other minor children, all of Springfield, Illinois, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois.	Newspaper: Federal Register:	Not available 11/28/2025

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 13, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST ILLINOIS CORPORATION	Change in Bank Control	David W. Rathje, Decatur, Illinois; Kelly S. Rathje Brandon, Decatur, Illinois; the Jonathan 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; the Lauren 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; David J. Rathje, Decatur, Illinois; Rachel O. Rathje, Decatur, Illinois; and David J. Rathje, Fort Meyers, Florida, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	01/01/2026 12/16/2025
HSBC BANK PLC	Branch/Agency/CLC	HSBC Bank plc, London, United Kingdom, to establish a branch located at 66 Hudson Boulevard New York, New York, pursuant to section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY FINANCIAL, INC.	Change in Bank Control	Todd M. Madson Family Trust Dated May 21, 2024, Jefferson, Iowa, Cheri S. Delay, Jefferson, Iowa, Mark S. Larson, Rushford, Minnesota, Pamela S. Larson, Nashville, Tennessee, Lucas J. Lautner, Urbandale, Iowa, Michael T. Licht, Fort Dodge, Iowa, Bret A. Madson, Jefferson, Iowa, Marie A. Madson Trust, Fairfax Station, Virginia, Roxanne L. Madson, Lee's Summit, Missouri and Debra L. Swift, Warren, Connecticut to retain voting shares of Security Financial, Inc., Farnhamville, Iowa and thereby indirectly retain voting shares of Security Savings Bank, Gowrie, Iowa.	Newspaper: Federal Register:	11/04/2025 Not available

District: 7

Federal Reserve Bank of Chicago

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
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 December 13, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CS BANK	* Branch (Domestic)	CS Bank, Eureka Springs, Arkansas, to establish a branch facility to be located at 310 North Olive Street, Harrison, Arkansas	Newspaper: Federal Register:	12/22/2025 Not applicable
MARIES COUNTY BANCORP., INC.	Change in Bank Control	Sarah M. Stratman as general partner of The Henderson Family Limited Partnership, both of Argyle, Missouri, and the Wenger Revocable Family Trust, Sue Wenger and Michael Wenger as trustees, all of Mulvane, Kansas, to join the Henderson Family Control Group, a group acting in concert, and retain voting shares of Maries County Bancorp, Inc., and thereby indirectly retain voting shares of The Maries County Bank, both of Vienna, Missouri	Newspaper: Federal Register:	12/30/2025 12/31/2025
WEST TENNESSEE BANCSHARES, INC.	Change in Bank Control	Notice by Justin Byrd, individually and as trustee of The Robert C. Byrd, Sr. Irrevocable Trust, both of Germantown, Tennessee, Christina Byrd, New York, New York, Carson Byrd, Los Angeles, California, Robert C. Byrd, Jr., Denver, Colorado, and Lauren Byrd, Memphis, Tennessee, to join the Byrd Family Control Group and retain voting shares of West Tennessee Bancshares, Inc., and thereby indirectly retain voting shares of the Bank of Bartlett, both of Bartlett, Tennessee	Newspaper: Federal Register:	Not available 01/02/2026

* 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:

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
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 December 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN FEDERAL CORPORATION	Change in Bank Control	Brianna Klegstad, Hallock, Minnesota, to retain voting shares, and together with John A. Schumacher, West Fargo, North Dakota, and Jeffrey A. Schumacher, Grand Forks, North Dakota; as a group acting in concert to control American Federal Corporation, Fargo North Dakota. American Federal Corporation controls American Federal Bank, Fargo, North Dakota.	Newspaper: Federal Register:	12/31/2025 Not available

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending December 13, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANK HOLDING COMPANY, INC.	Change in Bank Control	Barrett W. Sogard, individually, as Trustee of the Barrett W. Sogard 2020 Irrevocable GST (POS) Trust u/a dtd 7/31/2020, as Trustee of the Barrett W. Sogard 2020 Irrevocable GST (TMS) Trust u/a dtd 7/31/2020, and as Individual Trustee of the Barrett W. Sogard Irrevocable Trust u/a dtd 12/16/2015, all of Gainesville, Florida, Isabella M. Sogard, individually, as Trustee of the Isabella M. Sogard 2020 Irrevocable GST (POS) Trust u/a dtd 7/31/2020, as Trustee of the Isabella M. Sogard 2020 Irrevocable GST (TMS) Trust u/a dtd 7/31/2020, and as Individual Trustee of the Isabella M. Sogard Irrevocable Trust u/a dtd 12/16/2015, all of Lake Oswego, Oregon, Oliver T. Sogard, individually, as Trustee of the Oliver T. Sogard 2020 Irrevocable GST (POS) Trust u/a dtd 7/31/2020, as Trustee of the Oliver T. Sogard 2020 Irrevocable GST (TMS) Trust u/a dtd 7/31/2020, and as Individual Trustee of the Oliver T. Sogard Irrevocable Trust u/a dtd 12/16/2015, all of Horseheads, New York, and Thomas P. Sogard, individually, as Trustee of the Thomas P. Sogard 2020 Irrevocable GST (POS) Trust u/a dtd 7/31/2020, as Trustee of the Thomas P. Sogard 2020 Irrevocable GST (TMS) Trust u/a dtd 7/31/2020, and as Individual Trustee of the Thomas P. Sogard Irrevocable Trust u/a dtd 12/16/2015, all of Charleston, South Carolina, to join the Sogard Family Shareholder Group, a group acting in concert, to retain voting shares of American State Bank Holding Company, Inc. of Williston,	Newspaper: 12/19/2025 Federal Register: Not available	

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
		North Dakota. American State Bank Holding Company, Inc. controls American State Bank & Trust Company of Williston, Williston, North Dakota.		
PSB Financial, Inc.	* 3A1	PSB Financial, Inc. to become a bank holding company by acquiring Pioneer State Bank, both of Deer Lodge, Montana, upon the conversion of Pioneer Federal Savings & Loan Association, from mutual to stock form.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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
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 December 13, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS INVESTMENT COMPANY	Change in Bank Control	Michael P. Langley Directed Trust dated February 16, 2021, Camarillo, California; John M. Langley Directed Trust dated February 16, 2021, Houston, Texas; James L. Langley Directed Trust dated February 16, 2021, Beaufort, South Carolina; Annette L. Langley Directed Trust dated February 16, 2021, Aurora, Colorado; Barbara A. Fisher Directed Trust dated February 16, 2021, Wintersville, Ohio; Jeanette M. Roberts Directed Trust dated February 16, 2021, Bloomingdale, Ohio; Roseanne M. Martin Directed Trust dated February 16, 2021, Steubenville, Ohio; Mark A. Langley Directed Trust dated February 16, 2021, Lancaster, Massachusetts; Stephen A. Langley Directed Trust dated February 16, 2021, Okayama, Japan; Mark A. Langley, Lancaster, Massachusetts; Jeanette M. Roberts, Bloomingdale, Ohio; Annette L. Langley, Aurora, Colorado, and AMG National Trust Bank, Boulder, Colorado, as trustees and trust advisors of the aforementioned trusts, to become members of the James W. Langley Family Group, a group acting in concert, to retain voting shares of Citizens Investment Company, and thereby indirectly retain voting shares of North Valley Bank, both of Thornton, Colorado.	Newspaper: Federal Register:	12/29/2025 Not available
FIRSTOAK BANK	* Branch (Domestic)	FirstOak Bank, Independence, Kansas, to establish a branch located at 4581 Columbia Pike, Thompson's Station, Tennessee.	Newspaper: Federal Register:	12/19/2025 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
PBT BANCSHARES, INC.	Change in Bank Control	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. ("Company"), and thereby indirectly acquire voting shares of Peoples Bank and Trust Company ("Bank"), 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.	Newspaper: Federal Register:	12/31/2025 12/30/2025

District: 10

Federal Reserve Bank of Kansas City

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
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 December 13, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 12/24/2025
R CORP FINANCIAL	Change in Bank Control	Robert Reid Ryan, Houston, Texas, individually and as trustee of the 2018 Ryan Legacy Trust, and Wendy Ryan Bivins, Amarillo, Texas, individually and as trustee of the 2018 Ryan Legacy Trust, Jackson Ray 2001 Trust, Caroline Avery Ryan 2001 Trust, Ella Reese Ryan Trust, Julia Elizabeth 2003 Trust, and the Victoria Lynn 2002 Trust, to acquire 25 percent or more of the voting shares of R Corp Financial, and thereby indirectly acquire voting shares of R Bank, both of Round Rock, 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 12/24/2025

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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
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 December 13, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	* Branch (Domestic)	Bank of Hawaii, Honolulu, Hawaii to establish a new branch at 1088 W. Marine Corps Drive, Space No. K-1, Dededo, Guam 96929.	Newspaper: Federal Register:	Not available Not applicable
PARTNERS BANK OF CALIFORNIA	* 3A5	Partners Bancorp, Mission Viejo, California to become a bank holding company by acquiring 100 percent of Partners Bank of California, Mission Viejo, California.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

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