



FEDERAL RESERVE RELEASE

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

No. 5 Week ending January 31, 2026



Board Actions

Bank Holding Companies

Cornerstone Capital Bancorp, Inc., Houston, Texas—to acquire Peoples Bancorp, Inc., and thereby indirectly acquire Peoples Bank, both of Lubbock, Texas.

Announced: January 30, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Midwest Bank, Monmouth, Illinois—to establish a branch at 1750 East U.S. Highway 136, Table Grove, Illinois.

Approved: January 28, 2026

Dallas

Origin Bank, Choudrant, Louisiana—to establish a branch at 508 Fairhope Avenue, Fairhope, Alabama.

Approved: January 26, 2026

Bank Holding Companies

Chicago

HBT Financial, Inc., Bloomington, Illinois—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire CNB Bank Shares, Inc., and thereby indirectly acquire CNB Bank & Trust, N.A. (CNB), both of Carlinville, Illinois, in connection with the merger of CNB with and into Heartland Bank and Trust Company, Bloomington, Illinois.

Granted: January 28, 2026

Dallas

USV Bancorp, Inc., Houston, Texas—to become a bank holding company by acquiring CNB National Financial Corporation and thereby indirectly acquire The City National Bank of San Saba, both of San Saba, Texas.*

Withdrawn: January 20, 2026

*Addition

Kansas City

Pueblo Bancorporation, Pueblo, Colorado—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Ark Valley Bankshares, Inc., and thereby indirectly acquire The State Bank, both of La Junta, Colorado, in connection with the merger of The State Bank with and into The Pueblo Bank and Trust Company, Pueblo, Colorado.

Granted: January 26, 2026

New York

UBS Group AG and UBS AG, both of Zurich, Switzerland, and UBS Americas Holding LLC and UBS Americas, Inc., both of New York, New York—to become bank holding companies by acquiring UBS Bank USA, Salt Lake City, Utah, upon the conversion of UBS Bank USA from a state-chartered industrial bank to a national bank.

Approved: January 26, 2026

Bank Premises

St. Louis

CS Bank, Eureka Springs, Arkansas—to increase its investment in bank premises.

Approved: January 29, 2026

Banks, Nonmember, and Miscellaneous Institutions

Secretary

UBS Bank USA, Salt Lake City, Utah—location determination in the Federal Reserve District of the Federal Reserve Bank of New York.

Approved: January 26, 2026

Banks, State Member

Chicago

CIBC Bank USA, Chicago, Illinois—to make a public welfare investment.

Approved: January 28, 2026

Dallas

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment.

Approved: January 29, 2026

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment.*

Approved: January 12, 2026

*Addition

New York

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

Approved: January 23, 2026

*Addition

Change in Bank Control

Kansas City

Citizens Investment Company, Thornton, Colorado—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, Thornton, Colorado.

Permitted: January 26, 2026

Vision Bancshares, Inc., Ada, Oklahoma—the Mary Ellen Wall 2021 Legacy Trust dated May 11, 2021, James N. Wall Marital Trust A, and James N. Wall Marital Trust B, all of Ada, Oklahoma; Mary Ellen Wall, Shawnee, Oklahoma, and Vision Bank, Ada, Oklahoma, as co-trustees of each trust; the Amy Wall Coroma Trust, Ada, Oklahoma, Amy Coroma, Union, Missouri, and Vision Bank as co-trustees; Laura Wall Cox Trust, Ada, Oklahoma, Laura Cox, Norman, Oklahoma, and Vision Bank as co-trustees; Jamie Wall Hammons Trust, Ada, Oklahoma, Jamie Hammons, Shawnee, Oklahoma, and Vision Bank as co-trustees; Nancy Wall Vincent Trust, Ada, Oklahoma, Nancy Vincent, Tomball, Texas, and Vision Bank as co-trustees; and the Elizabeth Wall Trust, Ada, Oklahoma, Elizabeth Wall, Shawnee, Oklahoma, and Vision Bank as co-trustees; to join the Wall Family Control Group, a group acting in concert, to retain voting shares of Vision Bancshares, Inc., and thereby indirectly retain voting shares of Vision Bank, Ada, Oklahoma.

Permitted: January 28, 2026

Minneapolis

American State Bank Holding Company, Inc., Williston, North Dakota—Barrett W. Sogard, individually, as trustee of the Barrett W. Sogard 2020 Irrevocable GST (POS) Trust under agreement dtd 7-31-2020, as trustee of the Barrett W. Sogard 2020 Irrevocable GST (TMS) Trust under agreement dtd 7-31-2020, and as individual trustee of the Barrett W. Sogard Irrevocable Trust under agreement dtd 12-16-2015, all of Gainesville, Florida; Isabella M. Sogard, individually, as trustee of the Isabella M. Sogard 2020 Irrevocable GST (POS) Trust under agreement dtd 7-31-2020, as trustee of the Isabella M. Sogard 2020 Irrevocable GST (TMS) Trust under agreement dtd 7-31-2020, and as individual trustee of the Isabella M. Sogard Irrevocable Trust under agreement 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 under agreement dtd 7-31-2020, as trustee of the Oliver T. Sogard 2020 Irrevocable GST (TMS) Trust under agreement dtd 7-31-2020, and as individual trustee of the Oliver T. Sogard Irrevocable Trust under agreement 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 under agreement dtd 7-31-2020, as trustee of the Thomas P. Sogard 2020 Irrevocable GST (TMS) Trust under agreement dtd 7-31-2020, and as individual trustee of the Thomas P. Sogard Irrevocable Trust under agreement 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., and thereby indirectly retain voting shares of American State Bank & Trust Company of Williston, Williston, North Dakota.

Permitted: January 30, 2026

St. Louis

Maries County Bancorp, Inc., Vienna, Missouri—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, to retain voting shares of Maries County Bancorp, Inc., and thereby indirectly retain voting shares of The Maries County Bank, Vienna, Missouri.

Permitted: January 30, 2026

International Operations

Cleveland

Fifth Third Bank, National Association, Cincinnati, Ohio—to establish a branch in the Cayman Islands pursuant to section 211.3(b)(2) of Regulation K, as a result of the proposed acquisition of Comerica Bank.

Approved: January 30, 2026

Membership

St. Louis

Renaasant Bank, Tupelo, Mississippi—to become a member of the Federal Reserve System.

Approved: January 28, 2026

Supervision and Regulation

Director, S&R

Stress Tests—establishment of the as-of date for the global market shock component of the 2025 stress test.*

Approved: October 29, 2025

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 31, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------|--------------------|--|------------------------------|---------------|
| MUTUAL BANCORP | * 3A5 * 3A3 | Mutual Bancorp, Hyannis, Massachusetts, to merge with Bluestone Financial, MHC, and thereby indirectly acquire Bluestone Bank, both of Raynham, Massachusetts, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y. | Newspaper: | Not available |
| | | | Federal Register: | 01/20/2026 |

* Subject to the provisions of the Community Reinvestment Act

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 31, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|---------------------------|---|------------------------------|----------------|
| GOLDMAN SACHS BANK USA | Public Welfare Investment | Goldman Sachs Bank USA, New York, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H. | Newspaper: | Not applicable |
| MANUFACTURERS AND TRADERS TRUST COMPANY | Public Welfare Investment | Manufacturers and Traders Trust Company, Buffalo, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H. | Federal Register: | Not applicable |
| MANUFACTURERS AND TRADERS TRUST COMPANY | Public Welfare Investment | Manufacturers and Traders Trust Company, Buffalo, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H. | Newspaper: | Not applicable |
| | | | Federal Register: | Not applicable |

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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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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SN = Substantial noncompliance

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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 |

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 31, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|-------------------------------|--------------------|--|--|
| OCEANFIRST FINANCIAL CORP. | * 3A3 * 3A5 | OceanFirst Financial Corp., Toms River, New Jersey; to merge with Flushing Financial Corporation, and thereby indirectly acquire Flushing Bank, both of Uniondale, New York. | Newspaper: Not available Federal Register: 03/02/2026 |
| | | | |

* Subject to the provisions of the Community Reinvestment Act

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 January 31, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------|---------------------|--|------------------------------|------------|
| PBT BANCORP | * Branch (Domestic) | PBT Bancorp, Hazard, Kentucky, proposes establishing a branch office at 297 North Main Street, Stanton, Kentucky, pursuant to section 208.6 of Regulation H. | Newspaper: | 02/07/2026 |

* Subject to the provisions of the Community Reinvestment Act

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 January 31, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|---|---------------------------------------|---|---|
| BURKE & HERBERT FINANCIAL SERVICES CORP. | * 3A5 * 18C * Branch (Domestic) | Burke & Herbert Financial Services Corp., Alexandria, Virginia, to acquire 100% of the voting securities of LINKBANCORP, Inc., Camp Hill, Pennsylvania, and thereby indirectly acquire LINKBANK, Camp Hill, Pennsylvania. Additionally, Burke & Herbert Bank & Trust Company, Alexandria, Virginia, to merge with LINKBANK and operate LINKBANK's branches. | Newspaper: 02/17/2026 Federal Register: 02/25/2026 |

* Subject to the provisions of the Community Reinvestment Act

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:

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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 January 31, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|---------------------------|---|---------------------------------|--------------------------|
| PINNACLE BANK | Public Welfare Investment | Pinnacle Bank, Atlanta, Georgia, has requested "blanket" authority to make Low Income Housing Tax Credit (LIHTC) investments without prior approval to the extent that its aggregate investment in public welfare investments would not exceed 15 percent of its capital stock and surplus, pursuant to Section 208.22 of Regulation H. | Newspaper: | Not applicable |
| TOUCHMARK BANCSHARES, INC. | Change in Bank Control | Meena Shah, Jayendrakumar J. Shah, Shveta Shah Raju, Asha Shah Prasad, Deep J. Shah, Dinesh V. Raju, Nita K. Parikh, Kiran J. Parikh, Mukund C. Raja, Dhaval S. Shah, Monal K. Shah, 455 Trust, 475 Trust, 4580 Trust, 3490 Trust, 2764 Trust, all of Duluth, Georgia; Purna N. Parikh and Purna Nitin Parikh Rev Living Trust, both of Johns Creek, Georgia; and Samir N. Sheth and Rupa S. Sheth, both of Lilburn, Georgia; to form the Shah Family Control Group, a group acting in concert, to retain voting shares of Touchmark Bancshares, Inc., and thereby indirectly retain voting shares of Touchmark Bank, both of Alpharetta, Georgia. Deep J. Shah also seeks prior approval to acquire more than 25 percent of Touchmark Bancshares, Inc., and thereby indirectly retain voting shares of Touchmark Bank. | Newspaper: Federal Register: | 02/21/2026 02/17/2026 |

* 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.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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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 January 31, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------------|---------------------------|--|---------------------------------|--------------------------------|
| BANK OF BRODHEAD, THE | * Branch (Domestic) | Bank of Broadhead, Broadhead, Wisconsin, to establish a branch facility to be located at 735 Sunnyside Drive, Milton, Wisconsin. | Newspaper: | 01/31/2026 |
| 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 |
| 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 |

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 31, 2026

| 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 Myers, 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: | Not available |
| GREEN BELT BANCORPORATION | Change in Bank Control | The Weaver 2021 Dynasty Trust, Milwaukee, Wisconsin, with Steven Afdahl, Temecula, California, Kirk Yung, Fort Dodge, Iowa, and Peter J. Wilder, Pewaukee, Wisconsin, as trustees; Jessica Weaver, Iowa Falls, Iowa, as grantor, and Christopher Weaver, Iowa Falls, Iowa, to acquire voting shares of Green Belt Bancorporation and thereby indirectly acquire voting shares of Green Belt Bank & Trust, both of Iowa Falls, Iowa. | Newspaper: | 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: | Not available |

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 31, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------|--------------------|--|------------------------------|---------------|
| The Stephen M. Calk 2025 Trust | * Acquisition | The Stephen M. Calk 2025 Trust with Bernard Banks as trustee, both of Houston, Texas to become a savings and loan holding company by acquiring National Bancorp Holdings, Inc., Chicago, Illinois. | Newspaper: | Not available |

* Subject to the provisions of the Community Reinvestment Act

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.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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SN = Substantial noncompliance

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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 | 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 31, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------------|------------------------------|--|---------------------------------|----------------------------------|
| ANSTAFF BANK | * Branch (Domestic) | Anstaff Bank, Green Forest, Arkansas, to establish a branch facility to be located at 720 Goblin Drive, Harrison, Arkansas | Newspaper: | Not available |
| CENTENNIAL BANK | * 18C * Branch (Domestic) | Centennial Bank, Conway, Arkansas, to merge with Mountain Commerce Bank, Knoxville, Tennessee, and to retain the acquired facilities as branch offices. | 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: Federal Register: | Not available 02/20/2026 |
| RIVERWIND BANK | Premises | RiverWind Bank, Augusta, AR to increase its investment in bank premises in the amount of \$800,000 | Newspaper: Federal Register: | Not applicable Not applicable |

* 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.

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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 | | |
| 9090000 | PEOPLES DATA CO, TROT, MISSOURI | 07/26/2024 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 January 31, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|------------------------|--|------------------------------|------------|
| PARK FINANCIAL GROUP, INC. | Change in Bank Control | The 2012 Revocable Trust of Lynne Singer Redleaf, and Lynne Singer Redleaf, as Trustee of the LSR Trust, and Benleaf, LLC, all of Minneapolis, Minnesota, as a group acting in concert (the “Redleaf Family Group”), to acquire voting shares of and thereby control Park Financial Group, Inc. (“PFG”), Minneapolis, Minnesota. PFG controls Park State Bank, Duluth, Minnesota. (Andrew J. Redleaf was previously permitted by the Federal Reserve to control PFG in his individual capacity.) | Newspaper: | 02/18/2026 |

* 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 January 31, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------------|-------------------------------|---|--|
| BANCFIRST | * Branch (Domestic) | BancFirst, Oklahoma City, Oklahoma, to Newspaper: establish a branch facility at 17825 N. Portland Avenue, Edmond, Oklahoma. | Not available Federal Register: Not applicable |
| HIGH PLAINS BANK | * 18C * Branch (Domestic) | High Plains Bank, Flagler, Colorado, to merge with First National Bank of Hugo, Hugo, Colorado, and incident thereto, to establish branches in Hugo, Leadville, and Limon, Colorado. | Newspaper: Not available Federal Register: Not applicable |
| TRI-COUNTY COMPANY | * 3A3 Listed Going Concern | Tri-County Company, Stuart, Nebraska, to acquire Butte State Bank, Butte, Nebraska. In addition, Tri-County Company to engage in insurance agency activity through its acquisition of substantially all the assets of Butte State Agency pursuant to section 225.28(b)(11)(iii)(A) of Regulation Y. | Newspaper: Not available Federal Register: 03/09/2026 |

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City**

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| 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 | | |
| 590255 | SOVEREIGN BK, SHAWNEE, OKLAHOMA | 03/01/2025 11/10/2024 S Int Small Bank |

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 31, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|------------------|------------------------|---|------------------------------|---------------|
| FROST BANK | * Branch (Domestic) | Frost Bank, San Antonio, Texas to establish a branch at 3501 Forest Hill Circle, Forest Hill, Texas 76140. | Newspaper: | 02/05/2026 |
| 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: | Not available |
| | | | Federal Register: | 12/30/2025 |

* 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.

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| 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 January 31, 2026

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|-------------------|--------------------|---|------------------------------|
| Partners Bancorp. | * 3A5 | Partners Bancorp, Mission Viejo, CA, to Newspaper: Not available become a bank holding company by Federal Register: Not available acquiring 100 percent of Partners Bank of California, Mission Viejo, CA. | |

* 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.

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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