

Dated at Washington, DC November 25, 2025.  
**Jennifer M. Jones,**  
*Deputy Executive Secretary.*  
[FR Doc. 2025-21460 Filed 11-26-25; 8:45 am]  
**BILLING CODE 6714-01-P**

## FEDERAL DEPOSIT INSURANCE CORPORATION

### Sunshine Act Meetings: Notice of Meeting Held With Less Than Seven Days Advance Notice

**TIME AND DATE:** 10:00 a.m. on November 25, 2025.

**PLACE:** The meeting was held in the FDIC Board Room, 550 17th Street NW, Washington, DC, and was webcast to the public.

**STATUS:** Open to public observation via webcast.

**MATTERS TO BE CONSIDERED:** Pursuant to the provisions of the “Government in the Sunshine Act” (5 U.S.C. 552b), notice is given that the Federal Deposit Insurance Corporation’s Board of Directors met in open session to consider the following matters:

#### Summary Agenda

*Final Rule: Adjusting and Indexing Certain Regulatory Thresholds.*

Designated Reserve Ratio for 2026.

*Final Rule; Delay of Compliance Date: FDIC Official Signs and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC’s Name or Logo.*

Minutes of a Board of Directors’ Meeting Previously Distributed.

#### Discussion Agenda

*Notice of Proposed Rulemaking: Regulatory Capital Rule: Revisions to the Community Bank Leverage Ratio Framework.*

*Final Rule: Regulatory Capital Rule: Modifications to the Enhanced Supplementary Leverage Ratio Standards for U.S. Global Systemically Important Bank Holding Companies and Their Subsidiary Depository Institutions; Total Loss-Absorbing Capacity and Long-Term Debt Requirements for U.S. Global Systemically Important Bank Holding Companies.*

**CONTACT PERSON FOR MORE INFORMATION:** For further information, please contact Debra A. Decker, Executive Secretary, FDIC, at *FDICBoardMatters@fdic.gov*.

*Authority:* 5 U.S.C. 552b.

Dated at Washington, DC, on November 25, 2025.

Federal Deposit Insurance Corporation.  
**Debra A. Decker,**  
*Executive Secretary.*  
[FR Doc. 2025-21508 Filed 11-25-25; 4:15 pm]  
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## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (Act) (12 U.S.C. 1817(j)) and § 225.41 of the Board’s Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the applications are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board’s Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in paragraph 7 of the Act.

Comments received are subject to public disclosure. In general, comments received will be made available without change and will not be modified to remove personal or business information including confidential, contact, or other identifying information. Comments should not include any information such as confidential information that would not be appropriate for public disclosure.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Benjamin W. McDonough, Deputy Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than December 15, 2025.

*A. Federal Reserve Bank of Philadelphia* (William Spaniel, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105-1521. Comments can also be sent electronically to *Comments.applications@phil.frb.org*:

*1. 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.

*B. Federal Reserve Bank of St. Louis* (Holly A. Rieser, Senior Manager) P.O. Box 442, St. Louis, Missouri 63166-2034. Comments can also be sent electronically to

*Comments.applications@stls.frb.org*:

*1. Bedford Holdings, LLP*, 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., Rogers, Arkansas, and thereby indirectly acquire voting shares of Riverside Bank, Sparkman, Arkansas.

Board of Governors of the Federal Reserve System.

**Michele Taylor Fennell,**  
*Associate Secretary of the Board.*

[FR Doc. 2025-21473 Filed 11-26-25; 8:45 am]

**BILLING CODE 6210-01-P**

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board’s Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)).

Comments received are subject to public disclosure. In general, comments received will be made available without change and will not be modified to remove personal or business information including confidential, contact, or other identifying