

District 3

Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, May 9, 2026

Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

Section V – Availability of CRA public evaluations

The Community Reinvestment Act (CRA) 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:

Section V – Availability of CRA public evaluations

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.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
1479470	Woodlands Bank/Williamsport, PA	12/01/2025	05/07/2026	O		X

Section VI – CRA examinations scheduled for

Quarters of

Institution

Location

None

The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

FEDERAL RESERVE BANK OF PHILADELPHIA

SECTION VII - APPLICATIONS APPROVED

Columbia Financial, Inc., Fair Lawn, New Jersey, a newly formed Maryland corporation; to acquire Northfield Bancorp, Inc., Staten Island, New York, and thereby indirectly acquire Northfield Bank, Woodbridge, New Jersey, and thereby engage in operating a savings association pursuant to Section 225.28(b)(4)(ii) of Regulation Y.

Approved: 05/08/2026

Columbia Bank MHC, Fair Lawn, New Jersey; to convert from mutual to stock form. As part of the conversion, Columbia Bank MHC, and Columbia Financial, Inc., Fair Lawn, New Jersey, an existing mid-tier savings and loan holding company, will cease to exist and Columbia Bank, Fair Lawn, New Jersey, will become a wholly-owned subsidiary of Columbia Financial, Inc., Fair Lawn, New Jersey, a newly-formed Maryland corporation, which has applied to become a savings and loan holding company, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, by acquiring Columbia Bank, a covered savings association.

Approved: 05/08/2026