
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

FB Bancorp Inc

(Name of Issuer)

Common Stock, par value \$0.01 per share

(Title of Class of Securities)

31425A109

(CUSIP Number)

12/31/2024

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)
 Rule 13d-1(c)
 Rule 13d-1(d)

SCHEDULE 13G

CUSIP No. 31425A109

Names of Reporting Persons

1

Delaware Charter Guarantee & Trust Company on behalf of FB Bancorp Inc
Check the appropriate box if a member of a Group (see instructions)

2

- (a)
 (b)

3

Sec Use Only

Citizenship or Place of Organization

4

DELAWARE

Number of Shares 5 Sole Voting Power

Beneficially 290,127.00
Owned by Shared Voting Power
Each 6
Reporting 1,587,000.00
Person
With: Sole Dispositive Power
7
0.00
Shared Dispositive
8 Power
1,877,127.00

Aggregate Amount Beneficially Owned by Each Reporting Person

1,877,127.00

Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)

Percent of class represented by amount in row (9)

9.5 %

Type of Reporting Person (See Instructions)

EP

SCHEDULE 13G

Item 1.

Name of issuer:

- (a) FB Bancorp Inc
- Address of issuer's principal executive offices:
- (b) 830 W. Causeway Approach, Mandeville, LA, 70471-3085

Item 2.

Name of person filing:

- (a) Delaware Charter Guarantee & Trust Company dba Principal Trust Company as Directed Trustee for the Fidelity Bank 401(k) Retirement Plan and the Fidelity Bank Employee Stock Ownership Plan
- Address or principal business office or, if none, residence:
- (b) 1013 Centre Road Ste 300 Wilmington, DE 19805-1265
- Citizenship:
- (c) Delaware
- Title of class of securities:
- (d) Common Stock, par value \$0.01 per share
- CUSIP No.:
- (e) 31425A109

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

- (a) Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);
- (b) Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);
- (c) Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);
- (d) Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);
- (e) An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);
- (f) An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);
- (g) A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
- (h) A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);

- (i) A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- (j) A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution:
- (k) Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

Amount beneficially owned:

- (a) The Fidelity Bank 401(k) Retirement Plan and the Fidelity Bank Employee Stock Ownership Plan ("Plans") are subject to the Employee Retirement Income Security Act of 1974 ("ERISA"). Delaware Charter Guarantee & Trust Company dba Principal Trust Company acts as the Directed Trustee of the Fidelity Bank 401(k) Retirement Plan and the Fidelity Bank Employee Stock Ownership Plan ("Trust"). As of December 31, 2024, the Trust held 290,127 shares of the Issuer's common stock and 1,587,000 of such shares were held, unallocated, for allocation in future years. The securities reported include all shares held of record by the Trustee. The Trustee follows the directions of the investment fiduciary named in the Plans, or other parties designated in the respective Plan's trust agreement, with respect to voting and disposition of shares. The Trustee, however, is subject to certain fiduciary duties under ERISA as limited in the trust agreements. The Trustee disclaims beneficial ownership of the shares of common stock that are the subject of this Schedule 13G.

Percent of class:

- (b) Percent of class: The 1,877,127 shares of common stock represent 9.5% of the Issuer's outstanding shares of common stock. The percent of class is based on shares outstanding as of December 31, 2024, as provided by the Issuer. %

- (c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote:

290,127

(ii) Shared power to vote or to direct the vote:

1,587,000

(iii) Sole power to dispose or to direct the disposition of:

0

(iv) Shared power to dispose or to direct the disposition of:

1,877,127

Item 5. Ownership of 5 Percent or Less of a Class.

Item 6. Ownership of more than 5 Percent on Behalf of Another Person.

If any other person is known to have the right to receive or the power to direct the receipt of dividends from, or the proceeds from the sale of, such securities, a statement to that effect should be included in response to this item and, if such interest relates to more than 5 percent of the class, such person should be identified. A listing of the shareholders of an investment company registered under the Investment Company Act of 1940 or the beneficiaries of employee benefit plan, pension fund or endowment fund is not required.

Shares as to which this Schedule 13G is filed are owned by the Plan on behalf of numerous participants, which participants receive dividends and the proceeds of the sale of such shares. No such participant is known to have such an interest with respect to more than 5% of the class, except as follows: None.

Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

If a parent holding company has filed this schedule, pursuant to Rule 13d-1(b)(ii)(G), so indicate under Item 3(g) and attach an exhibit stating the identity and the Item 3 classification of the relevant subsidiary. If a parent holding company has filed this schedule pursuant to Rule 13d-1(c) or Rule 13d-1(d), attach an exhibit stating the identification of the relevant subsidiary.

Not Applicable

Item 8. Identification and Classification of Members of the Group.

If a group has filed this schedule pursuant to §240.13d-1(b)(1)(ii)(K), so indicate under Item 3(k) and attach an exhibit stating the identity and Item 3 classification of each member of the group. If a group has filed this schedule pursuant to §240.13d-1(c) or §240.13d-1(d), attach an exhibit stating the identity of each member of the group.

Not Applicable

Item 9. Notice of Dissolution of Group.

Notice of dissolution of a group may be furnished as an exhibit stating the date of the dissolution and that all further filings with respect to transactions in the security reported on will be filed, if required, by members of the group, in their individual capacity. See Item 5.

Not Applicable

Item 10. Certifications:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect, other than activities solely in connection with a nomination under ?? 240.14a-11.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Delaware Charter Guarantee & Trust Company on behalf of
FB Bancorp Inc

Signature: /s/ Christopher Taylor

Name/Title: Christopher Taylor/Chief Operating Officer

Date: 02/14/2025