

this 60-day comment period to the Office of Management and Budget (OMB) to obtain the full three-year clearance.

This study's collection of information on actual speeds and performance of fixed and mobile broadband connections delivered to consumers by ISPs has been reported to be of great value to academic researchers, manufacturers and technology providers, broadband providers, public interest groups and other diverse stakeholders. Validation of fixed broadband subscribed speeds as opposed to actual speeds by participating ISPs remains unique to this program and provides a context for measured speeds. Mobile broadband performance information is measured using the FCC Speed Test app for Android and iPhone devices to test the upload and download speed, latency and packet loss, as well as the wireless performance characteristics of the broadband connection and the kind of handsets and versions of operating systems tested. Information the FCC Speed Test App ("Application") collects is limited to information used to measure volunteers' mobile broadband service and no personally identifiable information, such as subscribers' name, phone number or unique identifiers associated with a device is collected. Software-based tools and online tools exist that can test consumer's broadband connections, including a set of consumer tools launched by the FCC in conjunction with the National Broadband Plan. However, these tools track speeds experienced by consumers, rather than speeds delivered directly to a consumer by an ISP. The distinction is important for supporting Agency broadband policy analysis, as ISPs advertise speeds and performance delivered rather than speeds experienced, which suffers from degradation outside of an ISP's control.

No other dedicated panel of direct fixed and mobile broadband performance measurement using publicly documented methodologies using free and add-free technologies exists today in the country. The program will continue to support existing software-based tools and online tools but the focus of the program will remain the direct measurement of broadband performance delivered to the consumer. The collection effort also has specific elements focused on further network performance statistics, time of day parameters, and other elements affecting consumers' broadband experience that are not tracked elsewhere. The information to be confirmed by ISP Partners about their subscribers or

technical and market data regarding the broadband services they provide is unavailable from other sources.

Federal Communications Commission.

**Katura Jackson,**

*Federal Register Liaison Officer, Office of the Secretary.*

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## FEDERAL RESERVE SYSTEM

### Proposed Agency Information Collection Activities; Comment Request

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Revision to proposal.

**SUMMARY:** The Board of Governors of the Federal Reserve System (Board or Federal Reserve) has modified its proposal to extend for three years, with revision, the Consolidated Financial Statements for Holding Companies (FR Y-9C) (OMB No. 7100-0128), the Parent Company Only Financial Statements for Large Holding Companies (FR Y-9LP) (OMB No. 7100-0128), the Parent Company Only Financial Statements for Small Holding Companies (FR Y-9SP) (OMB No. 7100-0128), the Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7N) (OMB No. 7100-0125), the Consolidated Report of Condition and Income for Edge and Agreement Corporations (FR 2886b) (OMB No. 7100-0086), the Financial Statements of U.S. Nonbank Subsidiaries of U.S. Holding Companies (FR Y-11) (OMB No. 7100-0244), and the Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations (FR 2314) (OMB No. 7100-0073). The Board has changed the implementation date for reporting the proposed revisions from September 30, 2017, to March 31, 2018.

**DATES:** The proposed collection of information is amended effective September 11, 2017, however the public comment period shall terminate on September 18, 2017.

**FOR FURTHER INFORMATION CONTACT:** A copy of the PRA OMB submission, including the proposed reporting form and instructions, supporting statement, and other documentation will be placed into OMB's public docket files, once approved. These documents will also be made available on the Federal Reserve Board's public Web site at: <http://www.federalreserve.gov/apps/reportforms/review.aspx> or may be

requested from the agency clearance officer, whose name appears below.

Federal Reserve Board Clearance Officer—Nuha Elmaghrabi—Office of the Chief Data Officer, Board of Governors of the Federal Reserve System, Washington, DC 20551, (202) 452-3829. Telecommunications Device for the Deaf (TDD) users may contact (202) 263-4869, Board of Governors of the Federal Reserve System, Washington, DC 20551.

**SUPPLEMENTARY INFORMATION:** On July 18, 2017, the Federal Reserve requested comment on two proposals. The first proposed to (1) extend for three years the FR Y-9 family of reports (FR Y-9C, FR Y-9LP, FR Y-9SP, FR Y-9ES, and FR Y-9CS), the FR Y-7N family of reports (FR Y-7N, FR Y-7NS, and FR Y-7Q), and the FR 2886b report;<sup>1</sup> (2) delete certain existing data items and make other targeted revisions to the FR Y-9C report; (3) remove from the FR Y-9LP, the FR Y-7N, and the FR 2886b reports the term "extraordinary items" and replace it with "discontinued operations" to be consistent with recent accounting changes; (4) reclassify and clarify the reporting for certain tax benefits on all applicable reports; (5) add one new data item to the FR Y-9SP report; and (6) replace references to "loans net of unearned income" with "loans held for investment" on all applicable reports.<sup>2</sup> The second proposal would (1) extend for three years the FR Y-11 family of reports (FR Y-11 and the FR Y-11S) and the FR 2314 family of reports (FR 2314 and the FR 2314S);<sup>3</sup> (2) remove from these reports the term "extraordinary items" and replace it with "discontinued operations" to be consistent with recent accounting changes and (3) replace references to "loans net of unearned income" with "loans held for

<sup>1</sup> The FR Y-9 family of reporting forms are the primary source of financial data on bank holding companies (BHCs), savings and loan holding companies (SLHCs), securities holding companies (SHCs), and U.S. Intermediate Holding Companies (IHCs) (collectively, holding companies (HCs)). The FR Y-7N family of reporting forms collect financial information for non-functionally regulated U.S. nonbank subsidiaries held by foreign banking organizations (FBOs) other than through a BHC, IHC, or U.S. bank. The FR 2886b reporting form collects financial data from banking Edge and agreement corporations and investment (nonbanking) Edge and agreement corporations (collectively, Edges or Edge corporations).

<sup>2</sup> See 82 FR 32812 (July 18, 2017).

<sup>3</sup> The FR Y-11 reporting forms collect financial information for individual non-functionally regulated U.S. nonbank subsidiaries of domestic holding companies. The FR 2314 reporting forms collect financial information for non-functionally regulated direct or indirect foreign subsidiaries of U.S. state member banks, Edge and agreement corporations, and holding companies.

investment” on all applicable reports.<sup>4</sup> As originally proposed, both proposals would be effective for reports submitted on or after October 1, 2017, beginning with the reports reflecting the September 30, 2017, report date. The comment period for both proposals ends September 18, 2017.

The Federal Reserve received a comment letter from a banking association that, while expressing support for the FR Y–9C proposed changes, urged the Federal Reserve to have the FR Y–9C revisions incorporated into the March 31, 2018, report date (rather than the September 30, 2017, report date) to harmonize the proposed changes with the proposed changes to the Federal Financial Institutions Examination Council (FFIEC) Consolidated Reports of Condition and Income (Call Reports) (FFIEC 031 & 041; OMB No. 7100–0036) that are filed by insured depository institutions.

The Federal Reserve agrees with the commenter’s suggestion. The Federal Reserve also believes that making the proposed changes effective with the reports reflecting the March 31, 2018, report date, which are submitted on or after April 1, 2018, would give institutions ample notice to prepare for the revisions and would minimize burden by allowing institutions to prepare their systems once for these proposed changes and any future burden reducing changes targeted for that report date. Finally, the Federal Reserve believes that notifying the public of this deferral prior to the end of the comment period would minimize the burden on institutions associated with system changes and other processes necessary to implement the reporting changes.

Consequently, in order to avoid any undue hardships to holding companies in meeting the October 1, 2017, implementation date, the Federal Reserve recommends amending the proposals to extend, with revision, the FR Y–9 family of reports, the FR Y–7N family of reports, and the FR 2886b report to make the proposed changes effective for reports submitted on or after April 1, 2018, beginning with the reports reflecting the March 31, 2018, report date. Because the proposed revisions to the FR Y–11 family of reports and the FR 2314 family of reports align with the FR Y–9C reporting changes, the Federal Reserve also recommends deferring the proposed implementation date for these revisions. These modifications also would be effective for reports reflecting

the March 31, 2018, report date, which are submitted on or after April 1, 2018. Amending the proposals would not require an extension of the proposals’ comment period, the end of which would continue to be September 18, 2017.

Board of Governors of the Federal Reserve System, September 11, 2017.

**Ann E. Misback,**

*Secretary of the Board.*

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**BILLING CODE 6210–01–P**

## FEDERAL TRADE COMMISSION

[File No. 172 3172]

### Md7, LLC; Analysis To Aid Public Comment

**AGENCY:** Federal Trade Commission.

**ACTION:** Proposed consent agreement.

**SUMMARY:** The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices. The attached Analysis to Aid Public Comment describes both the allegations in the complaint and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

**DATES:** Comments must be received on or before October 10, 2017.

**ADDRESSES:** Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write: “In the Matter of Md7, LLC, File No. 172 3172” on your comment, and file your comment online at <https://ftcpublic.commentworks.com/ftc/md7consent> by following the instructions on the web-based form. If you prefer to file your comment on paper, write “In the Matter of Md7, LLC, File No. 172 3172” on your comment and on the envelope, and mail your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW., Suite CC–5610 (Annex D), Washington, DC 20580, or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Constitution Center, 400 7th Street SW., 5th Floor, Suite 5610 (Annex D), Washington, DC 20024.

**FOR FURTHER INFORMATION CONTACT:** Monique Einhorn (202–326–2575), Bureau of Consumer Protection, 600 Pennsylvania Avenue NW., Washington, DC 20580.

**SUPPLEMENTARY INFORMATION:** Pursuant to Section 6(f) of the Federal Trade Commission Act, 15 U.S.C. 46(f), and FTC Rule 2.34, 16 CFR 2.34, notice is hereby given that the above-captioned consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of thirty (30) days. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home Page (for September 8, 2017), on the World Wide Web, at <https://www.ftc.gov/news-events/commission-actions>.

You can file a comment online or on paper. For the Commission to consider your comment, we must receive it on or before October 10, 2017. Write “In the Matter of Md7, LLC, File No. 172 3172” on your comment. Your comment—including your name and your state—will be placed on the public record of this proceeding, including, to the extent practicable, on the public Commission Web site, at <https://www.ftc.gov/policy/public-comments>.

Postal mail addressed to the Commission is subject to delay due to heightened security screening. As a result, we encourage you to submit your comments online. To make sure that the Commission considers your online comment, you must file it at <https://ftcpublic.commentworks.com/ftc/md7consent> by following the instructions on the web-based form. If this Notice appears at <http://www.regulations.gov/#!home>, you also may file a comment through that Web site.

If you prefer to file your comment on paper, write “In the Matter of Md7, LLC, File No. 172 3172” on your comment and on the envelope, and mail your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW., Suite CC–5610 (Annex D), Washington, DC 20580, or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Constitution Center, 400 7th Street SW., 5th Floor, Suite 5610 (Annex D), Washington, DC 20024. If possible, submit your paper comment to the Commission by courier or overnight service.

Because your comment will be placed on the publicly accessible FTC Web site at <https://www.ftc.gov>, you are solely responsible for making sure that your comment does not include any sensitive

<sup>4</sup> See 82 FR 32814 (July 18, 2017).