

• Collaboratively working with the states and the NAIC on the development of policies that affect insurance depository institution holding companies; and

- Participating in supervisory colleges.

The Federal Reserve relies on the state insurance regulators to participate in the activities above and to share proactively their supervisory opinions and relevant documents. These documents include the annual ORSA,⁹⁵ the state insurance regulator's written assessment of the ORSA, results from its examination activities, the Corporate Governance Annual Disclosure, financial analysis memos, risk assessments, material risk determinations, material transaction filings (Form D), the insurance holding company system annual registration statement (Form B), submissions for the NAIC liquidity stress test framework, and other state supervisory material.

If the Federal Reserve determines that it is necessary to perform supervisory activities related to aspects of the supervised insurance organization that also fall under the jurisdiction of the state insurance regulator, it will communicate the rationale and result of these activities to the state insurance regulator.

By order of the Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Associate Secretary of the Board.

[FR Doc. 2025–19945 Filed 11–14–25; 8:45 am]

BILLING CODE 6210–01–P

FEDERAL RESERVE SYSTEM

Agency Information Collection Activities: Announcement of Board Approval Under Delegated Authority and Submission to OMB

AGENCY: Board of Governors of the Federal Reserve System.

SUMMARY: The Board of Governors of the Federal Reserve System (Board) is adopting a proposal to extend for three years, without revision, the Payments Research Survey (FR 3067; OMB No. 7100–0355).

FOR FURTHER INFORMATION CONTACT:

Federal Reserve Board Clearance Officer—Nuha Elmaghrabi—Office of the Chief Data Officer, Board of Governors of the Federal Reserve System, nuha.elmaghrabi@frb.gov, (202) 452–3884.

Office of Management and Budget (OMB) Desk Officer for the Federal Reserve Board, Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235, 725 17th Street NW, Washington, DC 20503, or by fax to (202) 395–6974.

⁹⁵ See NAIC Own Risk and Solvency Assessment (ORSA) Guidance Manual (December 2017), at <https://content.naic.org/sites/default/files/publication-orsa-guidance-manual.pdf>.

SUPPLEMENTARY INFORMATION: On June 15, 1984, OMB delegated to the Board authority under the Paperwork Reduction Act (PRA) to approve and assign OMB control numbers to collections of information conducted or sponsored by the Board. Board-approved collections of information are incorporated into the official OMB inventory of currently approved collections of information. The OMB inventory, as well as copies of the PRA Submission, supporting statements (which contain more detailed information about the information collections and burden estimates than this notice), and approved collection of information instrument(s) are available at <https://www.reginfo.gov/public/do/PRAMain>. These documents are also available on the Federal Reserve Board's public website at <https://www.federalreserve.gov/apps/reportingforms/review> or may be requested from the agency clearance officer, whose name appears above. On the page displayed at the link above, you can find the supporting information by referencing the collection identifier, FR 3067.

Final Approval Under OMB Delegated Authority of the Extension for Three Years, Without Revision, of the Following Information Collection

Collection title: Payments Research Survey.

Collection identifier: FR 3067.

OMB control number: 7100–0355.

General description of collection: The Board uses this ad hoc collection to obtain information, as needed, on specific and time-sensitive issues, related to payments research, which may provide insights that augment the Federal Reserve System's effectiveness within the payments system.

Frequency: On occasion.

Respondents: Respondents may consist of depository institutions, including bank holding companies, savings and loan holding companies, Edge or agreement corporations, and intermediate holding companies and agencies of foreign banks. Other respondents may include financial and nonfinancial businesses, for-profit and nonprofit enterprises, federal, state, and local governments, individual consumers, or households.

Total estimated number of respondents: 10,000.

Total estimated annual burden hours: 30,000

Current actions: On May 29, 2025, the Board published a notice in the **Federal Register** (90 FR 22725) requesting public comment for 60 days on the extension, without revision, of the FR

3067. The comment period for this notice expired on July 28, 2025. The Board did not receive any comments.

Board of Governors of the Federal Reserve System, October 9, 2025.

Erin M. Cayce,

Assistant Secretary of the Board.

[FR Doc. 2025–19931 Filed 11–14–25; 8:45 am]

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FEDERAL RESERVE SYSTEM

Agency Information Collection Activities: Announcement of Board Approval Under Delegated Authority and Submission to OMB

AGENCY: Board of Governors of the Federal Reserve System.

SUMMARY: The Board of Governors of the Federal Reserve System (Board) is adopting a proposal to extend for three years, without revision, the Recordkeeping and Disclosure Requirements Associated with Regulation H (Loans Secured by Real Estate Located in Flood Hazard Areas) (FR H–2; OMB No. 7100–0280).

FOR FURTHER INFORMATION CONTACT:

Federal Reserve Board Clearance Officer—Nuha Elmaghrabi—Office of the Chief Data Officer, Board of Governors of the Federal Reserve System, nuha.elmaghrabi@frb.gov, (202) 452–3884.

Office of Management and Budget (OMB) Desk Officer for the Federal Reserve Board, Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235, 725 17th Street NW, Washington, DC 20503, or by fax to (202) 395–6974.

SUPPLEMENTARY INFORMATION: On June 15, 1984, OMB delegated to the Board authority under the Paperwork Reduction Act (PRA) to approve and assign OMB control numbers to collections of information conducted or sponsored by the Board. Board-approved collections of information are incorporated into the official OMB inventory of currently approved collections of information. The OMB inventory, as well as copies of the PRA Submission, supporting statements (which contain more detailed information about the information collections and burden estimates than this notice), and approved collection of information instrument(s) are available at <https://www.reginfo.gov/public/do/PRAMain>. These documents are also available on the Federal Reserve Board's public website at <https://www.federalreserve.gov/apps/reportingforms/review> or may be requested from

the agency clearance officer, whose name appears above. On the page displayed at the link above, you can find the supporting information by referencing the collection identifier, FR H-2.

Final Approval Under OMB Delegated Authority of the Extension for Three Years, Without Revision, of the Following Information Collection

Collection title: Recordkeeping and Disclosure Requirements Associated with Regulation H (Loans Secured by Real Estate Located in Flood Hazard Areas).

Collection identifier: FR H-2.

OMB control number: 7100-0280.

General description of collection: The federal flood insurance statutes and Regulation H—Membership of State Banking Institutions in the Federal Reserve System (12 CFR part 208) provide that a lender shall not make, increase, extend, or renew a loan secured by a building or mobile home located in a special flood hazard area unless the secured property is covered by flood insurance for the term of the loan. With respect to the recordkeeping and disclosure provisions, Regulation H generally requires state member banks to retain certain flood hazard documentation and to notify borrowers and servicers regarding properties in flood hazard areas and requirements related to flood insurance. State member banks also must notify the Federal Emergency Management Agency of the identity of, and any change in, the servicer of a loan secured by improved property in a special flood hazard area. The information collection requirements under the flood hazard provisions of Regulation H are triggered by specific events in the lending process.

Frequency: Event-generated.

Respondents: State member banks or servicers acting on their behalf.

Total estimated number of respondents: 706.

Total estimated annual burden hours: 33,983.

Current actions: On April 2, 2025, the Board published a notice in the **Federal Register** (90 FR 14443) requesting public comment for 60 days on the extension, without revision, of the FR H-2. The comment period for this notice expired on June 2, 2025. The Board did not receive any comments.

Board of Governors of the Federal Reserve System, October 9, 2025.

Erin M. Cayce,

Assistant Secretary of the Board.

[FR Doc. 2025-19934 Filed 11-14-25; 8:45 am]

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FEDERAL RESERVE SYSTEM

Agency Information Collection Activities: Announcement of Board Approval Under Delegated Authority and Submission to OMB

AGENCY: Board of Governors of the Federal Reserve System.

SUMMARY: The Board of Governors of the Federal Reserve System (Board) is adopting a proposal to extend for three years, without revision, the Consumer Complaint Form (FR 1379c), and Interagency Appraisal Complaint Form (FR 1379d) (collectively FR 1379; OMB No. 7100-0135).

FOR FURTHER INFORMATION CONTACT:

Federal Reserve Board Clearance Officer—Nuha Elmaghrabi—Office of the Chief Data Officer, Board of Governors of the Federal Reserve System, nuha.elmaghrabi@frb.gov, (202) 452-3884.

Office of Management and Budget (OMB) Desk Officer for the Federal Reserve Board, Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235, 725 17th Street NW, Washington, DC 20503, or by fax to (202) 395-6974.

SUPPLEMENTARY INFORMATION: On June 15, 1984, OMB delegated to the Board authority under the Paperwork Reduction Act (PRA) to approve and assign OMB control numbers to collections of information conducted or sponsored by the Board. Board-approved collections of information are incorporated into the official OMB inventory of currently approved collections of information. The OMB inventory, as well as copies of the PRA Submission, supporting statements (which contain more detailed information about the information collections and burden estimates than this notice), and approved collection of information instrument(s) are available at <https://www.reginfo.gov/public/do/PRAMain>. These documents are also available on the Federal Reserve Board's public website at <https://www.federalreserve.gov/apps/reportingforms/review> or may be requested from the agency clearance officer, whose name appears above. On the page displayed at the link above, you can find the supporting information by referencing the collection identifier, FR 1379.

Final Approval Under OMB Delegated Authority of the Extension for Three Years, Without Revision, of the Following Information Collection

Collection title: Consumer Complaint Form (FR 1379c) and Interagency Appraisal Complaint Form (FR 1379d).

Collection identifiers: FR 1379c and FR 1379d.

OMB control number: 7100-0135.

General description of collection: The FR 1379c form is for consumers to submit a complaint against a financial institution. The FR 1379d form collects information about complaints regarding a regulated institution's non-compliance with the appraisal independence standards and the Uniform Standards of Professional Appraisal Practice, including complaints from appraisers, individuals, and other entities. The information is used to respond to consumer complaints and inquiries regarding practices by banks and other financial institutions supervised by the Board.

Frequency: Event-generated.

Respondents: Appraisers, individuals, financial institutions, and other entities.

Total estimated number of respondents: FR 1379c, 7,005; FR 1379d, 4.

Estimated average hours per response: FR 1379c, 0.17; FR 1379d, 0.33.

Total estimated annual burden hours: FR 1379c, 1,191; FR 1379d, 1.

Current actions: On May 29, 2025, the Board published a notice in the **Federal Register** (90 FR 22724) requesting public comment for 60 days on the extension, without revision, of the FR 1379. The comment period for this notice expired on July 28, 2025. The Board did not receive any comments.

Board of Governors of the Federal Reserve System, October 9, 2025.

Erin M. Cayce,

Assistant Secretary of the Board.

[FR Doc. 2025-19936 Filed 11-14-25; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL RESERVE SYSTEM

Agency Information Collection Activities: Announcement of Board Approval Under Delegated Authority and Submission to OMB

AGENCY: Board of Governors of the Federal Reserve System.

SUMMARY: The Board of Governors of the Federal Reserve System (Board) is adopting a proposal to extend for three years, with revision, the Recordkeeping and Disclosure Requirements Associated with Regulation CC (FR CC; OMB No. 7100-0235).