

assessment should be performed for each reporting period. The commenter also stated the proposed instructions would be burdensome to implement as they are not aligned with the existing classification methods of items in Schedule HC-C, which are classified using borrower type, purpose, and collateral. The commenter requested that the Board remove the provisions regarding “margin loans” and “predominately secured by securities with readily determinable fair values” from subparagraph (2) in the instructions of Schedule HC-C line item 9.b.(1) to clarify that all non-purpose securities-based loans, regardless of borrower type, are included in this item.

The commenter noted that Schedule HC-C, item 9.b.(1) would be revised to include all non-purpose margin loans, if they are secured predominantly by securities with readily determinable fair value. However, the commenter also noted that the current FR Y-14Q, Schedule H.1 instructions provide that loans reported on Schedule HC-C, item 9.b.(1), loans for purchasing or carrying securities, would be excluded from Schedule H.1.

The commenter also noted that the FR Y-14Q instructions also provide that non-purpose loans reportable in the relevant FR Y-9C, Schedule HC-C categories would be reported in the FR Y-14Q, regardless of whether those loans are “graded” and that “for the purposes of this schedule, non-purpose loans are loans collateralized by securities made for any purpose other than purchasing or carrying securities.” Therefore, the commenter stated that for fourth quarter 2024 reporting, firms are planning to align the relevant reporting of items in the FR Y-9C and FR Y-14, consistent with the existing instructions.

All FR Y-9C and FR Y-14 respondents should report according to the most current report form and instructions published on the Board’s public website, until the proposed revisions are effective.

### III. Conclusion

In response to the comments received, the Board is proceeding with the proposed revisions, with modifications as described in Sections I above, to align the FR Y-9C with the relevant Call Report revisions that were effective December 31, 2024.<sup>3</sup> Furthermore, no comments were received regarding the proposed reporting of guaranteed structured financial products on the FR Y-9C, the adoption of standards for electronic signatures, the reporting of

leases on the FR Y-9LP consistent with ASU 2016-02, or the revision of the FR Y-14Q line item, and these revisions will be finalized as proposed. In response to commenters request for consistency across reports, the FR Y-14 instructions will include direct reference to relevant FR Y-9C memoranda items. All the revisions are effective as of the March 31, 2026, report date. However, beginning with the December 31, 2025 report date, HCs may choose, on a best-efforts basis, to report the existing FR Y-9C NDFI line items using the new NDFI definitions.

The recommendations noted in Section II will continue to be considered by staff and clarifications or revisions related to the instructions of Schedule HC-C, items 9.a and 9.b.(1) may be proposed at a later date. Staff would consider whether proposed changes should be aligned with the Call Reports, subject to the PRA notice and comment process.

Board of Governors of the Federal Reserve System, December 4, 2025.

**Erin M. Cayce,**

*Assistant Secretary of the Board.*

[FR Doc. 2025-22264 Filed 12-5-25; 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 the Consumer Financial Protection Bureau’s (CFPB) Regulation E (CFPB E; OMB No. 7100-0200).

**DATES:** The revisions are effective January 7, 2026.

#### FOR FURTHER INFORMATION CONTACT:

Federal Reserve Board Clearance Officer—Nuha Elmaghrahi—Office of the Chief Data Officer, Board of Governors of the Federal Reserve System, [nuha.elmaghrahi@frb.gov](mailto:nuha.elmaghrahi@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, CFPB E.

### Final Approval Under OMB Delegated Authority of the Extension for Three Years, With Revision, of the Following Information Collection

*Collection title:* Recordkeeping and Disclosure Requirements Associated with the CFPB’s Regulation E.

*Collection identifier:* CFPB E.

*OMB control number:* 7100-0200.

*General description of collection:* Board-supervised institutions must provide meaningful disclosures about the basic terms, costs, and rights relating to electronic fund transfer services involving a customer’s account and must maintain certain records.

*Frequency:* Event-generated, monthly, and annually.

*Respondents:* State member banks and their subsidiaries, subsidiaries of bank holding companies, U.S. branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act (12 U.S.C. 601-604a; 611-631).

*Total estimated number of respondents:* 815.

*Total estimated change in burden:* 0.

*Total estimated annual burden hours:* 165,426.

*Current actions:* On July 31, 2025, the Board published a notice in the **Federal Register** (90 FR 36057) requesting public comment for 60 days on the

<sup>3</sup> See 89 FR 45046 (May 22, 2024).

extension, with revision, of the CFPB E. The Board proposed to revise the CFPB E to account for one recordkeeping provision in Section 1005.13(b) of Regulation E that has not previously been cleared by the Board under the PRA. The comment period for this notice expired on September 29, 2025. The Board did not receive any comments. The revisions will be implemented as proposed.

Board of Governors of the Federal Reserve System, December 4, 2025.

**Erin M. Cayce,**

*Assistant Secretary of the Board.*

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**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 Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation BB (FR BB; OMB No. 7100-0197).

**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](mailto: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 BB.

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

**Collection title:** Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation BB.

**Collection identifier:** FR BB.

**OMB control number:** 7100-0197.

**General description of collection:** The Community Reinvestment Act (CRA) was enacted in 1977 and is implemented by Regulation BB—Community Reinvestment (12 CFR 228). The CRA directs the Board, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency to evaluate financial institutions' (banks and savings associations) records of helping to meet the credit needs of their entire communities, including low- and moderate-income areas, consistent with the safe and sound operation of the institutions. The reporting, recordkeeping, and disclosure requirements in the Board's regulation apply to state member banks (SMBs).

**Frequency:** Annually.

**Respondents:** SMBs, with the exception of certain special purpose banks.

**Total estimated number of respondents:** Assessment area delineation, 152; small business and small farm loan data, 148; community development loan data, 152; Home Mortgage Disclosure Act (HMDA) out of Metropolitan Statistical Areas (MSA) loan data, 140; request for designation as a wholesale or a limited purpose bank, 1; strategic plan approval request, 2; affiliate lending data, 5; data on lending by a consortium or third party, 12; small business and small farm loan register, 148; consumer loan data, 36; other loan data, 26; public file and public notice, 704.

**Estimated average hours per response:** Assessment area delineation, 2; small business and small farm loan data, 8; community development loan data, 13; HMDA out of MSA loan data, 253; request for designation as a wholesale or

a limited purpose bank, 4; strategic plan approval request, 275; affiliate lending data, 38; data on lending by a consortium or third party, 17; small business and small farm loan register, 219; consumer loan data, 326; other loan data, 25; public file and public notice, 10.

**Total estimated annual burden hours:** 91,670.

**Current actions:** On July 31, 2025, the Board published a notice in the **Federal Register** (90 FR 36056) requesting public comment for 60 days on the extension, without revision, of the FR BB. The comment period for this notice expired on September 29, 2025. The Board did not receive comments.

Board of Governors of the Federal Reserve System, December 4, 2025.

**Erin M. Cayce,**

*Assistant Secretary of the Board.*

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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 Reporting, Recordkeeping, and Disclosure Requirements Associated with the Consumer Financial Protection Bureau's (CFPB) and the Board's Regulation V (FR V; OMB No. 7100-0308).

**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](mailto: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