treatment of a savings association's investment in or credit to its subsidiaries as compared with the capital treatment of such transactions between other types of institutions and their subsidiaries. Specifically, the Home Owners' Loan Act (HOLA) distinguishes between subsidiaries of savings associations engaged in activities that are permissible for national banks and those engaged in activities that are not permissible for national banks.[14]

When subsidiaries of a savings association are engaged in activities that are not permissible for national banks, the parent savings association generally must deduct the parent's investment in and extensions of credit to these subsidiaries from the capital of the parent savings association.[15] If a subsidiary of a savings association engages solely in activities permissible for national banks, no deduction is required, and investments in and loans to that organization may be assigned the risk weight appropriate for the activity.[16] As the appropriate Federal banking agencies for Federal and State savings associations, respectively, the OCC and the FDIC apply this capital treatment to those types of institutions. The Board's regulatory capital framework does not apply to savings associations and, therefore, does not include this requirement.

Tangible Capital Requirement

Federal law subjects savings associations to a specific tangible capital requirement but does not similarly do so with respect to banks. Under section 5(t)(2)(B) of HOLA, savings associations are required to maintain tangible capital in an amount not less than 1.5 percent of total assets.[17] The capital rule of the OCC and the FDIC includes a requirement that savings associations maintain a tangible capital ratio of 1.5 percent.[18] This statutory requirement does not apply to banks and, thus, there is no comparable regulatory provision for banks. The distinction is of little practical consequence, however, because under the Prompt Corrective Action (PCA) framework, all institutions are considered critically undercapitalized if their tangible equity falls below 2 percent of total assets.[19] Generally speaking, the appropriate Federal banking agency must appoint a receiver within 90 days after an institution becomes critically undercapitalized.[20]

Enhanced Supplementary Leverage Ratio

The agencies adopted enhanced supplementary leverage ratio standards that took effect beginning on January 1, 2018.[21] These standards require certain BHCs to exceed a 5 percent supplementary leverage ratio to avoid limitations on distributions and certain discretionary bonus payments and also require the subsidiary institutions of these BHCs to meet a 6 percent supplementary leverage ratio to be considered "well capitalized" under the PCA framework.[22] The rule text establishing the scope of application for the enhanced supplementary leverage ratio differs among the agencies. The Board and the FDIC apply the enhanced supplementary leverage ratio standards for institutions based on parent BHCs being identified as global systemically important BHCs as defined in 12 CFR 217.2.[23] The OCC applies enhanced supplementary leverage ratio standards to the institution subsidiaries under their supervisory jurisdiction of a top-tier BHC that has more than $700 billion in total assets or more than $10 trillion in assets under custody.[24]

Jonathan V. Gould,

Comptroller of the Currency.

Benjamin W. McDonough,

Deputy Secretary of the Board.

Federal Deposit Insurance Corporation.

Dated at Washington, DC, on January 12, 2026.

Jennifer M. Jones,

Deputy Executive Secretary.

[FR Doc. 2026–00642 Filed 1–14–26; 8:45 am]

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[14] 12 U.S.C. 1464(t)(5).

[15] Subsidiaries engaged in activities not permissible for national banks are considered non-includable subsidiaries.

[16] A deduction from capital is only required to the extent that the savings association's investment exceeds the generally applicable thresholds for deduction of investments in the capital of an unconsolidated financial institution.

[17] 12 U.S.C. 1464(t)(1)(A)(ii) and (t)(2)(B).

[18] 12 CFR 3.10(a)(1)(vi) (OCC); 12 CFR 324.10(a)(1)(vi) (FDIC). The Board's regulatory capital framework does not apply to savings associations and, therefore, does not include this requirement.

[19] See 12 U.S.C. 1831o(c)(3); see also 12 CFR 6.4 (OCC); 12 CFR 208.45 (Board); 12 CFR 324.403 (FDIC).

[20] 12 U.S.C. 1831o(h)(3)(A).

[21] See 79 FR 24528 (May 1, 2014).

[22] 12 CFR 6.4(b)(1)(i)(D)(*2*) (OCC); 12 CFR 208.43(b)(1)(I)(D)(*2*) (Board); 12 CFR 324.403(b)(1)(ii) (FDIC).

[23] 12 CFR 208.43(b)(1)(i)(D)(*2*) (Board); 12 CFR 324.403(b)(1)(ii) (FDIC).

[24] 12 CFR 6.4(b)(1)(i)(D)(*2*) (OCC).

FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (Act) (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the applications are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at *https://www.federalreserve.gov/foia/request.htm*. Interested persons may express their views in writing on the standards enumerated in paragraph 7 of the Act.

Comments received are subject to public disclosure. In general, comments received will be made available without change and will not be modified to remove personal or business information including confidential, contact, or other identifying information. Comments should not include any information such as confidential information that would not be appropriate for public disclosure.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Benjamin W. McDonough, Deputy Secretary of the Board, 20th Street and Constitution Avenue NW, Washington DC 20551–0001, not later than January 30, 2026.

A. Federal Reserve Bank of Dallas (Lindsey Wieck, Director, Mergers & Acquisitions) 2200 North Pearl Street, Dallas, Texas 75201–2272. Comments can also be sent electronically to *Comments.applications@dal.frb.org:*

1. *The First National Bank of McGregor Employee Stock Ownership Plan ("ESOP"), David Littlewood and Christy De Leon, individually and as co-trustees of the ESOP, all of McGregor, Texas;* to acquire voting shares of McGregor Bancshares, Inc., and thereby indirectly acquire voting shares of The First National Bank of McGregor, both of McGregor, Texas.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Associate Secretary of the Board.

[FR Doc. 2026–00751 Filed 1–14–26; 8:45 am]

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GENERAL SERVICES ADMINISTRATION

[OMB Control No. 3090–0330; Docket No. 2025–0001; Sequence No. 19]

Submission for OMB Review; Federal Audit Clearinghouse (FAC)

AGENCY: Technology Transformation Services (TTS), General Services Administration (GSA).

ACTION: Notice; request for comments.

SUMMARY: In accordance with the Paperwork Reduction Act (PRA), the GSA is proposing a revision to an existing information collection request (ICR) for the Data Collection Form (SF–SAC) and associated FAC webform. The revisions add an optional resubmission pathway, optional structured fields within audit findings (questioned costs, criteria, condition, cause, effect, recommendation, response), optional Yes/No indicators to report whether the auditor became aware of known or likely fraud affecting a federal award or significant instances of abuse, and a new Yes/No webform field for auditor disclosures of a summary schedule of prior audit findings, consistent with 2 CFR 200.516(b)(6). This revision does not change the total estimated burden hours because the additions rely on information already required in audit reports.

DATES: Submit comments on or before February 17, 2026.

ADDRESSES: Written comments and recommendations for this information collection should be sent within 30 days of publication of this notice to *www.reginfo.gov/public/do/PRAMain.* Find this particular information collection by selecting ''Currently under Review—Open for Public Comments'' or by using the search function. Comments are invited on: (1) whether this collection is necessary; (2) the accuracy of the burden estimate; (3) ways to enhance quality, utility, and clarity; and (4) ways to minimize burden.

FOR FURTHER INFORMATION CONTACT: Lynn Houston, Technology and Transformation Services Division, Federal Acquisition Service, GSA, at 845–594–1761 or *lynn.houston@gsa.gov.*

SUPPLEMENTARY INFORMATION:

A. Purpose

The SF–SAC form is used to collect information required under the Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (2 CFR part 200, subpart F). Auditees that expend $1,000,000 or more ($750,000 or more prior to 10/1/2024) in Federal awards in a fiscal year must submit the SF–SAC along with their Single Audit reporting package to the FAC.

This proposed revision includes:

1. An optional resubmission pathway, with fields for resubmission type, reason, and report ID.

2. Optional structured fields within each audit finding to capture questioned costs (known and likely), criteria, condition, cause, effect, recommendation, and response. These elements are typically included in narrative text; this change allows, but does not require, auditors to enter them in separate fields for improved clarity and data usability.

3. Optional indicators within the audit finding section to report whether the auditor became aware of known fraud, likely fraud, or significant instances of abuse.

4. New Yes/No field in the FAC webform to capture whether a summary schedule of prior audit findings is included, consistent with 2 CFR 200.516(b)(6).

B. Annual Reporting Burden

Respondents: 90,000 (45,000 auditees and 45,000 auditors).

Responses per Respondent: 1.

Total Annual Responses: 90,000 (45,000 auditees and 45,000 auditors).

Hours per Response: 100 hours for each of the 450 large respondents and 21 hours for each of the 89,550 small respondents.

Total Burden Hours: 1,925,550.

C. Public Comments

A 60-day notice was published in the **Federal Register** at 90 FR 42011 on August 28, 2025. Two comments were received.

Comment: Commenters expressed concern that the proposed structured fields for audit findings (criteria, cause, effect, etc.) would introduce unnecessary burden and deviate from existing audit standards. They recommended relying on the narrative text or improving PDF extraction instead. They also opposed the inclusion of fields for known fraud, likely fraud, and abuse.

Response: GSA appreciates the thoughtful feedback. No new mandatory reporting requirements are being introduced. All structured fields and fraud/abuse indicators remain strictly optional and correspond to information already documented in the audit reporting package in narrative form. These fields provide an alternative, structured format to increase the practical utility of data already required under the Uniform Guidance and GAGAS, without expanding the scope of required audit procedures.

The optional structured fields for criteria, cause, effect, recommendation, and response support requests from Federal oversight entities for more consistent audit data to inform risk assessment and corrective action monitoring. Because auditors already provide this information in narrative format, the optional fields do not increase the amount of information respondents must prepare. Likewise, indicators for known fraud, likely fraud, and abuse simply reflect disclosures already documented in audit reports; retaining these optional fields supports analytic needs while avoiding any new reporting obligations.

GSA also considered the suggestion to rely solely on PDF extraction. Although GSA continues to explore improvements to PDF parsing, the variability in how audit reports are produced makes consistent automated extraction unreliable. Optional structured fields allow respondents to provide this existing information more clearly when feasible, thereby improving data quality and reducing manual review.

This approach preserves respondent flexibility while improving the usability of data for Federal oversight. The optional nature of all structured fields ensures that the burden estimates for this collection remain unchanged.

Patrick Dale,

Team Lead, Regulatory Secretariat Division, General Services Administration.

[FR Doc. 2026–00735 Filed 1–14–26; 8:45 am]

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Centers for Disease Control and Prevention

[30Day-25–0743]

Agency Forms Undergoing Paperwork Reduction Act Review

In accordance with the Paperwork Reduction Act of 1995, the Centers for Disease Control and Prevention (CDC) has submitted the information collection request titled ''Assessment and Monitoring of Breastfeeding-Related