

*Frequency:* As needed.

*Respondents:* Banking organizations, as defined above.

*Total estimated number of respondents:* 5,122.

*Total estimated annual burden hours:* 205,440.

Board of Governors of the Federal Reserve System, October 23, 2024.

**Benjamin W. McDonough,**

*Deputy Secretary and Ombuds of the Board.*

[FR Doc. 2024-25041 Filed 10-28-24; 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 Recordkeeping and Disclosure Requirements Associated with CFPB's Regulation Z (FR Z; OMB No. 7100-0199).

**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/home/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 Z.

### 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 CFPB's Regulation Z.

*Collection identifier:* FR Z.

*OMB control number:* 7100-0199.

*General description of collection:* The Truth in Lending Act (TILA) and Regulation Z require creditors to provide consumers with disclosures about the costs, terms, and related information regarding a wide range of credit products for personal, family, or household purposes. Depending on the credit product, required disclosures include information that must be provided at the time of the consumer's application for credit, at consummation (for closed-end credit) or account-opening (for open-end credit), and throughout the term of the loan. The TILA and Regulation Z also contain rules concerning recordkeeping and credit advertising.

The FR Z is the Board's information collection associated with the Consumer Financial Protection Bureau's (CFPB's) Regulation Z. FR Z is used to promote the informed use of credit by consumers for personal, family, or household purposes by requiring these disclosures about the terms and costs of these products, as well as ensuring that consumers are provided with timely information on the nature and costs of the residential real estate settlement process.

*Frequency:* Event-generated.

*Respondents:* State member banks with assets of \$10 billion or less that are not affiliated with an insured depository institution with assets over \$10 billion (irrespective of the consolidated assets of any holding company); non-depository affiliates of such state member banks; and non-depository affiliates of bank holding companies that are not affiliated with an insured depository institution with assets over \$10 billion.

*Total estimated number of respondents:* 3,695.

*Total estimated annual burden hours:* 387,079.

*Current actions:* On June 7, 2024, the Board published a notice in the **Federal**

**Register** (89 FR 48645) requesting public comment for 60 days on the extension, without revision, of the FR Z. The comment period for this notice expired on August 6, 2024. The Board did not receive any comments.

Board of Governors of the Federal Reserve System, October 23, 2024.

**Benjamin W. McDonough,**

*Deputy Secretary and Ombuds of the Board.*

[FR Doc. 2024-25039 Filed 10-28-24; 8:45 am]

BILLING CODE 6210-01-P

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

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 the BHC Act (12 U.S.C. 1842(c)).

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, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than November 29, 2024.