

finance companies are increasingly relying on securitization as an alternative funding vehicle.

12. Did your company securitize loans in 2025?

- Yes
- No
- Don't know

• Adding a Question 13 to assess respondents' interest in joining the FR 2248 panel of reporters. It would make panel participation easier and improve the panel recruitment effort and outcome.

13. A panel of finance companies report assets and liabilities to the Federal Reserve on a monthly or quarterly basis. The form they use is available for preview at https://www.federalreserve.gov/apps/reportingforms/Report/Index/FR_2248. The panel's frequent and timely information helps the industry participants and policymakers. Is your company interested in joining the panel?

- Yes
- No, not presently
- Maybe

Frequency: Quinquennially.

Respondents: Finance companies.

Total estimated number of respondents: 8,800.

Total estimated change in burden: (244).

Total estimated annual burden hours: 3,512.

Board of Governors of the Federal Reserve System, January 8, 2026.

Erin M. Cayce,

Assistant Secretary of the Board.

[FR Doc. 2026-00390 Filed 1-9-26; 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, Benjamin W. McDonough, Deputy Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than February 11, 2026.

A. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414.

Comments can also be sent electronically to

Comments.applications@chi.frb.org:

1. *Associated Banc-Corp, Green Bay, Wisconsin*; to merge with American National Corporation and thereby indirectly acquire American National Bank, both of Omaha, Nebraska.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Associate Secretary of the Board.

[FR Doc. 2026-00369 Filed 1-9-26; 8:45 am]

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FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

Notice of Board Meeting

DATES: January 27, 2026 at 10:00 a.m. ET.

ADDRESSES: Telephonic. Dial-in (listen only) information: Number: 1-202-599-1426, Code: 503 014 771#; or via web <https://www.frtib.gov/>.

FOR FURTHER INFORMATION CONTACT: James Kaplan, Director, Office of External Affairs, (202) 864-7150.

SUPPLEMENTARY INFORMATION:

Board Meeting Agenda

Open Session

1. Approval of the December 18, 2025, Board Meeting Minutes
2. Monthly Reports
 - (a) Participant Report
 - (b) Legislative Report
3. Quarterly Reports
 - (c) Investment Review
 - (d) Budget Review
 - (e) Audit Status
4. Recordkeeper Service Update
5. Roth In-Plan Conversion
6. Annual Expense Ratio Review
7. Internal Audit Update
8. Full Withdrawal Survey
9. Annual Office Update—Office of Planning and Risk

Closed Session

10. Information covered under 5 U.S.C. 552b (c)(9)(B).

Authority: 5 U.S.C. 552b(e)(1).

Dated: January 8, 2026.

Dharmesh Vashee,

General Counsel, Federal Retirement Thrift Investment Board.

[FR Doc. 2026-00322 Filed 1-9-26; 8:45 am]

BILLING CODE P

GENERAL SERVICES ADMINISTRATION

[Notice-IEB-2026-01; Docket No. 2026-0002; Sequence No. 01]

Privacy Act of 1974; Notice of a Modified System of Records

AGENCY: General Services Administration (GSA).

ACTION: Notice of a modified system of records.

SUMMARY: Pursuant to the provisions of the Privacy Act of 1974, notice is given that the General Services Administration (GSA) proposes to modify an existing system of records, entitled GSA/PPFM-11, Pegasys. This system of records is directed to the records within GSA's financial management system. Pegasys is GSA's financial management system of record for financial transactions and reporting utilized for its main business lines including the Federal Acquisition Service (FAS), Public Buildings Service (PBS), and General Management and Administrative Offices.

DATES: Submit comments on or before February 11, 2026. This notice is effective upon publication; however, the new or modified routine uses of this action will be active on February 11, 2026.

ADDRESSES: Comments may be submitted to the Federal eRulemaking

Portal, <http://www.regulations.gov>. Submit comments by searching for GSA/PPFM–11, Pegasys.

FOR FURTHER INFORMATION CONTACT: Call or email Richard Speidel, Chief Privacy Officer at 202–969–5830 and gsa.privacyact@gsa.gov.

SUPPLEMENTARY INFORMATION: GSA proposes to modify a system of records subject to the Privacy Act of 1974, 5 U.S.C. 552a.

As background, the General Services Administration re-acquired full ownership and responsibility of the Pegasys system from USDA in 2023. The records had previously been managed under USDA/OCFO–10 Financial Systems from 2016 to 2023 and have been managed under the previous version (October 2006, revised January 2014) of this SORN since then. The History section contains additional information related to the disposition of these records.

GSA is adding three routine uses (h, i, and j) to include those uses related to both forwarding information to a member of Congress and breach investigation. GSA is also adding a routine use in accordance with OMB M–25–32 (k). Moreover, GSA is making minor grammatical changes to routine uses a, b, and g to clarify the intent of those uses. GSA is also making technical changes to GSA/PPFM–11 consistent with the template laid out in OMB Circular No. A–108. Accordingly, GSA has made technical corrections and non-substantive language revisions to the following sections: “Policies and Practices for Storage of Records,” “Policies and Practices for Retrieval of Records,” “Policies and Practices for Retention and Disposal of Records,” “Administrative, Technical and Physical Safeguards,” “Record Access Procedures,” “Contesting Record Procedures,” and “Notification Procedures.” GSA has also created the following new sections: “Security Classification” and “History.”

SYSTEM NAME AND NUMBER:

Pegasys, GSA/PPFM–11.

SECURITY CLASSIFICATION:

Unclassified.

SYSTEM LOCATION:

The system’s records are maintained on behalf of GSA by Amazon, whose headquarters is located in Seattle, Washington, US.

SYSTEM MANAGER:

Deputy Director, Office of Financial Management (BG), U.S. General Services Administration, 1800 F Street NW, Washington, DC 20405.

AUTHORITY FOR MAINTENANCE OF THE SYSTEM:

The Chief Financial Officers Act of 1990 (Pub. L. 101–576) as amended.

PURPOSES OF THE SYSTEM:

Pegasys is the GSA core financial management system to make payments and record accounting transactions. This includes funds management (budget execution and purchasing), credit cards, accounts payable, disbursements, standard general ledger, and reporting. The system provides financial transaction processing and financial analysis for its main business lines of Federal supplies and technology, public buildings, and general management and administration offices.

CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:

Individuals who appear in this system of records include GSA vendors (members of the public), other federal agency employees, and GSA employees.

CATEGORIES OF RECORDS IN THE SYSTEM:

Pegasys contains records pertaining to financial information. These records include, but are not limited to, one or more of the following information types: Name, Business Contact information (business email address, business phone number, etc.), Social Security Number (SSN), home address, banking information, and limited information related to GSA-issued credit cards.

RECORD SOURCE CATEGORIES:

The sources for information in this system are the individuals about whom the records are maintained as well as information assigned by GSA (such as credit card issuance information).

ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USERS AND PURPOSES OF SUCH USES:

In addition to those disclosures generally permitted under 5 U.S.C. 552a(b) of the Privacy Act, all or a portion of the records or information contained in this system may be disclosed to authorized entities, as is determined to be relevant and necessary, outside GSA as a routine use pursuant to 5 U.S.C. 552a(b)(3) as follows:

a. In a proceeding before a court or adjudicative body before which the agency is authorized to appear, when (a) the agency, or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee; or (d) the United States, where the agency determines that litigation is likely to

affect the agency or any of its components, is a party to litigation or has an interest in such litigation, and the agency determines that use of such records is relevant and necessary to the litigation.

b. To officials authorized by GSA to conduct investigations, who are investigating or settling a grievance, complaint, or appeal filed by an individual who is the subject of the record.

c. To a Federal agency in connection with the hiring or retention of an employee; the issuance of a security clearance; the reporting of an investigation; the letting of a contract; or the issuance of a grant, license, or other benefit to the extent that the information is relevant and necessary to a decision.

d. To the U.S. Office of Personnel Management (OPM), the Office of Management and Budget (OMB), or the U.S. Government Accountability Office (GAO) when the information is required for program evaluation purposes.

e. To an expert, consultant, or contractor of GSA in the performance of a Federal duty to which the information is relevant, to a board, committee, commission, or small agency receiving administrative services from GSA to which the information relates; or an expert, consultant, or contractor of a board, committee, commission, or small agency receiving administrative services from GSA to which the information relates in the performance of a Federal duty to which the information is relevant.

f. To the National Archives and Records Administration (NARA) for records management purposes.

g. To appropriate agencies, entities, and persons when (1) GSA suspects or has confirmed that there has been a breach of the system of records; (2) GSA has determined that as a result of the suspected or confirmed breach there is a risk of harm to individuals, GSA (including its information systems, programs, and operations), the Federal Government, or national security; and (3) the disclosure made to such agencies, entities, and persons is reasonably necessary to assist in connection with GSA’s efforts to respond to the suspected or confirmed breach or to prevent, minimize, or remedy such harm.

h. To a Member of Congress or staff on behalf of and at the request of the individual who is the subject of the record.

i. To another Federal agency or Federal entity, when GSA determines that information from this system of records is reasonably necessary to assist the recipient agency or entity in (1)

responding to a suspected or confirmed breach or (2) preventing, minimizing, or remedying the risk of harm to individuals, the recipient agency or entity (including its information systems, programs, and operations), the Federal Government, or national security, resulting from a suspected or confirmed breach.

j. To compare such records to other agencies' systems of records or to non-Federal records, in coordination with an Office of Inspector General (OIG) in conducting an audit, investigation, inspection, evaluation, or some other review as authorized by the Inspector General Act.

k. To the U.S. Department of the Treasury when disclosure of the information is relevant to review payment and award eligibility through the Do Not Pay Working System for the purposes of identifying, preventing, or recouping improper payments to an applicant for, or recipient of, Federal funds, including funds disbursed by a state (meaning a state of the United States, the District of Columbia, a territory or possession of the United States, or a federally recognized Indian tribe) in a state-administered, federally funded program.

POLICIES AND PRACTICES FOR STORAGE OF RECORDS:

All records are stored electronically in a database. Information is encrypted in transit and at rest.

POLICIES AND PRACTICES FOR RETRIEVAL OF RECORDS:

Information on individuals contained in Pegasys records are retrievable by name or other identifier.

POLICIES AND PRACTICES FOR RETENTION AND DISPOSAL OF RECORDS:

Records are retained in the system to support transactional integrity and will be retained according to the National Archives and Records Administration (NARA) General Records Schedule 1.1—Financial Management and Reporting Recording Records.

ADMINISTRATIVE, TECHNICAL, AND PHYSICAL SAFEGUARDS:

Access is limited to authorized individuals with passwords, and the database is maintained behind a certified firewall. Information on individuals is released only to authorized persons with a lawful government purpose and in accordance with the provisions of routine use. Additionally, vulnerability scanning, real-time intrusion detection, firewall monitoring and alerts, database monitoring, site protection monitoring, identity management monitoring, virus

and compliance scans are performed on a scheduled basis to ensure adequate security measures are in place to prevent unauthorized access.

RECORD ACCESS PROCEDURES:

If an individual wishes to access any data or record pertaining to him or her in the system after it has been submitted, that individual should consult the GSA's Privacy Act implementation rules available at 41 CFR part 105–64.2.

CONTESTING RECORD PROCEDURES:

If an individual wishes to contest the content of any record pertaining to him or her in the system after it has been submitted, that individual should consult the GSA's Privacy Act implementation rules available at 41 CFR part 105–64.4.

NOTIFICATION PROCEDURES:

If an individual wishes to be notified at his or her request if the system contains a record pertaining to him or her after it has been submitted, that individual should consult the GSA's Privacy Act implementation rules available at 41 CFR part 105–64.4.

EXEMPTIONS PROMULGATED FOR THE SYSTEM:

None.

HISTORY:

The initial Notice in connection with this system of records was published on October 16, 2006 (71 FR 60710). Under GSA, a first updated Notice was published on April 25, 2008 (73 FR 22396) and a second updated Notice was published on December 31, 2013 (78 FR 79694). These records were then transferred to the US Department of Agriculture and administered under USDA/OCFO–10, which was previously published in the **Federal Register** on December 19, 2018 (83 FR 67712).

Richard Speidel,

Chief Privacy Officer, Office of Enterprise Data & Privacy Management, General Services Administration.

[FR Doc. 2026–00358 Filed 1–9–26; 8:45 am]

BILLING CODE 6820–AB–P

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Food and Drug Administration

[Docket No. FDA–2025–D–3217]

Use of Bayesian Methodology in Clinical Trials of Drug and Biological Products; Draft Guidance for Industry; Availability

AGENCY: Food and Drug Administration, HHS.

ACTION: Notice of availability.

SUMMARY: The Food and Drug Administration (FDA or Agency) is announcing the availability of a draft guidance for industry entitled “Use of Bayesian Methodology in Clinical Trials of Drug and Biological Products.” This document provides guidance on the appropriate use of Bayesian methods in clinical trials. The primary focus is on the use of Bayesian methods to support primary inference in pivotal clinical trials designed to support the effectiveness and safety of drug and biological products.

DATES: Submit either electronic or written comments on the draft guidance by March 13, 2026 to ensure that the Agency considers your comment on this draft guidance before it begins work on the final version of the guidance.

ADDRESSES: You may submit comments on any guidance at any time as follows:

Electronic Submissions

Submit electronic comments in the following way:

- *Federal eRulemaking Portal:* <https://www.regulations.gov>. Follow the instructions for submitting comments. Comments submitted electronically, including attachments, to <https://www.regulations.gov> will be posted to the docket unchanged. Because your comment will be made public, you are solely responsible for ensuring that your comment does not include any confidential information that you or a third party may not wish to be posted, such as medical information, your or anyone else's Social Security number, or confidential business information, such as a manufacturing process. Please note that if you include your name, contact information, or other information that identifies you in the body of your comments, that information will be posted on <https://www.regulations.gov>.

- If you want to submit a comment with confidential information that you do not wish to be made available to the public, submit the comment as a written/paper submission and in the manner detailed (see “Written/Paper Submissions” and “Instructions”).

Written/Paper Submissions

Submit written/paper submissions as follows:

- *Mail/Hand Delivery/Courier (for written/paper submissions):* Dockets Management Staff (HFA–305), Food and Drug Administration, 5630 Fishers Lane, Rm. 1061, Rockville, MD 20852.
- For written/paper comments submitted to the Dockets Management Staff, FDA will post your comment, as well as any attachments, except for