

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, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than April 27, 2026.

*A. Federal Reserve Bank of Atlanta* (Erien O. Terry, Assistant Vice President) 1000 Peachtree Street NE, Atlanta, Georgia 30309. Comments can also be sent electronically to [Applications.Comments@atl.frb.org](mailto:Applications.Comments@atl.frb.org):

1. *C1B Shares LLC, Bill Smith as manager, both of Birmingham, Alabama; Bill Ira Smith Family 2025 Irrevocable Trust, Bridgeford Trust Company, LLC, as trustee, both of Pierre, South Dakota, Bill Smith, as investment advisor, and Arlington Trust Company, LLC, as trust protector, both of Birmingham, Alabama; Bill and Pam Smith Foundation, Inc., Birmingham, Alabama; Jeffrey L. Smith 2014 Irrevocable Trust, Bill Smith, as trustee, and Arlington Trust Company, LLC, as trust protector, all of Birmingham, Alabama; Bill Smith Roth IRA, Pamela Smith Roth IRA, both of Birmingham, Alabama; Shirley E. Smith 2014 Irrevocable Trust, Mountain Brook, Alabama, Jeff Smith, as trustee, Arlington Trust Company, LLC, as trust protector, both of Birmingham, Alabama; Pamela Smith, Keith Jeffrey Smith, both of Birmingham, Alabama; Jennifer Conner Smith, Homewood, Alabama; and certain minor children all of Alabama, Bill Smith, as custodian for minor children, Birmingham, Alabama;* to join the Bill Smith Family Control Group, a group acting in concert, to retain voting shares of CommerceOne Financial Corporation, and thereby indirectly retain voting shares of CommerceOne Bank, both of Birmingham, Alabama. Bill Smith, a member of the Bill Smith Family Control Group, was previously

permitted by the Federal Reserve System to acquire voting shares of CommerceOne Financial Corporation in his individual capacity.

Board of Governors of the Federal Reserve System.

**Michele Taylor Fennell,**

*Associate Secretary of the Board.*

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**BILLING CODE:**P

## FEDERAL RESERVE SYSTEM

### Proposed Agency Information Collection Activities; Comment Request

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Notice, request for comment.

**SUMMARY:** The Board of Governors of the Federal Reserve System (Board) invites comment on a proposal to extend for three years, with revision, the Survey of Small Business and Farm Lending (FR 2028; OMB No. 7100-0061).

**DATES:** Comments must be submitted on or before June 9, 2026.

**ADDRESSES:** You may submit comments, identified by FR 2028, by any of the following methods:

- *Agency Website:* <https://www.federalreserve.gov/apps/proposals/>. Follow the instructions for submitting comments, including attachments. *Preferred Method.*
- *Mail:* Benjamin W. McDonough, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue NW, Washington, DC 20551.
- *Hand Delivery/Courier:* Same as mailing address.
- *Other Means:* [publiccomments@frb.gov](mailto:publiccomments@frb.gov). You must include the OMB number or the FR number in the subject line of the message.

Comments received are subject to public disclosure. In general, comments received will be made available on the Board's website at <https://www.federalreserve.gov/apps/proposals/> 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. Public comments may also be viewed electronically or in person in Room M-4365A, 2001 C St. NW, Washington, DC 20551, between 9 a.m. and 5 p.m. during Federal business weekdays.

Additionally, commenters may send a copy of their comments to the 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.

#### 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.

**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. In exercising this delegated authority, the Board is directed to take every reasonable step to solicit comment. In determining whether to approve a collection of information, the Board will consider all comments received from the public and other agencies.

During the comment period for this proposal, a copy of the proposed PRA OMB submission, including the draft reporting form and instructions, supporting statement (which contains more detail about the information collection and burden estimates than this notice), and other documentation, will be made available on the 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 2028. Final versions of these documents will be made available at <https://www.reginfo.gov/public/do/PRAMain>, if approved.

#### Request for Comment on Information Collection Proposal

The Board invites public comment on the following information collection, which is being reviewed under authority delegated by the OMB under the PRA. Comments are invited on the following:

- a. Whether the proposed collection of information is necessary for the proper performance of the Board's functions, including whether the information has practical utility;
- b. The accuracy of the Board's estimate of the burden of the proposed

information collection, including the validity of the methodology and assumptions used;

c. Ways to enhance the quality, utility, and clarity of the information to be collected;

d. Ways to minimize the burden of information collection on respondents, including through the use of automated collection techniques or other forms of information technology; and

e. Estimates of capital or startup costs and costs of operation, maintenance, and purchase of services to provide information.

At the end of the comment period, the comments and recommendations received will be analyzed to determine the extent to which the Board should modify the proposal.

### **Proposal Under OMB Delegated Authority To Extend for Three Years, With Revision, the Following Information Collection**

*Collection title:* Survey of Small Business and Farm Lending.

*Collection identifier:* FR 2028.

*OMB control number:* 7100-0061.

*General description of collection:* The Survey of Small Business and Farm Lending (SSBFL) comprises the following three reports:

- Survey of Terms of Bank Lending to Farmers (FR 2028B),
- Prime Rate Supplement of Survey of Terms of Lending (FR 2028S), and
- Small Business Lending Survey (FR 2028D).

The SSBFL collects unique information concerning price and certain nonprice terms of loans made to businesses and farmers each quarter from a sample of banks. The FR 2028B collects detailed data on individual farm loans funded during the first full business week of the mid-month of each quarter (February, May, August, and November) and the FR 2028S collects the prime interest rate for each day of the survey week. From these sample farm loan data, estimates of the terms of farm loans extended are constructed and published in the Federal Reserve Bank of Kansas City's quarterly release, *National Survey of Terms of Lending to Farmers*. The FR 2028D provides focused and enhanced information on nonfarm small business lending including rates, terms, credit availability, and reasons for their changes. The FR 2028D collects quarterly average quantitative data on terms of small business loans and qualitative information on changes and the reasons for changes in the terms of lending. Aggregate data for small business loans are published in the Federal Reserve Bank of Kansas City's

quarterly release, *Small Business Lending Survey*.

*Proposed revisions:* The Federal Reserve proposes to revise the FR 2028B form and instructions. The proposed revisions consist of combining the two separate report forms (FR 2028B and FR 2028S) into a single report form and instructions (FR 2028B). In addition, an email address field would be added to the respondent contact information section and a "no loans to report" indicator field would be added to the combined report. The Federal Reserve proposes these revisions in efforts to simplify the submission of these reporting series. The revisions would be effective for the August 3, 2026, as of date, with the transmission period beginning on August 10, 2026, based on loan activity during the first week of August 2026.

#### *FR 2028B Additions*

Additions to the FR 2028B form include the integration of the FR 2028S line items into the report. Two additional line items would be added to the FR 2028B report in an effort to reduce administrative and respondent burden. An email field would be added to the respondent contact information section and a "no loans to report" indicator field would be added to reduce respondent burden from current outreach procedures in efforts to reduce redundant communication.

#### *FR 2028S Deletions*

The FR 2028S report would be discontinued and integrated into the FR 2028B report. The combination of reports is aimed at reducing burden for respondents.

#### *FR 2028D Clarifications*

The Federal Reserve proposes to revise the FR 2028D instructions, effective for the September 30, 2026, as of date with the transmission period beginning on October 1, 2026, based on loan activity over the third quarter 2026. The revisions would add clarity in reporting instructions and requirements, and improve data quality. These proposed revisions include clarifying the instructions for items 5e and 7e, with respect to the meaning of "maximum maturity" and for items 6 and 8, with respect to the meaning of "commitment." These wording changes are proposed to the instructions to add clarity to respondents as they complete the survey and improve data quality in response to feedback from respondents.

*Frequency:* Quarterly.

*Respondents:* The FR 2028B and FR 2028S panels have an authorized size of 250 domestically chartered commercial

banks. The panel of banks has been drawn from a random sample of banks stratified according to farm loan volumes since 1989. The authorized panel for the FR 2028D panel is 398 domestically chartered commercial banks. The size is based on obtaining survey results with a 95% confidence level and 5% standard error, allowing for a 10% nonresponse rate. The panel of banks is a random sample of banks stratified according to the dollar volumes of commercial and industrial loans with original amounts of \$1,000,000 or less.

*Total estimated number of respondents:*

FR 2028B—250.

FR 2028D—398.

*Estimated average hours per response:*

FR 2028B—1.45.

FR 2028D—2.75.

*Total estimated change in burden:* 0.

*Total estimated annual burden hours:* 5,828.

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

**Erin M. Cayce,**

*Assistant Secretary of the Board.*

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**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)).