

p. Final amendments to the application must be filed with the Commission no later than 30 days from the issuance date of the notice of ready for environmental analysis.

Dated: July 23, 2020.

Nathaniel J. Davis, Sr.,
Deputy Secretary.

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FEDERAL DEPOSIT INSURANCE CORPORATION

[OMB No. 3064-0092]

Agency Information Collection Activities: Proposed Collection Renewal; Comment Request

AGENCY: Federal Deposit Insurance Corporation (FDIC).

ACTION: Notice and request for comment.

SUMMARY: The FDIC, as part of its obligations under the Paperwork

Reduction Act of 1995 (PRA), invites the general public and other Federal agencies to take this opportunity to comment on the renewal of the existing information collection described below (OMB Control No. 3064-0092).

DATES: Comments must be submitted on or before September 28, 2020.

ADDRESSES: Interested parties are invited to submit written comments to the FDIC by any of the following methods:

- <https://www.FDIC.gov/regulations/laws/federal>.
- *Email:* comments@fdic.gov. Include the name and number of the collection in the subject line of the message.
- *Mail:* Manny Cabeza (202-898-3767), Regulatory Counsel, MB-3128, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.
- *Hand Delivery:* Comments may be hand-delivered to the guard station at the rear of the 17th Street NW, building

(located on F Street), on business days between 7:00 a.m. and 5:00 p.m.

All comments should refer to the relevant OMB control number. A copy of the comments may also be submitted to the OMB desk officer for the FDIC: Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Washington, DC 20503.

FOR FURTHER INFORMATION CONTACT: Manny Cabeza, Regulatory Counsel, 202-898-3767, mcabeza@fdic.gov, MB-3128, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

SUPPLEMENTARY INFORMATION: Proposal to renew the following currently approved collections of information:
1. *Title:* Community Reinvestment Act.

OMB Number: 3064-0092.

Form Number: None.

Affected Public: Insured state nonmember banks and state savings associations.

BURDEN ESTIMATE

Source and type of burden	Description	Estimated number of respondents	Average estimated time per response	Total estimated annual burden
345.25(b) Reporting	<i>Request for designation as a wholesale or limited purpose bank</i> —Banks requesting this designation shall file a request in writing with the FDIC at least 3 months prior to the proposed effective date of the designation.	1	4	4
345.27 Reporting	<i>Strategic plan</i> —Applies to banks electing to submit strategic plans to the FDIC for approval.	10	400	4,000
345.42(b)(1) Reporting	<i>Small business/small farm loan data</i> —Large banks shall and Small banks may report annually in machine readable form the aggregate number and amount of certain loans.	277	8	2,216
345.42(b)(2) Reporting	<i>Community development loan data</i> —Large banks shall and Small banks may report annually, in machine readable form, the aggregate number and aggregate amount of community development loans originated or purchased.	277	13	3,601
345.42(b)(3) Reporting	<i>Home mortgage loans</i> —Large banks, if subject to reporting under part 203 (Home Mortgage Disclosure (HMDA)), shall, and Small banks may report the location of each home mortgage loan application, origination, or purchase outside the MSA in which the bank has a home/branch office.	357	253	90,321
345.42(d) Reporting	<i>Data on affiliate lending</i> —Banks that elect to have the FDIC consider loans by an affiliate, for purposes of the lending or community development test or an approved strategic plan, shall collect, maintain and report the data that the bank would have collected, maintained, and reported pursuant to § 345.42(a), (b), and (c) had the loans been originated or purchased by the bank. For home mortgage loans, the bank shall also be prepared to identify the home mortgage loans reported under HMDA.	311	38	11,818
345.42(e) Reporting	<i>Data on lending by a consortium or a third party</i> —Banks that elect to have the FDIC consider community development loans by a consortium or a third party, for purposes of the lending or community development tests or an approved strategic plan, shall report for those loans the data that the bank would have reported under § 345.42(b)(2) had the loans been originated or purchased by the bank.	103	17	1,751
345.42(g) Reporting	<i>Assessment area data</i> —Large banks shall and Small banks may collect and report to the FDIC a list for each assessment area showing the geographies within the area.	380	2	760
Total Reporting				114,471
345.42(a) Recordkeeping	<i>Small business/small farm loan register</i> —Large banks shall and Small banks may collect and maintain certain data in machine-readable form.	380	219	83,220
345.42(c) Recordkeeping	<i>Optional consumer loan data</i> —All banks may collect and maintain in machine readable form certain data for consumer loans originated or purchased by a bank for consideration under the lending test.	10	26	3,260
345.42(c)(2) Recordkeeping	<i>Other loan data</i> —All banks optionally may provide other information concerning their lending performance, including additional loan distribution data.	103	25	2,575
Total Recordkeeping				89,055

BURDEN ESTIMATE—Continued

Source and type of burden	Description	Estimated number of respondents	Average estimated time per response	Total estimated annual burden
345.41(a) 345.43(a); (a)(1); (a)(2); (a)(3); (a)(4); (a)(5); (a)(6); (a)(7); (b)(1); (b)(2); (b)(3); (b)(4); (b)(5); (c); (d) Disclosure.	Content and availability of public file—All banks shall maintain a public file that contains certain required information.	3,309	10	33,090
Total Disclosure	33,090
Total Estimated Annual Burden.	236,616 hours

General Description of Collection: The Community Reinvestment Act regulation requires the FDIC to assess the record of banks and thrifts in helping meet the credit needs of their entire communities, including low- and moderate-income neighborhoods, consistent with safe and sound operations; and to take this record into account in evaluating applications for mergers, branches, and certain other corporate activities.

There is no change in the method or substance of the collection. The overall decrease in burden hours is a result of the decrease in the estimated number of respondents.

Request for Comment: Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the 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; and (d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. All comments will become a matter of public record.

Federal Deposit Insurance Corporation.
Dated at Washington, DC, on July 23, 2020.

James P. Sheesley,
Acting Assistant Executive Secretary.

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FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL

[Docket No. AS20-07]

Appraisal Subcommittee; Notice of Meeting

AGENCY: Appraisal Subcommittee of the Federal Financial Institutions Examination Council.

ACTION: Notice of special meeting.

Description: In accordance with Section 1104 (b) of Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, as amended, notice is hereby given that the Appraisal Subcommittee (ASC) will meet in open session for a Special Meeting:

Location: Due to the COVID-19 Pandemic, the meeting will be open to the public via live webcast only. Visit the agency's homepage (www.asc.gov) and access the provided registration link in the What's New box. You MUST register in advance to attend this Meeting.

Date: July 29, 2020.

Time: 4:00 p.m.

Status: Open.

Action and Discussion Items: North Dakota Request to Extend Commercial Temporary Waiver Relief.

How to Attend and Observe an ASC meeting: Due to the COVID-19 Pandemic, the meeting will be open to the public via live webcast only. Visit the agency's homepage (www.asc.gov) and access the provided registration link in the What's New box. The meeting space is intended to accommodate public attendees. However, if the space will not accommodate all requests, the ASC may refuse attendance on that reasonable basis. The use of any video or audio tape recording device, photographing device, or any other electronic or mechanical device

designed for similar purposes is prohibited at ASC meetings.

James R. Park,
Executive Director.

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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 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 August 28, 2020.