

Standardized approach: Recordkeeping and disclosure	Type of burden	Estimated number of respondents	Estimated time per response	Frequency of response	Total annual estimated burden
(S.E.)—Section _____.42(e)(2), (C.R.) Sections _____.62(a),(b),& (c), (Q&Q) Sections _____.63(a) & (b) and _____.63 Tables: Ongoing.	Disclosure .....	1	131.25	Quarterly .....	525
Subtotal: One-time Recordkeeping and Disclosure .....	.....	.....	.....	.....	348
Subtotal: Ongoing Recordkeeping and Disclosure .....	.....	.....	.....	.....	65,925
Total Recordkeeping and Disclosure .....	.....	.....	.....	.....	66,273

**ESTIMATED COST TO RESPONDENTS ASSOCIATED WITH HOURLY BURDEN**

Total One-Time Burden Hours .....	.....	.....	.....	.....	1,136
Total Ongoing Burden Hours .....	.....	.....	.....	.....	119,120
Total Burden Hours .....	.....	.....	.....	.....	120,256

*General Description of Collection:* This collection comprises the disclosure and recordkeeping requirements associated with minimum capital requirements and overall capital adequacy standards for insured state nonmember banks, state savings associations, and certain subsidiaries of those entities. The data is used by the FDIC to evaluate capital before approving various applications by insured depository institutions, to evaluate capital as an essential component in determining safety and soundness, and to determine whether an institution is subject to prompt corrective action provisions. In addition, the Regulatory Capital Rule: Temporary Exclusion of U.S. Treasury Securities and Deposits at Federal Reserve Banks from the Supplementary Leverage Ratio for Depository Institutions, 85 FR 32980 (June 1, 2020) added a new opt-in provision in 12 CFR 324.304 for the temporary exclusion from the total leverage ratio. The new opt-in provision accounts for a slight increase of 84 burden hours.

After factoring in the slight increase in burden hours as a result of the new opt-in provision, along with the changes to the respondent count as a result of economic fluctuation, the information collection is reduced overall by 7,800 hours. Outside of the new opt-in provision, the hours per response and frequency of responses for the rest of the information collection have remained the same.

*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 October 27, 2020.  
**James P. Sheesley,**  
*Assistant Executive Secretary.*  
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**FEDERAL RESERVE SYSTEM**

**Notice of Proposals To Engage in or To Acquire Companies Engaged in Permissible Nonbanking Activities**

The companies listed in this notice have given notice under section 10 of the Home Owners' Loan Act (12 U.S.C. 1467a) (HOLA) and Regulation LL (12 CFR part 238) to engage de novo, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 238.53 of Regulation LL (12 CFR 238.53). Unless otherwise noted, these activities will be conducted throughout the United States.

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 whether the proposed transaction complies with the standards enumerated in section 10(c)(4)(B) of the HOLA (12 U.S.C. 1467a(c)(4)(B)).

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 16, 2020.

*A. Federal Reserve Bank of St. Louis* (David L. Hubbard, Senior Manager) P.O. Box 442, St. Louis, Missouri 63166-2034. Comments can also be sent electronically to [Comments.applications@stls.frb.org](mailto:Comments.applications@stls.frb.org):

1. *BancKentucky, Inc., Murray, Kentucky*; to engage de novo in the acquisition of improved real estate for remodeling, rehabilitation, modernization, renovation, or demolition and rebuilding for sale or for rental and maintenance and management of improved real estate pursuant to sections 238.53(b)(7) and (b)(8) of Regulation LL.

Board of Governors of the Federal Reserve System, October 27, 2020.

**Michele Taylor Fennell,**  
*Deputy Associate Secretary of the Board.*  
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