



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)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843), and interested persons may express their views in writing on the standards enumerated in section 4. Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

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, N.W., Washington DC 20551-0001, not later than November 19, 2020.

A. Federal Reserve Bank of Richmond (Adam M. Drimer, Assistant Vice President)

701 East Byrd Street, Richmond, Virginia 23219. Comments can also be sent electronically to or Comments.applications@rich.frb.org:

1. *Blue Ridge Bankshares, Inc., Charlottesville, Virginia*; to acquire the voting shares of Bay Banks of Virginia, Inc., Richmond, Virginia, and thereby indirectly acquire the voting shares of Virginia Commonwealth Bank, Richmond, Virginia. In addition, Blue Ridge Bankshares, Inc. to acquire VCB Financial Group, Inc., Kilmarnock, Virginia, and engage in trust company functions, financial and investment advisory activities and securities brokerage services pursuant to sections 225.28(b)(5), (b)(6)(i) and (b)(7)(i) of Regulation Y, respectively.

Board of Governors of the Federal Reserve System, October 15, 2020.

Yao-Chin Chao,

Assistant Secretary of the Board.

[FR Doc. 2020-23198 Filed: 10/19/2020 8:45 am; Publication Date: 10/20/2020]