

amendments to its Water Quality Regulations (adopted by the Environmental Quality Board on June 20, 2000) (hereinafter the Pennsylvania Regulation Revisions) to EPA for review as a revision to the Commonwealth's authorized National Pollutant Discharge Elimination System (NPDES) program pursuant to section 402 of the Clean Water Act (CWA). The Commonwealth has made significant revisions to 25 PA Code Chapters 92 and 97 of the Water Quality Regulations and EPA has determined that the Pennsylvania Regulation Revision constitutes a substantial revision to Pennsylvania's authorized NPDES program. Accordingly, EPA requests public comment and is providing notice of an opportunity to request a public hearing on the submitted regulation. EPA seeks public comments on whether to approve or disapprove the revisions to Pennsylvania's authorized NPDES program, and a public hearing will be held if there is significant public interest based on the requests received. Copies of the Pennsylvania Regulation Revisions are available for public inspection as indicated in the **ADDRESSES** section.

**DATES:** Comments and/or requests for public hearing must be received before October 15, 2002.

**ADDRESSES:** Comments should be addressed to Evelyn MacKnight, U.S. EPA, Region III, 3WP11, 1650 Arch Street, Philadelphia, Pennsylvania, 19103.

**FOR FURTHER INFORMATION CONTACT:** Evelyn MacKnight, (215) 814-5717, at the above address. Those who are deaf or hearing-impaired may use the Relay Service at 1-800-654-5984 and request that the call be relayed.

**SUPPLEMENTARY INFORMATION:** Section 402 of the Federal Clean Water Act (CWA) created the NPDES program under which the Administrator of EPA may issue permits for the discharge of pollutants into the water of the United States under conditions required by the CWA. Section 402(b) allows States to assume NPDES program responsibilities upon approval by EPA. On June 30, 1978, Pennsylvania received approval from EPA to assume the NPDES program; the Commonwealth then received the authority to administer the following NPDES programs on the dates indicated: the Federal Facilities Program on June 30, 1978; and the General Permits program on August 2, 1991.

EPA has issued a regulation in 40 CFR part 123 that establishes the requirements for NPDES State Programs. Section 123.62 establishes procedures for revision of authorized NPDES State

Programs. Under § 123.62(a), a State may initiate a program revision and must keep EPA informed of proposed modifications to its regulatory authority. On 12/20/2000, the Commonwealth of Pennsylvania submitted its regulation revisions for formal review by EPA. Under § 123.62(b)(1), a State program submittal is complete whenever the State submits such documents as EPA determines are necessary under the circumstances. In this instance, EPA has determined that the State submission is complete. Section 123.62(b)(2) requires EPA to issue public notice by publication in the **Federal Register** and in newspapers having Statewide coverage, and to provide a period of public comment of at least 30 days whenever the Agency determines that a program revision is substantial. EPA has determined that the Pennsylvania Regulation Revision, which is described below, constitutes a substantial revision to Pennsylvania's NPDES program. Section 123.62(b)(2) also requires EPA to hold a public hearing regarding the proposed revision "if there is significant public interest based on requests received."

The Pennsylvania Regulation Revision includes amendments to 25 PA Code Chapters 92 and 97 of the Water Quality Regulations. These revisions were part of the Commonwealth's Regulatory Basics Initiative (RBI), which was a process to evaluate regulations considering several factors including whether requirements are more stringent than Federal regulations without good reason; impose economic costs disproportionate to the environmental benefit; are prescriptive rather than performance-based; inhibit green technology and pollution prevention strategies; are obsolete or redundant; lack clarity; or are written in a way that causes significant noncompliance.

The revision incorporates by reference portions of Federal regulations found at 40 CFR parts 122, 124 and 125 (relating to EPA administered permit programs; the National Pollutant Discharge Elimination System; procedures for decision making; and criteria and standards for the National Pollutant Discharge Elimination System), so that it is now necessary for permittees and others to refer to Chapter 92 and the Federal regulations. Other significant revisions include the addition of regulations addressing Concentrated Animal Feeding Operations (CAFOs), which are significant contributors to water quality impairments due to nutrients and excessive erosion and sediment. The Commonwealth also significantly revised applicable

regulations regarding Sanitary Sewer Overflows (SSOs) and Combined Sewer Overflows (CSOs). Pennsylvania also incorporates requirements of erosion and sediment control for stormwater and construction activities into NPDES permits.

At the close of the public comment period (including, if necessary, the public hearing), the EPA Regional Administrator, with the concurrence of the Associate General Counsel for Water and the Director of the Office of Compliance and Enforcement, will decide whether to approve or disapprove the Pennsylvania Regulation Revision as a revision to the Pennsylvania NPDES program. The decision to approve or disapprove will be based upon satisfying or meeting the requirements of the CWA and 40 CFR part 123. The Pennsylvania Regulation Revision may be reviewed by the public from 8 a.m. to 4 p.m. at the EPA office in Philadelphia, Monday to Friday (excluding holidays), at the address appearing earlier in this notice. Copies of the submittal may be obtained for a fee by contacting Evelyn MacKnight as indicated in the **ADDRESSES** section.

All comments or objections received by October 15, 2002, as discussed will be considered by EPA before taking final action on the program revision.

Please bring the foregoing to the attention of persons whom you know are interested in this matter. All written comments and question on this matter should be addressed to Evelyn MacKnight at the above address or telephone number.

Dated: August 22, 2002.

**Donald S. Welsh,**

*Regional Administrator, Environmental Protection Agency, Region III.*

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**BILLING CODE 6560-50-P**

## **FEDERAL DEPOSIT INSURANCE CORPORATION**

### **Agency Information Collection Activities: Proposed Collection; Comment Request**

**AGENCY:** Federal Deposit Insurance Corporation (FDIC).

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

**SUMMARY:** The FDIC, as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to take this opportunity to comment on proposed and/or continuing information collections, as required by the Paperwork Reduction Act of 1995 (44 U.S.C. chapter 35).

Currently, the FDIC is soliciting comments concerning the following collections of information titled: (1) Interagency Biographical and Financial Report; (2) Suspicious Activity Report; and (3) External Audits.

**DATES:** Comments must be submitted on or before October 29, 2002.

**ADDRESSES:** Interested parties are invited to submit written comments to Tamara R. Manly, Management Analyst (Consumer and Compliance Unit), (202) 898-7453, Legal Division, Room MB-3109, Attention: Comments/Legal, Federal Deposit Insurance Corporation, 550 17th Street NW., Washington, DC 20429. All comments should refer to the OMB control number. Comments may be hand-delivered to the guard station at the rear of the 17th Street Building (located on F Street), on business days between 7 a.m. and 5 p.m. [FAX number (202) 898-3838; Internet address: [comments@fdic.gov](mailto:comments@fdic.gov)].

A copy of the comments may also be submitted to the OMB desk officer for the FDIC: Joseph Lackey, Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10236, Washington, DC 20503.

**FOR FURTHER INFORMATION CONTACT:** Tamara R. Manly, at the address identified above.

**SUPPLEMENTARY INFORMATION:** Proposal to renew the following currently approved collections of information:

1. *Title:* Interagency Biographical and Financial Report.

*OMB Number:* 3064-0006.

*Frequency of Response:* On occasion.

*Affected Public:* All financial institutions.

*Estimated Number of Respondents:* 2,040.

*Estimated Time per Response:* 4 hours.

*Total Annual Burden:* 8,160 hours.

*General Description of Collection:* The Interagency Biographical and Financial Report is submitted to the FDIC by each individual director or officer of a proposed or operating financial institution applying for federal deposit insurance as a state nonmember bank. The information is used by the FDIC to evaluate the general character of bank management as required by the Federal Deposit Insurance Act.

2. *Title:* Suspicious Activity Report.

*OMB Number:* 3064-0077.

*Form Number:* 6710/06.

*Frequency of Response:* On occasion.

*Affected Public:* Business, for-profit institutions, and non-profit institutions.

*Estimated Number of Respondents:* 6,500.

*Estimated Time per Response:* .60 hours.

*Total Annual Burden:* 3,900 hours.

*General Description of Collection:* Part 353 of the FDIC's rules and regulations requires insured nonmember banks to report to the appropriate investigatory and prosecuting authorities and to the FDIC, on a prescribed form, criminal violations of the U.S. Code that involve or affect the banks' affairs.

3. *Title:* External Audits.

*OMB Number:* 3064-0113.

*Frequency of Response:* On occasion.

*Affected Public:* All financial institutions.

*Estimated Number of Responses (insured institutions with assets of \$500 million or more and insured institutions with assets less than \$500 million):* 17,694.

*Estimated Time per Response:* insured institutions with assets of \$500 million or more—32 hours ; insured institutions with assets less than \$500 million—3/4 hours.

*Total Annual Burden:* 44,430 hours.

*General Description of Collection:* Section 36 of the Federal Deposit Insurance Act imposes auditing and reporting requirements on insured depository institutions which have total assets of \$500 million or more. An interagency policy statement extended those requirements on a voluntary basis to institutions with less than \$500 million.

#### 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 information collection on respondents, including through the use of automated collection techniques or other forms of information technology.

At the end of the comment period, the comments and recommendations received will be analyzed to determine the extent to which the collection should be modified prior to submission to OMB for review and approval. Comments submitted in response to this notice also will be summarized or included in the FDIC's requests to OMB for renewal of these collections. All comments will become a matter of public record.

Dated at Washington, DC, this 27th day of August, 2002.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**  
*Executive Secretary.*

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**BILLING CODE 6714-01-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 applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. 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). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than September 23, 2002.

**A. Federal Reserve Bank of Chicago**  
(Phillip Jackson, Applications Officer)  
230 South LaSalle Street, Chicago,  
Illinois 60690-1414:

1. *Merchants & Manufacturers Bancorporation, Inc.*, New Berlin, Wisconsin, and Merchants Merger Corp., New Berlin, Wisconsin; to merge with Fortress Bancshares, Inc., Westby, Wisconsin, and thereby indirectly acquire Fortress Bank of Westby, Westby, Wisconsin; Fortress Bank, National Association, Houston, Minnesota; and Fortress Bank of Cresco, Cresco, Iowa.