

Executive Office Building, Room 10235, Washington, DC 20503 (202-395-7316).

Final Approval Under OMB Delegated Authority of the Extension for Three Years, Without Revision, of the Following Reports:

1. *Report title:* Recordkeeping Requirements Associated with the Real Estate Lending Standards Regulation for State Member Banks

Agency form number: Reg H-5

OMB Control number: 7100-0261

Frequency: Aggregate report, quarterly; policy statement, annually
Reporters: State member banks
Annual reporting hours: 21,060 hours
Estimated average hours per response: Aggregate report, 5 hours; policy statement, 20 hours

Number of respondents: 976

Small businesses are affected.

General description of report: This information collection is mandatory (12 U.S.C. 1828(o)) and is not given confidential treatment.

Abstract: State member banks must adopt and maintain a written real estate lending policy. Also, banks must identify their loans in excess of the supervisory loan-to-value limits and report (at least quarterly) the aggregate amount of the loans to the bank's board of directors.

Board of Governors of the Federal Reserve System, June 27, 2002.

Jennifer J. Johnson

Secretary of the Board.

[FR Doc. 02-16661 Filed 7-3-02; 8:45 am]

BILLING CODE 6210-01-S

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/.

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 July 26, 2002.

A. Federal Reserve Bank of Kansas City (Susan Zubradt, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *First Commerce Financial Corporation*, Marysville, Kansas; to become a bank holding company by acquiring 100 percent of the voting shares of First Commerce Bank, National Association, Marysville, Kansas, a *de novo* bank.

Board of Governors of the Federal Reserve System, June 27, 2002.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 02-16662 Filed 7-3-02; 8:45 am]

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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/.

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 July 29, 2002.

A. Federal Reserve Bank of Atlanta (Sue Costello, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30309-4470:

1. *The Colonial BancGroup, Inc.*, Montgomery, Alabama; to merge with Palm Beach National Holding Company, Palm Beach, Florida, and thereby indirectly acquire voting shares of Palm Beach National Bank and Trust Company, Palm Beach, Florida.

B. Federal Reserve Bank of Dallas (W. Arthur Tribble, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Sterling Bancshares, Inc.*, Houston, Texas; to merge with ENB Bankshares, Inc., Dallas, Texas, and thereby indirectly acquire voting shares of ENB Delaware Bankshares, Inc., Wilmington, Delaware, and its banking subsidiary Eagle National Bank, Dallas, Texas.

Board of Governors of the Federal Reserve System, June 28, 2002.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 02-16783 Filed 7-3-02; 8:45 am]

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FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

Sunshine Act Meeting

TIME AND DATE: 10 a.m. (EDT) July 15, 2002.

PLACE: 4th Floor, Conference Room, 1250 H Street, N.W., Washington, DC.

STATUS: Parts will be open to the public and part closed to the public.

MATTERS TO BE CONSIDERED:

Parts Open to the Public

1. Approval of the minutes of the June 17, 2002, Board member meeting.

2. Thrift Savings Plan activity report by the Executive Director (with discussion of litigation to be closed to the public).

Part Closed to the Public

Discussion of litigation.