



a full service community bank

January 30, 2026

To Whom It May Concern,

Below are our responses to the Request for Information on Streaming the Call Report.

1. Which specific line items or schedules on the Call Report are the most time-consuming to prepare or require significant manual adjustments to complete the Call Report? W

(1)RCE, (2) RCC, (3)RCK (4) RCL and (5) RCM. Manual adjustments needed to core data due to timing, processing and report formatting issues. Core system does not have the tools to calculate some line items.

2. For institutions that use manual processes to complete the Call Report, is there software available, from core system vendor(s) or elsewhere, to increase automation and efficiency?

Yes. Upkeep and implementation are the biggest hurdles.

3. Certain Call Report data items may not be applicable for banking organizations that conduct a narrow range of business activities. To what extent and in what ways does the inclusion of Call Report data items that do not apply to a respondent on an ongoing basis affect data quality and respondent burden?

Constantly revisiting the question that is n/a, however this is not considered to be burdensome from our viewpoint.

4. What process changes, if any, should the agencies consider for filing the Call Report?

Semiannual reporting for certain schedules.

6. During the EGRPRA review, respondents suggested the agencies consider adjusting the due dates for the Call Reports, for example, to avoid falling on a weekend or holiday. In what way, if any, would changing due dates for the Call Reports reduce respondent burden?

This does not have significant impact on us but in a rare case if a community bank was down a staff member this could allow more time for the staff to submit the call report.

8. In what ways, if any, should the agencies consider modifying the Call Report forms or instructions, including their layout, structure, and availability, to improve their usability and reduce the resources required to prepare and file the report?

More instructions in table formats, for example what is included and excluded for certain

11. Are there reasons eligible institutions have or have not chosen to use this option? Are there ways for the agencies to make this option more appealing to currently eligible institutions?

We use the short form to save time in March and September.

13. Similarly, in what ways should the eligibility for reduced reporting be related to a respondent's business model and why? What readily available quantitative criteria do commenters consider most indicative of a community banking organization conducting a traditional banking model and why?

Risk Profile questionnaire developed which could lead to less frequent reporting, based on a risk score matrix.

15. Should the agencies set a higher size threshold for the availability of the short form Call Report in the first and third quarters of the calendar year? If so, what should the total asset size be?

\$10B, due to it being a common marker of increased regulatory oversight.

16. Which specific Call Report data items or schedules, if any, do commenters consider nonessential for agencies to monitor safety and soundness or serve other mission critical needs? In your response, provide an explanation of whether these data items or schedules would relate to all respondents, or a subset of respondents based on specified asset size or risk profile.

RCK, RI-E, and RI-C. SU should be excluded from the short form, but certain line items can be asked elsewhere. Consider using a threshold for RC-F & RC-G reporting, or include certain items on schedule RC.

17. To what extent and for what purposes do institutions and other stakeholders use Call Report and UBPR data (for example, peer comparison purposes, asset-liability management, shareholder meetings, and incentive compensation)?

We use call report peer data for ACL Average Charge Off Loss Method calculation, and other items listed above. We refer our customers and investors to the call report data. We also use it for peer comparison and exam preparation.

18. In what ways, if any, would removing or reducing the frequency of certain data items or schedules impede these uses?

The above-mentioned suggested items would not impede these users.

21. How can the agencies balance the content and frequency of reporting requirements, on-site examinations, and discussions with management to better achieve the agencies' missions and limit burden for institutions?

An agency could use certain metrics on institution from their data bank to measure a risk score and consider using a longer exam cycle for those who have a lower risk score.



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Bank of Bird In Hand