

Our bank has approximately \$220 million in assets. We do not buy/sell derivatives, have no loss share agreements in place, and have no loans to or deposits from foreign governments. As such, nearly all of the items proposed to be removed in the new FFIEC 051 form do not apply to us, as we are currently either not reporting or reporting \$0 for every schedule and line item being proposed for removal. I can find no material benefit to our bank from the proposed changes, as they would not reduce our burden for preparation or review of the call report at all. The only benefit for our bank would be less paper to print when we are forced to print a hard copy for signature and record keeping purposes.

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