

From: Brad Becker [<mailto:brad.becker@bankononb.com>]
Sent: Monday, October 03, 2016 9:25 AM
To: Comments
Subject: FFIEC 031, FFIEC 041, and FFIEC 051"

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Good Morning,

Cleaning up some old e-mails and realized I still wanted to comment on the proposal to reduce the size of the Call Report. I fully applaud the efforts to reduce the size of the Call Report, especially for community banks; however, I believe you are only half way there and do not go far enough. I strongly believe that if you go back to what was reported 25 years ago, there is plenty of information available to monitor a bank's performance. At the end of the day, the only way to really know what is going on is to get in to a bank and examine it. Then even it is tough.

Regardless, any efforts to reduce the regulatory burden on community banks less than \$1 billion is applauded!!

Thanks for the opportunity to comment.
Brad

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