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Public Comments on Agency Information Collection Activities; Proposals, Submissions, and Approvals:=====

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Comment: While I applaud the effort to revise the Call Report, the effort to provide any substantial relief to less complex community banks has fallen short. The revised FFEIC 051 simply eliminates schedules and fields that are not currently being completed by most banks under \$ 500 million in assets. A more realistic effort that would result in meaningful relief would be to reduce many of the schedules to an annual reporting requirement. Preparing and reporting several schedules on a quarterly basis only increases the length, complexity and burden of this report. For example, limiting the completion of Schedule RC-R (Risk Based Capital) for community banks with Tier One Capital over 10% would be a meaningful change.

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