

Subject: FFIEC 031, FFIEC 041, and FFIEC 051
Date: Wednesday, October 12, 2016 12:31:10 PM

To Whom It May Concern:

I am writing to comment on the proposed FFIEC 051 streamlined version of the Consolidated Reports of Condition and Income for a bank with domestic offices only. West Alabama Bank (FDIC Certificate # 16175) has assets of approximately \$580 million and is a non complex institution with a clean loan portfolio and very conservative investments. In addition, the majority of our deposit base is within our rural market area.

It requires approximately 40 hours of resources from our accounting department to prepare the Call Report on a quarterly basis. Creating a more streamlined version of the report would be less disruptive to our regular work schedule and lessen the workload during an already busy and demanding time of the year.

The most time consuming schedules are RI, RC-C, and RC-R. In the past 20 years since I have been preparing the Call Report, the Call Report has vastly increased in size and detail without an increase in complexity of the Bank as a whole.

The purpose and necessity of the report is understandable; however, modifications to allow for a more streamlined version of concise information would serve sufficiently for reporting of small institutions with domestic offices only.

Thank you,

Nancy J. Turner

West Alabama Bank

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