From: Nan Shiblom [mailto:shiblom@fnbec.bank]
Sent: Thursday, September 15, 2016 10:26 AM

To: Comments

Subject: COMMENTS - CALL REPORT - FFIEC 051

Our bank has approximately \$320,000,000 in assets. The regulatory changes to the Call Report in recent years (particularly to Schedule RC-R) have almost doubled the amount of time we have to spend preparing the report. Any relief to the complexity of this preparation would be appreciated.

Thank you,

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