

From: Lauren Brown [<mailto:mlbrown@bankofprescott.com>]

Sent: Monday, August 22, 2016 3:52 PM

To: Comments

Subject: August 15, 2016 - FFIEC 031, FFIEC 041, and FFIEC 051

Regarding OMB 3064-0052, Request for comment on new Call Report for eligible small institutions.

My bank has approximately \$80 million in assets, so we would fall under the new FFIEC 051. After reading the entire joint notice and request for comment, I have come to the conclusion that the new Call Report would save me approximately one second of work per quarter. The only line items that would change for my bank would be RC-M Items 9 and 11. I would have to type yes on both of these line items once a year instead of quarterly. Since I spent two hours reading the joint notice and comparing the changes line by line to my most recent Call Report, my burden actually just INCREASED by two hours. The only thing changing is the deletion of schedules and line items that are not used by small institutions anyway. The number of pages are reduced, not the burden.

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