



Dear Sir/Madam:

I have followed the issue of regulatory relief on simplifying the call report with great interest. To that end, I would like to add the following observation:

I started preparing call report schedules in 1979 or so. It was a lot simpler and my bank back then was a lot larger than my employer now.

To help me work through the current call report, I have the Jack Henry 20/20 core banking system and the FIS Call Reporter program. To guide me, I have written detail procedures, with screen prints, as the current 85 pages of call report require detail instructions to complete. This operating procedure is over 90 pages long, it includes a calendar of events, to remind me on what date I gather information, from where, from whom I gather it and when I input it.

In spite of my best efforts and 90 pages of procedures, I still make errors, which are caught in the routine examination procedure. Even one error, for me, is too many.

My board supports whatever efforts can be made to simplify this reporting process.

Kindest regards

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