

To: [Comments](#)
Subject: Call Report Relief
Date: Wednesday, October 12, 2016 5:15:25 PM

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Hello,

I'd like to suggest more substantial call report relief than is currently proposed. Current proposals are already in effect for Banks under \$1 Billion in assets.

I'd like to see relief due to these points:

- Call report represents a growing burden that strains key bank personnel
- Community Banks are forced to divert limited resources to paperwork
- ICBA survey found that the annual cost of preparing the call report has increased for 86% of respondents over a ten-year period
- 98% of respondents favored the short-form call report as the answer to reducing regulatory burden
- For two year, regulators have promised a solution to combat this out-of-control reporting nightmare, but the solution fails to make a substantive impact
- Simply reducing the number of pages by removing data points for activities only applicable to the largest banks does nothing to fix the problem and removing data collection schedules that are generally not applicable to community banks
- Without meaningful reduction in the number and detail of call report schedules and the frequency of reporting, community banks are no better off than they were before this two-year FFIEC review began.

Thank you,

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