

To: [Comments](#)
Subject: FFIEC 051
Date: Thursday, October 13, 2016 3:12:12 PM

In reviewing the proposed FFIEC 051 I do believe it will be much less burdensome for our bank, especially regarding the Schedule RC-R (the most dreaded portion of the Call Report).

Since January 2015 it has been a struggle in our small bank (approx. \$16,000,000) to complete the RC-R.....we can't imagine the big banks dealing with it!!! We have 6 employees here. Two of us complete, review and submit the Call Report and we dread the RC-R. The fact that more columns are shown per page is a huge improvement (page 44-53). After reviewing the proposed changes it does make us hopeful.

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