

To: [Comments](#)
Subject: "FFIEC 031, FFIEC 041, FFIEC 051"
Date: Thursday, October 13, 2016 4:52:31 PM

RE: Small Bank Streamlined Call Report (FFIEC 051) Proposal

Our bank is very small with total assets of less than \$20,000,000. Some of the schedules require several hours of reviewing the instructions, manually gathering the data and completing the Call Report data items. Schedule RC-R is like working through a maze.

I fully support the idea of the schedules with proposed indicator questions that would be included in proposed Schedule SU.

I am not in favor of rearranging existing data item schedules in a streamlined Call Report for small institutions.

I do not foresee any difficulties that our bank would encounter if March 31, 2017 is the new Call Report 051 implementation date incorporating all the proposed changes.

I am in favor of collecting data information less frequently than quarterly on these schedules:

- RC-B
- RC-C, Part II

Collecting this data semi-annually would be sufficient for us, as these values do not vary significantly from quarter to quarter.

Thank you for your efforts to reduce the cost and burden associated with the Call Report requirements for community banks.

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