
The Farmers Bank

FARMERS TRUST & SAVINGS BANK

January 25, 2017

Manuel E. Cabeza, Counsel
Attn: Comments, Room MB-3007
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429

RE: FFIEC 031, FFIEC 041, FFIEC 051

Dear FDIC,

Thank you for allowing additional comments on the proposed FFIEC 051 call report for smaller community banks. We are a rural northwest Iowa bank with about \$375 million in assets with no branches.

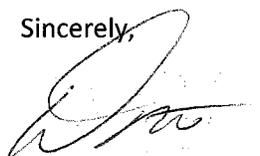
Thank you for recognizing that there were no major or significant changes for small banks in your prior proposal and we are happy you are seeking further reductions.

We support your retention of the proposed \$1 billion asset size threshold to be eligible to file the FFIEC 051, and are supportive of semi-annual reporting on small business and small ag loans and other areas being consolidated from quarterly to semi-annually, however encourage you to look further to making some of those only completed annually. We also support your proposed implementation date of March 31, 2017, if you get it turned around quickly so that we have time to adjust.

Any regulatory reporting reduction is truly appreciated and needed.

Thank you for your consideration.

Sincerely,



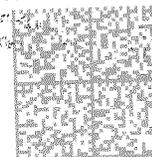
David W. Woodcock
President/CEO

The Farmers Bank

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