

From: Mark Stevenson
Sent: Wednesday, October 05, 2016 6:01 PM
To: Comments
Subject: FFIEC 031, FFIEC 041, and FFIEC 051

I represent a bank with around \$250 million in assets and have been preparing call reports since they were only twelve pages in length. Our bank has nothing what-so-ever to report on Sections D, P, Q, S and V. We have very limited reporting on Sections L, O, and R.

I have reviewed the proposed changes line by line and am in total agreement supporting reduced and non-relevant (for our size) reporting. That would allow a small bank such as ours to concentrate on the limited and coincidentally less risky areas of service we provide and report. That is to say, the time and cost factor will represent a risk-based reflection that we do have for reporting purposes.

Mark Stevenson

Controller *Texas State Bank* San Angelo, Texas 76904