

From: Dena Dieterich
Sent: Wednesday, October 05, 2016 4:58 PM
To: Comments
Subject: August 15, 2016 - FFIEC 031, FFIEC 041, and FFIEC 051

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Small Bank Call Report Proposal—FFIEC 051

Our bank would qualify for the proposed new FFIEC 051 revised form, as we are approximately \$420 million in assets. In reviewing the FFIEC 041 vs the proposed new streamlined Call Report form FFIEC 051, the schedules which are being eliminated are not schedules we currently report so the changes will not lessen any of our burden or reduce any our time in preparing the quarterly report. Simply removing pages/schedules, which are not applicable to small community banks will not reduce or lessen the reporting burden but merely reduce the number of pages printed and stored for record keeping. The proposed changes fall short of providing any meaningful relief as the original reporting burden remains with the new FFICE 051 forms.

Dena Dieterich
Assistant Vice President/Regulatory Accounting



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