

From: [Will Stewart](#)
To: [Comments](#)
Subject: FFIEC 031, FFIEC 041, and FFIEC 051
Date: Tuesday, October 11, 2016 3:18:47 PM

Dear Regulators,

We as community bankers need more substantial relief to the proposed call report reforms as offered. We need a more streamlined report that would provide sufficient data without overburdening community banks. The regulatory capital schedules are so complex now that software must be purchased just to prepare them. Simplification is needed not more complexity with capital rules that really do not provide any meaningful information.

We encourage you to make changes that will make a difference and reduce the burden that has been placed on the community bankers.

Thank you for your attention to this matter.

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