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Public Comments on Agency Information Collection Activities; Proposals, Submissions, and Approvals:=====

Title: Agency Information Collection Activities; Proposals, Submissions, and Approvals

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Submitter Info:

First Name: Evan

Last Name: Hankins

Mailing Address: null

City: null

Country: null

State or Province: null

ZIP/Postal Code: null

Email Address: null

Organization Name: null

Comment: I prepare the call report for a \$750MM community bank. The time it takes to prepare the call report has increased dramatically since I began preparing the call report some three years ago. With the addition of the Basel III requirements in RC-R, the call report every quarter has become a burden on my staff and I. The proposed changes fail to provide any significant relief for community banks. The community banks DID NOT CAUSE THE FINANCIAL CRISIS. Putting an undue burden on the community banks via Dodd-Frank has made the bank less efficient and has caused us to pull back on some community project and donations to recoup the money that we have had to expend. Please revisit schedules RC-C, RC-E, RC-L, and RC-R at least for the March and September call reports. By reducing the amount of data entry points will help the community banks prosper and reduce overbearing regulatory burden. The regulatory burden is holding down any de novo banks and many community banks are merging due to the fact that they cannot keep up with new and expanded regulations.

Thank you

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