

From: Tolga Habip [tolga.habip@inflectioncapital.net]
Sent: 11/16/2018 4:35 PM
To: publicinfo@fdic.gov
Subject: To: FDIC Chairman Jelena McWilliams (revised)

I just read the following news article. I am a bank analyst with 20 years of experience covering the banking industry. Investing in the banking industry would be very difficult with less disclosure by smaller banks. I think the disclosure requirements for smaller banks should not be less as investors need detailed information for decision making. Just my two cents.

<https://www.regreport.info/2018/11/16/reduced-reporting-call-reports-proposal-in-federal-register-monday/>

Best regards,

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