

From: Farmers & Merchants Savings Bank, Brenda Kelchen
Proposal: 1509 (AE30) Reg Q, Y&LL; Small BHC Policy Statement; Capital Adequacy Board-Regulated Institutions;
Subject: Small BHC Policy Statement; Capital Adequacy Board-Regulated Institutions; Bank Holding Companies; S

Comments:

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Proposal: Small Bank Holding Company Policy Statement; Capital Adequacy of Board-Regulated Institutions; Bank Holding Companies; Savings and Loan Holding Companies; Changes to Reporting Requirements. [R-1509]

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Your comment: It would be a great benefit for the asset size to be considered a "small bank" to be raised from \$500 million to \$1 billion. Not only the cost savings but the exam process will be eased for what I do consider a small bank.