

From: Tensas State Bank, Roxanne B. James
Proposal: Call Report (FFIEC 031 and 041) (ICP #2015-25; Pub'd, 9/18/15)
Subject: Call Report (FFIEC 031 and 041)

Comments:

Being a person that prepares the Call Report quarterly, I can personally confirm that the time spent in completing the Call Report has increased significantly over time. Changes have been made on a quarterly basis that do not allow banks time to gather the required information and in some instances have been required on a timeline that even the Federal Reserve is not prepared for the required changes. The report has become so detailed that in my opinion an onsite Safety and Soundness exam should not even be necessary for well run financial institutions. The elimination should be determined by review of the Call Report based on the level of detailed information required to be provided.

Additionally, I would request that schedules not required for certain financial institutions be marked as N/A and the schedule not be required to be included in our filing.

Roxanne B. James
Senior Vice President/CFO
Tensas State Bank
P. O. Box 368
Newellton, LA 71357
318-467-5401
NMLS ID 811974