

From: Commercial State Bank, Michael Waldo
Proposal: FFIEC 031, 041 & 051 Call Reports (ICP#2016-25; Pub'd 8/15/16)
Subject: Consolidated Report of Condition and Income (Call Reports)

Comments:

To Whom it May Concern:

Please take into consideration the proposed small institution "Call Report". It is unrealistic to believe that every bank no matter its size should have to report the same amount of information as a "Big Bank". A streamlined Call Report would help reduce the burden that we have to prepare these reports. Any help on the reduction of regulation is welcomed within small banking institutions.

Thank You,

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