

From: Vista Bank, Scott McLaughlin
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:

I would like to register a complaint about the length of the Call Report. There should be a shorter version available for banks under certain size (\$1 B?). I've talked with people who used to deal with a 6 page Call Report. Do you really believe that we've made the banking environment safer by adding 80 pages??

The unexpected and unwarranted expansion of schedule RC-R is ludicrous and makes you look like fools. Seriously? I think a 12 year old could design a more efficient schedule and get the same information. Just how complicated can you make it - is that the goal???

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