

From: Farmers State Bank, Debra J. Brown
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:

See below:

From: Farmers State Bank of Dwight [mailto:farmerstbank@tctelco.net]
Sent: Thursday, October 13, 2016 2:03 PM
To: 'comments@FDIC.gov'
Subject: FFIEC 051

In reviewing the proposed FFIEC 051 I do believe it will be much less burdensome for our bank, especially regarding the Schedule RC-R (the most dreaded portion of the Call Report).

Since January 2015 it has been a struggle in our small bank (approx. \$16,000,000) to complete the RC-R....we can't imagine the big banks dealing with it!!! We have 6 employees here. Two of us complete, review and submit the Call Report and we dread the RC-R. The fact that more columns are shown per page is a huge improvement (page 44-53). After reviewing the proposed changes it does make us hopeful.

Debra J. Brown, Vice Pres/Cashier
Farmers State Bank, Dwight, KS