ANONYMOUS

Proposal and Comment Information

Title: Request for Information: Streamlining the Call Report, OP-1872

Comment ID: FR-2025-0074-01-C10

Submitter Information

Name: Anonymous

Submitted Date: 07/02/2026

Subject: Request for Information: Streamlining the Call Report (OCC Docket ID OCC-2025-0471 / Board Docket No. OP-1872 / FDIC RIN 3064-ZA51)

To Whom It May Concern,

I am writing in response to the joint Request for Information issued by the OCC, the Federal Reserve Board, and the FDIC regarding opportunities to streamline the Consolidated Reports of Condition and Income (Call Report).

As a stakeholder in the banking sector, I appreciate the agencies' efforts to address and reduce the regulatory reporting burden. While the Call Report provides critical data for supervision, the preparation process has become increasingly complex and resource-intensive, particularly for smaller and community-focused institutions.

I would like to offer the following recommendations to assist the agencies in streamlining the process:

Proportionality and Tiering: The agencies should further distinguish reporting thresholds so that community institutions are not burdened with complex schedules that apply primarily to large, complex international banks.

Frequency of Revisions: Continual updates and revisions to Call Report instructions require ongoing, costly adjustments to internal software and training. Stabilizing or bundling updates would significantly ease compliance management.

Simplification of Complex Schedules: Schedules relating to [insert specific schedule, e.g., derivatives, loan formatting, or off-balance sheet items] require an overwhelming amount of data extraction that offers diminishing utility for community bank supervision. Simplifying these specific sections would greatly reduce preparation hours.

Thank you for your consideration of these comments and your commitment to reducing unnecessary regulatory burdens.

Sincerely,

A.Beatty