

From: Marie Johnson [MJohnson@northwestfederal.com]

Sent: Tuesday, December 11, 2007 7:30 PM

To: CallReport

Subject: Conversion to the Call Report

Dear Sirs,

Standardizing the quarterly reports for OTS & OCC regulated institutions would be very beneficial. As the report preparer for a multi-bank BHC owning both thrift and commercial banks the financial comparisons currently are cumbersome and unreliable. The TFR report does not reclassify easily into the FRB FR-Y9 reports, which are designed to support the call report formats. It would take great efforts upfront to "re-program" financial data in a new format, but I welcome the challenge to improve the final outcome for easy comparisons and use of a reclassify program designed to aid the FRB reporting. Ownership, management and auditors require consolidated holding company information that is reliable and attainable. This change offers significant efficiencies and allows more timely and better peer group comparisons. Not only should you move forward with this change, but why haven't we done it sooner!

Thank you for your consideration.

Marie Johnson

VP/Comptroller

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