

Comment Info: =====

General Comment:Re: Proposal to Convert from the Thrift Financial Report (TFR) to the Consolidation Reports of Condition and Income (Call Report)

I am writing in support of the conversion from the TFR to the Call Report.

There are two benefits that I wish to express: 1.) The standardization of one report would allow for better comparison of peers and competitors, and 2.) Conversion to the call report format would greatly reduce our Bank's preparation time for quarterly reporting (our thrift is a wholly owned subsidiary of a bank holding company regulated by the Federal Reserve).

No doubt the transition may be cumbersome; however, in the long run it would be well worth the effort to bring all financial institutions together in standardization.

Respectfully,

Fred A. Lutz, CRCM
Compliance Officer