

Proposal: 1509 (AE30) Reg Q, Y&LL; Small BHC Policy Statement; Capital Adequacy Board -Regulated Institutions;

Description: The Board is proposing to raise the asset size threshold for determining applicability of the Board's Small Bank Holding Company Policy Statement (Regulation Y, Appendix C)(Policy Statement) to \$1 billion from \$500 million and to expand the scope of the Policy Statement to include savings and loan holding companies that also met the Policy Statement's requirements. The Board is also proposing to make related and conforming revisions to Regulation Y and Regulation LL.(Final Rule, 4/15/2015)

Comment ID: 129882

From: Farmers & Merchants Savings Bank, Brenda Kelchen

Proposal:

Subject: Small BHC Policy Statement; Capital Adequacy Board-Regulated Institutions; Bank Holding Companies; S

Comments:

Date: Feb 02, 2015

Proposal: Small Bank Holding Company Policy Statement; Capital Adequacy of Board-Regulated Institutions; Bank Holding Companies; Savings and Loan Holding Companies; Changes to Reporting Requirements. [R-1509]

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First name: Brenda

Middle initial:

Last name: Kelchen

Affiliation (if any): Farmers & Merchants Savings Bank

Affiliation Type: Other (Oth)

Address line 1: 308 W Acres St

Address line 2:

City: Manchester

State: Iowa

Zip: 52057

Country: UNITED STATES

Postal (if outside the U.S.):

Your comment: It would be a great benefit for the asset size to be considered a "small bank" to be raised from \$500 million to \$1 billion. Not only the cost savings but the exam process will be eased for what I do consider a small bank.