These disclosures would put an undue burden on small community banks like ours. Our assets are under 20 million. Small banks carry very little risk and are very conservative in these areas. Stop treating us the same as Bank of America and Chase. Just because we are both considered banks, does not mean we carry the same risks as they do. These disclosures will mean the end to some small banks whose interest spreads are squeezed so tight that they cannot make a profit now. If more regulatory burden is forced upon them, they will cease to exist. If this goes through without excluding the very safe and smallest of banks we will know what your true intentions are.