

November 9, 2019

Commissioners
Securities and Exchange Commission
c/o Secretary
100 F Street,
NE, Washington, DC 20549-1090.

Comment on Industry Guide 3, Statistical Disclosure by Bank Holding Companies

File Number S7-02-17.

Dear Commissioners,

I'm in favor of updating Statistical Disclosure for Bank and Saving loan. Based on everything that happened with the banking crisis in 2007 and our economy tanking, changing banking financial reporting is a must. I have no respect for banks anymore. Giving out loans to people who could not afford was dishonest. Bank need to disclose more information on their financial, so this never happens again. The two new proposed rules that I like the most are: An allocation of the allowance for credit losses and certain credit ratios and Information about bank deposits including amounts that are uninsured. I'm interested to see how many bank deposits that are uninsured.

Sincerely,

Aimee Heilig