From: Mid-Missouri Bank, Matthew Riley

Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules

Subject: Regs H & Y Regulatory Capital Proposals

Comments:

Sirs:

Please extend the comment deadline by no fewer than 120 days. Study of the regulatory effect on our capital ratios will take more time. Thank you.

Matthew J. Riley

Community President Mid-Missouri Bank 278 N. Jefferson Lebanon, MO 65536