

From: Bruce Phelps
Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules
Subject: Regs H & Y Regulatory Capital Proposals

Comments:

I am writing on behalf of Hawthorn Bancshares, Inc. to express our concern regarding the comment period for the notices of proposed rule making (NPR's) for Basel III and the standardized approach for risk-weighted assets. These proposals were published for comment on June 18, 2012 after years of study and internal review but we have been given only an eleven week comment period to respond. This is simply not an adequate time period to respond to proposals that will profoundly and potentially negatively impact our company and the communities we serve. I respectfully request that the comment period deadline be extended to allow adequate time to provide meaningful input and response to these far reaching proposals.

Sincerely,

W. Bruce Phelps