

From: Platte Valley Bank, Travis Boyer  
Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules  
Subject: Regs H & Y Regulatory Capital Proposals

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Comments:

I urgently request that we extend the Basel III comment deadline beyond September 6, 2012.

Basel III fundamentally changes how banks and bank holding companies calculate their capital ratios. Capital ratios are INCREASED. Regulatory capital is NARROWED. And, risk weighting of assets is INCREASED. These changes will burden banks with new requirements and restrictions, hurt our profitability, reduce lending capacity, and classify certain loans as high risk, that are safe/sound loans and meeting our customer needs.

Many bankers were under the false sense that the proposals would be targeted and reflect tailored standards for small or community banks. This is NOT the case. An eleven week comment period is simply not an adequate time period to respond to a proposal that will profoundly and negatively impact every bank and every community in our country.

Please extend the deadline!

Travis Boyer  
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