

From: Fred J. Bauer  
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:

Once again "Community Banks" who had little to do with the financial meltdown and a lot to do with what recovery we are enjoying are being thrown in the pot with the "Mega" Banks. Unless you want further slowdown in the recovery, please extend the response time on Basal III so as to understand the full implication of requiring considerably more capital for "Community Banks". Thank you.

Fred J. Bauer