

From: Bank of Springfield, Robert Cockrell
Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules
Subject: Regs H & Y Regulatory Capital Proposals

Comments:

Please consider extending the comment period for an additional 90 days. The additional time is an opportunity for all stakeholders, regulators and banks, to adequately assess the impact, to prepare questions for regulatory clarification, and to make final adjustments before implementation. In addition, we appreciate regulatory efforts in disseminating the information via conference calls. We have attended one with the FRB and one with the FDIC. We have found the calls informative. Bank of Springfield appreciates any consideration for extending the comment period.

Robert Cockrell
Bank of Springfield