

From: First Community Bank and Trust, Greg M. Ohlendorf
Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules
Subject: Regs H & Y Regulatory Capital Proposals

Comments:

I would like to make a request to extend the comment deadline 90 days for this far reaching proposal. There are many issues that we will need to research in order to provide an appropriate comment on this NPR.

One of the issues we are facing is attempting to calculate the change in our capital position as a result of the proposed changes. Along with the comment delay I am requesting, it would also be extremely helpful if the agencies would provide the industry with a calculator that would allow us to make comparisons of the current rule with the proposed rule. I believe that this type of comparison would give both the industry and the agencies more tangible evidence to support our various opinions on these very detailed issues.

Sincerely,

Greg M. Ohlendorf
First Community Bank and Trust