

From: Ohio Valley Bank, Thomas E . Wiseman
Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules
Subject: Regs H & Y Regulatory Capital Proposals

Comments:

Ladies and Gentlemen:

I am writing to request an extension on the comment period for the Basel III capital proposals recently approved by the Federal Reserve Board, the Office of the Comptroller of the Currency, and the federal Deposit Insurance Corporation.

Ohio Valley Bank is an \$850 million community institution based in Gallipolis, Ohio. The towns and villages we serve are located in predominantly rural areas of Southeastern Ohio and Northwestern West Virginia. Our communities rely heavily on our ability to be active participants in the local economies. The capital proposals contained in Basel III could severely hinder community banks such as ours in fulfilling our mission to support local communities through sound lending practices. The residents and small businesses that make up the fabric of small town American rely on their community banks ability to lend and Basel III will clearly impede that ability.

I, therefore, respectfully request that the banking agencies consider extending the current September 7, 2012, comment period deadline for at least an additional 90 days.

Sincerely,

Thomas E. Wiseman
Ohio Valley Bank

