

From: Amboy Bancorporation, George Scharpf  
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 am the President and CEO of an approximately \$2.2 Billion Community bank formed as a Sub S Holding Company.

Due to the substantial capital changes envisioned under Basel III for my size bank I respectfully request that the comment period be expanded to include an additional 90 days so that the bank can explore the ramifications of the elimination of Trup Pfd securities from our capital even though this was not required under Dodd Frank legislation. Community banks in general do not have access to common equity and I believe this change will cause a substantial change in our approach to community lending needs and needs to be carefully explored

George Scharpf  
Amboy Bancorporation