

From: Ronald Kerby
Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules
Subject: Regs H & Y Regulatory Capital Proposals

Comments:

To: Federal Reserve Officials

From: Ron Kerby

The continuation of regulations can be a good thing especially in banking but, the proposed Basel regulations have no place in "Community Banks". This statement has been repeated many times over that "Community Banks" take care of business in their communities - yes there will be a failure sometimes due to primarily economic conditions but well ran banks stand ready to acquire and move on. On a much bigger stage those banks that deal in the international world and financial instruments that should never have been created need the "Basel" effect because they have caused the banking industry to look like a bunch of misguided brats.

I am opposed to the Basel I-II-III.