



July 30, 2012

Department of the Treasury: Comptroller of the Currency

Subject Line: Regulatory Capital Rules: Standardized Approach for Risk-weighted Assets;
Market Discipline and Disclosure Requirements

E-mail: regs.comments@occ.treas.gov; or FAX: 202-874-5274

Federal Reserve System

Subject Line: Docket No. R-1442; RIN No. 7100 AD 87 Regulatory Capital Rules

E-mail: regs.comments@federalreserve.gov; or FAX: 202-452-3819 or 202-452-3102

Federal Deposit Insurance Corporation

Subject Line: FDIC RIN 3064-AD 96 Regulatory Capital Rules

E-mail: comments@FDIC.gov

Re: preliminary comments to the Federal banking regulatory agencies regarding the proposal regarding Regulatory Capital Rules: Standardized Approach for Risk-weighted Assets, Market Discipline and Disclosure Requirements

Dear Sir or Madam:

Gardner Bank respectfully requests an extension of 90 days to review the proposed regulations. The sheer quantity of information is prodigious. Even with an extension, we will have little time for anything else.

Our bank has 18 full time employees. We are busy both helping customers, and complying with the nearly 1,400 pages of proposed changes covering Truth in Lending and RESPA, to say nothing of the copious volume of other new regulations to which we have been made subject since 2010, not counting this proposal.

We have no extra employees who can take time away from those tasks to review this critically important proposal.

We need the extra time to review the new capital requirements, and analyze their potential effect on our bank's asset and capital structures.

Without that extra time, there would be no analysis, and no comments. We hope you can appreciate our position.

www.gardnerbank.com

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Home of NO BULL banking

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What has taken several years to prepare should be given at least a proportionate length of time to be digested, lest those subject to the new regulations exacerbate the complex issues raised in it by their ignorance of its most far reaching changes to current practice.

Cordially yours,
GARDNER BANK

Ralph J. Leno
CEO

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