

August 3, 2012

Jennifer J. Johnson, Secretary  
Board of Governors of the Federal Reserve  
System  
20th Street and Constitution Avenue, N.W.  
Washington, D.C. 20551

Re: Basel III Capital Proposals

Ladies and Gentlemen:

I am writing to request an extension on the comment period for the Basel III proposals<sup>1</sup> that were recently approved by the Federal Reserve Board, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation.

**New Tripoli Bank** is a \$325,000,000 community institution in New Tripoli, Pennsylvania. These proposals would have a significant impact on the nature of financial services in the United States, including for our bank. Due to the broad scope of the proposals and their applicability to all business lines across all banks, we need sufficient time to evaluate the operational complexities of the proposals and understand their significant impact.

We are concerned that the comment period, scheduled to end on September 7, 2012, does not provide sufficient time to examine adequately the implications and impact of the proposals and to provide comments reflecting the information that the regulators will need to make fully informed judgments.

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,



Michele M. Hunsicker  
CFO/Senior Vice President  
New Tripoli Bank

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<sup>1</sup> The proposals are titled: *Regulatory Capital Rules: Regulatory Capital, Implementation of Basel III, Minimum Regulatory Capital Ratios, Capital Adequacy, and Transition Provisions*; *Regulatory Capital Rules: Standardized Approach for Risk-weighted Assets*; *Market Discipline and Disclosure Requirements*; and *Regulatory Capital Rules: Advanced Approaches Risk-based Capital Rules; Market Risk Capital Rule*.