

From: Laura Bordeaux  
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:

Date: Oct 22, 2012

Proposal: Regulatory Capital Rules: (1) Implementation of Basel III, Minimum Regulatory Capital Ratios, Capital Adequacy, & Transition Provisions; (2) Standardized Approach for Risk-weighted Assets; (3) Advanced Approaches Risked-based Capital Rule & Market Risk [R-1442]

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First name: Laura

Middle initial: G

Last name: Bordeaux

Your comment: I'm in favor of tighter restrictions on the financial services sector, banks etc etc. Anything that can prevent another bailout needs to be implemented. I hope that provisions are being made to treat different sizes of lending institutions in a sensible matter. My local community bank should be treated differently from Bank of America. Thank you. Laura G. Bordeaux