

From: Security Bank of the Ozarks, Debbie Basham  
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:

Ladies and Gentlemen:

Thank you for the opportunity to provide comment on the Basel III proposals that were recently issued for public comment by the Federal Reserve Board, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation.

These proposals, if instituted, would be detrimental to small banks. There is no way that the small bank can ever meet the standards suggested to be imposed on rural community banks. The paperwork will be to the point where the community banks will not be able to continue to conduct business on behalf of its customers.

I strongly urge each one of you to oppose the proposal being set forth. I appreciate your attention to this matter.

Sincerely,

Glen B. Williams  
Security Bank of the Ozarks