Proposal:	1712(AF86) Reg Q; Paycheck Protection Program Lending Facility and Paycheck Protection Program Loans
Description:	
Comment ID:	137244
From:	Horizon Community Bank, Ralph Tapscott
Proposal:	1712(AF86) Reg Q; Paycheck Protection Program Lending Facility and Paycheck Protection Program Loans
Subject:	Regulatory Capital Rule: Paycheck Protection Program Lending Facility and Paycheck Protection Progra

## Comments:

Date:May 06, 2020

Proposal:Regulatory Capital Rule: Paycheck Protection Program Lending Facility and Paycheck [R-1712] Document ID:R-1712 Revision:1 First name:Ralph Middle initial: Last name: Tapscott Affiliation (if any):Horizon Community Bank Affiliation Type:Commercial (Com) Address line 1:225 N. Lake Havasu Avenue Address line 2: City:Lake Havasu City State:Arizona Zip:86403 Country:UNITED STATES Postal (if outside the U.S.): Your comment: We know there is guidance on how to treat, for regulatory capital requirements, the impact of PPP loans and the offset of the PPPLF. I would like guidance on treatment of just the PPP portion on the asset side of our balance sheet if we have not leveraged it by using the PPPLF. It seems some type of reprieve should be granted for banks that have not had to leverage the liability side of their balance sheet to promote this program.