

**Meeting Between Governor Duke and Representatives of the
Georgia Bankers Association
May 8, 2013**

Participants: Governor Elizabeth Duke, Madelyn Marchessault, and Jon Hiratsuka (Federal Reserve staff)

Georgia Bankers Association: Brad Barber, John Barker III, Kenneth Bibb, Gerald Blanchard, Richard Blanton, John Brannen, Elizabeth Chandler, Charles Curry, Michael Durden, James Edwards Jr., William Griffin Jr., Charles Haley, John Hall, Herbert Harton, Walter Jones, Robert Kryder, Joshua Latina, Howard Lipham III, Edward Loomis Jr., Raymond Mathews, Spencer Mullis, George Odom Jr., David Oliver, Hugh Peterson III, Hugh Peterson Jr., Eric Smith, Kirby Thompson, William Wade, Bradford Watkins, Richard Whaley, John Wiley Jr., Andrew Williams III, James Wilson, Eric Wimbush, Michael Wing, Brenda Potter, and Peter Faser

Summary: Members of the Georgia Bankers Association met with Governor Duke to discuss the joint notice of proposed rulemaking on regulatory capital requirements (Docket No. R-1442), which implements certain provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms. Association members expressed concern about the application of certain risk weights and their impact on bank capital. Some association members raised the possibility of exempting banks with less than \$10 billion in assets from the Basel III requirements.

The Georgia Bankers Association submitted a comment letter on October 12, 2012. The Federal Reserve makes all public comments available on its website.