
From: Robert E. Rutkowski <r_e_rutkowski@att.net>
Sent: Tuesday, October 23, 2012 7:45 PM
To: postmaster@federalreserve.gov; Comments; timothy.geithner@do.treas.gov
Subject: Regulatory Capital Rules

Ben S. Bernanke
Federal Reserve Chairman
Federal Reserve Board
20th Street and Constitution Avenue, NW
Washington, DC 20551
E-mail: postmaster@federalreserve.gov

Martin J. Gruenberg, Acting Chairman
Via Robert E. Feldman, Executive Secretary, Attention: Comments
Federal Deposit Insurance Corporation (FDIC)
550 17th Street, NW
Washington, DC 20429
E-mail: Comments@fdic.gov

The Honourable Timothy F. Geithner, Secretary
United States Department of the Treasury
1500 Pennsylvania Avenue
Washington, DC 20510
E: timothy.geithner@do.treas.gov

Re:

Regulatory Capital Rules: Regulatory Capital, Implementation of Basel III, Minimum Regulatory Capital Ratios, Capital Adequacy, Transition Provisions, and Prompt Corrective Action (RIN 3064-AD95); Regulatory Capital Rules: Standardized Approach for Risk-weighted Assets; Market Discipline and Disclosure Requirements (RIN 3064-AD96); Regulatory Capital Rules: Advanced Approaches Risk-based Capital Rule; Market Risk Capital Rule (RIN 3064-AD97)

Dear Gentlemen:

AFR commented, <http://ourfinancialsecurity.org/blogs/wp-content/ourfinancialsecurity.org/uploads/2012/10/Americans-For-Financial-Reform-Basel-Comment.pdf>, on a set of banking agency proposals for implementing the initial Basel III rules for U.S. banks.

I hope you will take the time to review these comments and give them the weight they deserve.

Thank you.

Yours sincerely,
Robert E. Rutkowski

cc: House Minority Leadership

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