
From: Jay Kennedy <JKennedy@fnbfrankfortks.com>
Sent: Friday, October 05, 2012 2:04 PM
To: Comments
Subject: Basel III FDIC RIN 3064-AD95, RIN 3064-AD96, and RIN 3064-D97

Please accept this comment against the proposed Basel III capital requirements.

This proposal is not good for the thousands of banks like ours. The complexity of the formula does not match the complexity of our institution. I was interrupted three times by customers needing service in the time I completed the formula. By my calculations (I'm still not sure if it is correct), our capital would be inversely changed by more than 50 basis points.

If this proposal is what is best for the system, please consider exempting community banks who pose no systematic risk to the country.

Thank you for your consideration.

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