



Federal Deposit Insurance Corporation

550 17th Street NW, Washington, DC 20429

August 9, 2012

TO: Executive Secretary Section

FROM: Marianne H. Lloyd *mhl*
Acting Deputy to Director Norton

SUBJECT: Meeting with ABA regarding proposed rulemakings

Please include this memorandum in the public file for the following three notices and requests for comment:

- Regulatory Capital Rules: Regulatory Capital, Implementation of Basel III, Minimum Regulatory Capital Ratios, Capital Adequacy, and Transition Provisions;
- Regulatory Capital Rules: Advanced Approaches Risk-based Capital Rules; Market Risk Capital Rule; and
- Regulatory Capital Rules: Standardized Approach for Risk-weighted Assets; Market Discipline and Disclosure Requirements.

On August 8, 2012, the following individuals met with Director Norton and two staff members:

- ABA representatives James Chessen and Wayne Abernathy;
- Joseph Ficalora, President and CEO of New York Community Bancorp, Westbury, NY;
- John Ikard, President and CEO of FirstBank, Lakewood, CO;
- Frank Sorrentino, III, Chairman and CEO of North Jersey Community Bank, Englewood Cliffs, NJ; and
- Stephen P. Wilson, Chairman and CEO of LCNB National Bank, Lebanon, OH.

The discussion during the meeting centered on the three NPRs for the proposed capital rules listed above.

This memorandum memorializes the meeting.