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**From:** Joe Anglin <joea@pioneerbankandtrust.com>  
**Sent:** Friday, October 19, 2012 11:47 AM  
**To:** Comments  
**Subject:** Basel III

Please reconsider these onerous rules on small banks (under \$10 billion); they will only make what could be done in a simpler method more complicated; there are easier, less onerous ways to raise capital standards that the way this rule purports to do so. The bank I work for is currently well capitalized and likely would be under the proposed rules but the time, cost and ongoing effort to comply with the new rules will be counterproductive to other more easily calculable methods. Thank you. Joe Anglin

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