

Date: August 9, 2012

Memorandum to: Public File: Basel III NPR (RIN 3064-AD95) and Standardized Approach NPR (RIN 3064-AD96)

From: FDIC Staff

Subject: Community Bank Capital Outreach Programs

From July 20, 2012, through August 1, 2012, FDIC staff hosted a community bank outreach program regarding the Basel III and Standardized Approach notices of proposed rulemaking (collectively, the “NPRs”), which were adopted by the FDIC Board of Directors on June 12, 2012. The purpose of this outreach program was to highlight those aspects of the NPRs that would most likely impact community banking organizations, and to assist such organizations in responding to the requests for comment presented in the NPRs. FDIC staff hosted six two-hour sessions, each of which followed an identical format. During the first hour of each session, FDIC staff provided an overview of the NPRs and identified proposed revisions to the existing leverage and risk-based capital rules that would likely be significant for community banking organizations. For the second hour of each session attendees were provided an opportunity to ask questions.

On August 3, 2012, FDIC staff hosted a national call to address those questions most frequently asked by attendees at the live outreach program sessions. During the national call, participants were given an opportunity to submit questions to FDIC staff via email.

Below is information regarding the date and location of each outreach program session, as well as the names of the primary FDIC staff participants. The PowerPoint Presentation used by FDIC staff during the live sessions is available for review online at www.FDIC.gov as well as on-site at the FDIC. Also, a video of the presentation component of the outreach program sessions may be viewed online at www.FDIC.gov.

Primary FDIC Staff Participants for Live Outreach Program Sessions: Mark Moylan, Dan Frye, Becca Berryman, Ryan Billingsley, Michael Spencer, David Riley, Tom Wiley, Kevin Glueckert, Frank Hughes, Mark Handzlik, Michael Phillips & Ryan Clougherty

Primary FDIC Staff Participants for National Call: Bobby Bean, Ryan Billingsley, Karl Reitz, David Riley & Becca Berryman

Outreach Program Session 1
July 20, 2012
FDIC Dallas Regional Office
1601 Bryan Street
Dallas, Texas 75201

Outreach Program Session 5
July 31, 2012
FDIC Chicago Regional Office
300 South Riverside Plaza
Chicago, Illinois 60606

Outreach Program Session 2
July 23, 2012
FDIC New York Regional Office
Empire State Building
350 Fifth Avenue
New York, New York 10118

Outreach Program Session 6
August 1, 2012
FDIC San Francisco Regional Office
25 Jesse Street
San Francisco, California 94105

Outreach Program Session 3
July 26, 2012
FDIC Kansas City Regional Office
1100 Walnut Street
Kansas City, Missouri 64106

Outreach Program Session 4
July 26, 2012
FDIC Atlanta Regional Office
10 Tenth Street, Northeast
Atlanta, Georgia 30309