

---

**From:** Robert E. Rutkowski <r\_e\_rutkowski@att.net>  
**Sent:** Tuesday, October 22, 2013 2:18 PM  
**To:** Comments  
**Subject:** Regulatory Capital Rules: Regulatory Capital, Enhanced Supplementary Leverage Ratio Standards for Certain Bank Holding Companies and Their Subsidiary Insured Depository Institutions (Docket No. R-1460; Docket ID OCC-2013-0008; RIN 7100-AD 99)

Ben S. Bernanke  
Federal Reserve Chairman  
Federal Reserve Board  
20th Street and Constitution Avenue, NW  
Washington, DC 20551  
E-mail: <http://www.federalreserve.gov/feedback.cfm>

**Martin J. Gruenberg, Chairman**

Via Robert E. Feldman, Executive Secretary, Attention: Comments  
Federal Deposit Insurance Corporation (FDIC)  
550 17th Street, NW  
Washington, DC 20429  
[Comments@fdic.gov](mailto:Comments@fdic.gov)

**RE: Regulatory Capital Rules: Regulatory Capital, Enhanced Supplementary Leverage Ratio Standards for Certain Bank Holding Companies and Their Subsidiary Insured Depository Institutions (Docket No. R-1460; Docket ID OCC-2013-0008; RIN 7100-AD 99)**

Dear Gentlemen:

AFR wrote, <http://ourfinancialsecurity.org/blogs/wp-content/ourfinancialsecurity.org/uploads/2013/10/AFR-Leverage-Ratio-Comment-Letter-10-22-13.pdf>, to regulators to urge them to strengthen the new supplementary leverage ratio proposed for large U.S. banks.

Apply the SLR determined as appropriate for IDIs – or a higher one -- to the entire consolidated BHC.

Hoping that the concerns expressed in their letter will receive the attention they deserve, I remain,

Yours sincerely,  
Robert E. Rutkowski

cc: House Minority Leadership

2527 Faxon Court  
Topeka, Kansas 66605-2086  
P/F: 1 785 379-9671  
E-mail: [r\\_e\\_rutkowski@att.net](mailto:r_e_rutkowski@att.net)