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8 August 2012

Jennifer J. Johnson, Secretary
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, N.W. Washington, D.C. 20551

Office of the Comptroller of the Currency
250 E Street, SW
Mail Stop 2-3
Washington, DC 20219

Robert E. Feldman
Executive Secretary
Attention: Comments/Legal ESS
Federal Deposit Insurance Corporation,
550 17th Street, N.W.
Washington, D.C. 20429

Re: Basel III Capital Proposals

Ladies and Gentlemen:

I am writing to request an extension on the comment period for the Basel III proposals, that were recently approved by the Federal Reserve Board, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation.

American National Bank is a \$2.3B community institution headquartered in Omaha, NE and serving multiple communities in southeast Nebraska and southwest Iowa. These proposals, written and currently understood, appear to have significant impact on the nature of financial services in the United States, including for our bank, and ability to continue to provide service to our customers.




The broad scope of the proposals and their final applicability to all business lines across all banks and services provided, we need sufficient time to evaluate the operational complexities of the proposals and understand their impact.

The comment period, scheduled to end on September 7, 2012, simply does not provide time to examine the impact of the proposals and to provide intelligent commentary to you and for banks to make fully informed judgments.

Respectfully, I would request that the each banking agencies seriously consider extending the current September 7, 2012, comment period deadline for at least an additional 90 days.

Sincerely,

AMERICAN NATIONAL BANK



Mike Hall, EVP/CCO

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