

9-6-2012

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

I wish to go on record objecting to the Proposed Rulemaking changes contained in Basel III capital considerations.

The changes fail to make any sense but would create considerable additional burden on an industry reeling from the substantial regulatory requirements already!

Where are the benefits? What is wrong with our current method of calculating Capital ratios?

If it isn't broke, let's not try to fix it!

Thanks for your consideration.

Lloyd A. Amundson

629 South Minnesota Avenue #203

Sioux Falls, South Dakota 57101-1270

