September 14, 2012

VIA EMAIL: regs.comments@federalreserve.gov

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

RE: Docket No. R-1430; RIN 7100-AD7 and
R-1442; RIN 7100-AD7

VIA EMAIL: regs.comments@occ.treas,gov

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

RE: Docket ID OCC-20012-0008; RIN 1557-AD46 and
OCC-2012-0009; RIN 1557-AD46

VIA EMAIL: comments@fdic.gov

Robert E. Feldman, Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, DC 20429

RE: FDIC RIN 3064-AD95 and
RIN 3064-AD96

Ladies and Gentlemen:

TIB-The Independent BankersBank, the largest bankers' bank in the country, serving over 2,000 banks with products and services nation-wide opposes the application of BASEL III to community banks. TIB believes community banks with assets less than $10 billion should be fully exempted from BASEL III requirements. TIB bases its position on discussions, communications and meetings with community bankers from across the country as well as from the negative impact to its own banking franchise.

TIB and its respondent banks believe the Prompt Corrective Action regulations already in place provide sufficient regulation over community bank capitalization. The current regulations have, over time, struck a balance of providing for adequate community bank capitalization, adequate protection to the Deposit Insurance Fund, and adequate return on stockholder equity with reasonable regulatory burden. TIB and community bankers see no reason to upset the current balance with complex and disproportionately punitive rules.

Given the current issues impacting the banking system, there has never been a greater need for regulation bifurcation as there is today. Despite the fact that community banks and large multi-national banks operate under very dissimilar business models, they continue to be combined into a single industry and regulated identically. Certainly, TIB does not oppose the application of BASEL III to large multi-national banks with complex capital structures, sophisticated non-traditional banking activities, and exorbitant risk profiles. However, their activities and characteristics are much different from the deposit and lending activities of community banks. As such, these two different entities should be regulated differently.

In addition, the goals of our government, central bank and regulatory agencies should be better aligned for the benefit of our economy. However, as it currently stands, it appears that the central bank is attempting to promote lending and mortgage activities, while simultaneously hampering community banks with increasing regulatory burdens and costs. Given the overall capital adequacy of community banks, we feel our time is better spent focused on our place in this economic recovery of providing loans and services to qualified small businesses and individuals without additional regulatory burdens.

Thank you for your consideration.

Sincerely,

Michael G O'Rourke

Michael G. O'Rourke
Chief Executive Officer and President