

**Meeting Between Governor Duke and
the Florida Bankers Association
February 12, 2013**

Participants: Governor Elizabeth Duke (Federal Reserve Board member), Nancy Riley, and Jon Hiratsuka (Federal Reserve Board staff)

Florida Bankers Association: Cary Berman, Glenn Blackwood, Ralph Bogan, Charlie Brinkley Jr., Franklin Carraway III, Tawana Carter, Calvin Cearley, Jeannette Cearley, Guillermo Chiang, Manuel Chinaea, Casey Christopher, Guy Colado, Donna Colado, John Corbett, Miller Couse, Jeffrey Cowley, James Creamer, John Creamer, James Crews Jr., Thomas Dargan, Guillermo Diaz-Rousselot, Joseph Dorsey, Karen Dorsey, Neal Dunn, Michael Fields, William Flowers Jr., Tracy French, David Hall, Jan M. Jones Jr., Lesley Jordan, Dana Kilborne, Allison Kinney, Walter Langford, Frederick Leopold, Daniel Lipe, Tucker Longabach, Brandon Marsh, Silvio Martin, Emory Mayfield Jr., David Moore, Paul Noris, Brenda O'Neil, Oscar Ortiz, Alberto Peraza, Ernest Pinner, William Powell, Frederick Pullum, William Rains, David Rankin, Bradley Reves, Pamela Ricco, Harley Rockhill III, Paul Rountree, James Stalnaker Jr., Thomas Tait, William Taylor, Jorge Triay, Lourdes Triay, Michael Turner, Israel Velasco, Robert Wacker, Steve Young, and Ned Shadloff

Summary: Members of the Florida Bankers Association met with Governor Duke to discuss changes to regulatory capital requirements in the proposed rulemaking on capital requirements (Docket No. R-1442), which implements provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act and the Basel III regulatory capital reforms. Members expressed concern about proposed changes in the risk weighting for trade financing. They cited the importance of trade financing to export-import businesses in South Florida and said that the increased capital requirements would make this business line unfeasible for banks.