From: Ronald Mellen

Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules

Subject: Regs H & Y Regulatory Capital Proposals

Comments:

Date: Jul 21, 2012

Proposal: Regulatory Capital Rules: (1) Implementation of Basel III, Minimum Regulatory Capital Ratios, Capital Adequacy, & Transition Provisions; (2) Standardized Approach for Risk-weighted Assets; (3) Advanced Approaches Risked-based Capital Rule & Market Risk [R-1442]

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First name: Ronald Middle initial: Last name: Mellen

Your comment: My request is that the Federal Reserve Board pursue more prudent regulatory provisions on banks to ensure the safety of consumer deposits and the strength and stability of our economy.