

Subject: Treatment of Perpetual Preferred Stock

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Proposal: Capital Adequacy Guidelines: Treatment of Perpetual Preferred Stock Issued to the United States Treasury under the Emergency Economic Stabilization Act of 2008

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Comments:

I would appreciate your "guidelines" to be written in plain English. From what I am reading, it appears to be written in the same bureaucratic gobbledygook as our income tax code, which defies interpretation. Simplicity and brevity are the essence of intelligence. Please make this an intelligent document, which a person can understand.