

Subject: Treatment of Perpetual Preferred Stock

Date: Nov 13, 2008

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

Document ID: R-1336

Document Version: 1

Release Date: 10/16/2008

Name: Samuel Gertzwhieller

Affiliation:

Category of Affiliation:

Address: 17 Maiden Lane

City: New York

State: NY

Country: UNITED STATES

Zip: 10004

PostalCode:

Comments:

In light of the current economic climate it would aid banks to treat the perpetual preferred stock in a manner as described in the proposal and as such I am in favor of it.