

To: Public Comment File – Docket No. OCC–2023–0008

From: Carl Kaminski, Assistant Director, Bank Advisory Group, Chief Counsel’s Office

Date: June 5, 2024

Subject: Meeting with representatives from Banco Santander to discuss: Notice of Proposed Rulemaking: “Regulatory Capital Rule: Large Banking Organizations and Banking Organizations with Significant Trading Activity”

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Staff of the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, and the Federal Reserve System met with representatives from Banco Santander regarding the agency’s Notice of Proposed Rulemaking on Regulatory Capital Rule: Large Banking Organizations and Banking Organizations With Significant Trading Activity (the “NPR”), which was published in the Federal Register on September 18, 2023 (88 FR 64028).

The Banco Santander representatives discussed the proposed defaulted exposure definition and its impact on auto loan term extensions.

### Attendees

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OCC

Diana Wei  
Benjamin Pegg  
Andrew Tschirhart  
Venus Fan  
Mariya Komartsova  
Carl Kaminski

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FDIC

Iris Li  
Catherine Wood  
Anjoly David  
Ernest Barkett  
Michael Maloney  
Merritt Pardini  
Keith Bergstresser  
Peter Yen  
Richard Smith  
Brian Cox  
Olga Lionakis

David Riley  
Huiyang Zhou

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Federal Reserve Board

Christopher Appel  
David Alexander  
Katarina Liviana  
Matthew McQueeney  
Ryan Rossner  
Jasmin Keskinen  
Gillian Burgess  
Andrew Willis

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Banco Santander

Bart Simon  
Brian Yoshida  
Thulasiram Kesavan  
RL Prasad  
Timothy Sweeney  
Jesse Villarreal

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