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Comments:

Public Comments on Credit Risk Retention:=====

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I think it's a good policy for larger banks to maintain a certain amount of cash(5%) on hand. Though growth might slow as a result of the policy, it may act as insurance against bankruptcy & default since banks may be better equipped to cover short term capital needs. Perhaps a provision could be included that permit a certain amount of that 5% to be held in liquid assets like gold, or certain stocks that can handle hundreds of millions of dollars in trade, or even currencies. That way, the money can be used and stimulate the markets while maintaining liquidity. Banks may allocate a certain amount of money as insurance against bankruptcy, the 5% "cushion" may act as such.

Also, though growth may slow somewhat, the economy as a whole may be stronger since fears against bankruptcy are less over large pools of money that the larger banks have.

I think it G-D looks well upon smart decisions and responsible financial management. A requirement to maintain a 5% cash "cushion" among the larger banks may be a smart financial decision.