

From: Mark Capperino
Proposal: 1442 (RIN 7100-AD 87) Regs H, Q, & Y Regulatory Capital Rules
Subject: Regs H & Y Regulatory Capital Proposals

Comments:

Date: Jul 02, 2013

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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Your comment: This all reads/sounds fine and good but you are neglecting the one thing that led up to the Housing Market meltdown in the first place: Politicians.

If it wasn't for certain former Presidents and Congressmen (Barney Frank to name one), we would NOT have had this problem to begin with! Banks are just like any other money making venture in that they want to make money not lose it. If it wasn't for certain politicians shoving "Affordable Housing" down our throats and demonizing banks who stuck to their old tried and true lending formulas, we would not have had to suffer the busted bubble in the Housing Industry, which spread throughout the rest of the financial industry!

What are you supporting/doing to keep these self serving, wanting to appear to be "Do Gooders" in line? And when are you, the Federal Reserve, going to stop manipulating the interest rate, which has only inflated these Balloons to beyond capacity? I shudder to think what is going to happen when the next bubble (Government's spending the US into oblivion) is going to burst because of your machinations.