

JAMES ALLEN

Proposal and Comment Information

Title: Regulatory Capital Rule: Category I and II Banking Organizations, Banking Organizations with Significant Trading Activity, and Optional Adoption for Other Banking Organizations, R-1887

Comment ID: FR-2026-0007-01-C11

Submitter Information

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I am an individual depositor and American homeowner writing to oppose the proposed reduction in capital requirements for large banking institutions.

The FDIC's Deposit Insurance Fund currently holds approximately \$1.17 for every \$100 in insured deposits. Three of the four largest bank failures in American history occurred in 2023, requiring the FDIC to borrow \$93 billion to cover its obligations. Past experience has shown this will not be a singular event in history. I encourage the Federal agencies to learn from history. Reserve requirements for banks remain at zero percent since March 2020.

Given these conditions, reducing the capital cushion that protects depositors is moving in the wrong direction. I urge the agencies to strengthen current capital requirements rather than weaken them.

The people who hold deposits in these banks were not consulted before this vote. We are funding the future bail outs, it is incumbent on regulators to make sure that is a very rare event, to the extent possible.

This is my consultation.

Thank you,

James Allen

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