

ANONYMOUS

Proposal and Comment Information

Title: Regulatory Capital Rules: Regulatory Capital and Standardized Approach for Risk-weighted Assets, R-1888

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Submitter Information

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Hello, I am an individual depositor from New Jersey 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. Reserve requirements for banks remain at zero percent since March 2020.

Because of the current rules, reducing the capital cushion that protects depositors is moving in the wrong direction; especially with the ever-increasing inflation of costs while many worker wages remain stagnant. I urge the agencies to maintain and/or strengthen current capital requirements rather than weaken them.

We the people, who are served by the public government agencies that are meant to reign in the banks and protect the American public from greedy exploitation, hold deposits in these banks but were not consulted before this vote. Therefore I ask that you hold our best interests ahead of wealthy bank owners who want to gamble with our money instead of protecting it. Thank you for your time.