

# ANONYMOUS

## Proposal and Comment Information

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

**Comment ID:** FR-2026-0008-01-C11

## Submitter Information

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As an individual depositor and US homeowner, I vehemently oppose the proposal to modify any aspects of the regulatory capital rule and any removal of the threshold-based deduction for mortgage servicing assets for all banking institutions.

Do we remember the 2008 global financial crisis? The Dodd-Frank Act and other steps that were taken have forced the banks to have some accountability and responsibility following their prior reckless decision-making. In order for our banking institutions to have strength and sustainability, the regulations that are in play are necessary.

Any changes reduce the guardrails on the banks and generally, they have not shown themselves to do the right thing without more strict regulations. If not held to a higher standard, the banks seem to engage in irresponsible activity. Only 3 years ago, in 2023, 3 of the 4 largest bank failures in American history occurred, requiring the FDIC to borrow \$93 billion to cover its obligations. Reserve requirements for banks remain at zero percent since March 2020 which is illogical on its own.

So, no, banks have not learned their lessons

The proposed recommendations are even more illogical in current times when there is such market volatility and potential inflation looms. Modifying or reducing any regulatory capital rules would be definitely moving in the wrong direction. I urge the agencies to maintain or strengthen the regulatory capital rules rather than weaken them.

Our banking institutions and system should be ironclad.

The people who hold deposits in these banks were not consulted before this vote. I do not approve.