

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-C94

Submitter Information

Name: Anonymous

Submitted Date: 05/08/2026

As a regular guy trying to build a future, Basel's 1250% capital rule feels like a slap in the face. Banks are forced to lock up 100% of their own money behind certain assets instead of lending it out to small businesses, homebuyers, or innovators. The result? Tighter credit, higher rates, and slower growth for everyone, while the real economy pays the price for regulators' fear of another 2008. It doesn't protect society, it just starves it.