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Proposal and Comment Information

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Submitter Information

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Regarding the 3.8% proposed G-SIB surcharge revision and the risk-weight floor of 15% for securitization exposures which was 20%, more consideration of potential future financial shocks should be given. Should another global financial crisis present, whether due to excess risk in financial institutions, a global pandemic, or world war, the stability of the nation is dependent upon the reliability of the financial system. Reducing reserve requirements of banks to facilitate greater profits is not as important as preserving the integrity of America's financial institutions.