

ANONYMOUS

Proposal and Comment Information

Title: GSIB-Regulatory Capital Rule: Risk-Based Capital Surcharges for Global Systemically Important Bank Holding Companies; Systemic Risk Report (FR Y-15), R-1889

Comment ID: FR-2026-0009-01-C15

Submitter Information

Name: Anonymous

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As an individual depositor and US homeowner, I strongly oppose the proposed reduction in capital requirements for large banking institutions.

The Dodd-Frank Act and other steps taken after the 2008 global financial crisis were necessary and prudent. Multiple banks clearly had not been making sound decisions beforehand. In the end, the banks got bailed out by the government, with taxpayer money, and without any significant consequences for the C-suite executives. How irresponsible and shameful of these institutions!

The proposed recommendations suggest another ploy by banks to engage in risky business once again. It seems as though they have not learned their lessons. These recs are even more illogical in current times when there is such market volatility and ongoing global conflicts that may have significant impacts on inflation in the near future.

The FDIC's Deposit Insurance Fund currently holds approximately \$1.17 for every \$100 in insured deposits. This is insufficient already! Three of the four largest bank failures in American history occurred in 2023, requiring the FDIC to borrow \$93 billion to cover its obligations. This was only 3 years ago! Reserve requirements for banks remain at zero percent since March 2020 which is illogical on its own.

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

The people who hold deposits in these banks were not consulted before this vote. This is my consultation and I do not approve.

If these proposals go forward, I and many others will have great difficulty trusting banks with our money. People may likely move their money out of banks to other places.