ANONYMOUS

Proposal and Comment Information

Title: Request for Comment on Model Changes for the Board's 2027 Supervisory Stress Test, OP-1882

Comment ID: FR-2026-0037-01-C12

Submitter Information

Name: Anonymous

Submitted Date: 11/14/2026

Dear Board,

I am just a layperson, so please forgive my ignorance. It is my understanding that when equity options are executed the reserve requirements is typically 50% down to minimize risk to the bank. If Hedge funds and private equity firms are required to place an average of 15% down, does that not increases risk to the bank? I hope this is being considered when evaluating the amount of reserves the banks are required to hold to offset the increased risk. If my understanding is incorrect please forgive my ignorance.