Proposal: 1786 (AG44) Resolution Related Resource for Large Banking Organizations

Description:

Comment ID: 154768

From: Ocean Bank, Juan De Abreu

Proposal: 1786 (AG44) Resolution Related Resource for Large Banking Organizations

Subject: Resolution-Related Resource Requirement for Large Banking Organizations

Comments:

Date: Oct 20, 2023

Proposal: Resolution-Related Resource Requirements for Large Banking Organizations [R-1786]

Document ID: R-1786

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Your comment: Large banks should be required to hold more capital because they are constantly targeted by fraudsters. The impact on the economy could be countered by increase funds available to lend from the government. Therefore, banks can increase their income by servicing loans without risking large failures. Nonetheless, the federal agency managing the funds should place strict requirements to avoid being targeted by fraudsters. Finally, the government is better equipped to identify and combat fraud than the private sector.