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From: [REDACTED]
Sent: Monday, December 05, 2022 4:17 PM
To: Comments
Subject: [EXTERNAL MESSAGE] Public Comment on RIN 3064-AF86 ANPR Resolution-Related Resource Requirements for Large Banking Organizations

For starters,

No.

Absolutely just NO.

Banks that are at risk of failing selling bonds? Absolutely not!

The idea of where this money needs to come from should've been a thought that was had before these institutions took on crazy amounts of leverage and debt they couldn't pay. It's an obvious attempt at shifting the massive risk they hold onto unsuspecting investors instead of owning the bag themselves, and admitting they had no real risk management. Free money is becoming a thing of the past, it's time for these institutions to grow up and learn. Failure is always an option.

Funds raised by selling off these bonds has a high chance of being similarly mismanaged by these at risk of failing institutions due to the aforementioned lack of real risk management. Actions speak louder than words, and we still live in the shadow of a great financial crisis (hmm, I wonder who could've caused that and why?)

And constantly throwing the average Joe under the bus does a pretty bad job of helping maintain public confidence in the finance system.

I resend the beginning, with more emphasis:

NO!

ABSOLUTELY DEFINITELY NOT!