

**From:** [jc Frezal](#)  
**To:** [Basel Committee, Service](#)  
**Subject:** Comments on "Strengthening the resilience of the banking sector - consultative document"  
**Date:** Friday 01, January, 2010 20:16:49

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Dear sir,

As a private citizen, worrying about future, i have some remarks about your proposals:

1-The last crisis demonstrates the incapacity of any regulatory system to cope with the financial stakeholders who :

-Acts short term.

-Finds ways to overpass legally the barriers.

2-The difficulty of the international community to control the situation.

Your document is focused on technical issues ( capital ,transparency , risk, cash buffers....)

With few chances to control the coming future .

The cornerstone is business model for banking system.

Without a safe definition we are exposed to a global collapse with in background

the confidence of the citizen in "paper money" of their own countries.

As a global community we were able to set-up a civilization which ban the usage of heritage of others without their agreement.

Why the bankers should escape the rule ?

Best regards