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