



Charles G. Cooper
Commissioner

TEXAS DEPARTMENT OF BANKING

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INDUSTRY NOTICE 2013-2

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CSBS Issues Statement on BASEL III

To All State-Chartered Bank Presidents and Chief Executive Officers:

The Department continues to review the impact the proposed capital changes included in BASEL III will have on our community banks and local economies throughout Texas. Our community banks did not create the last crisis but have suffered its consequences.

Today, in response to the proposed BASEL III capital rules, Greg Gonzales, Chairman of Conference of State Bank Supervisors (CSBS) and Commissioner of the Tennessee Department of Financial Institutions issued a public statement on the federal banking agencies' proposed capital rules, or BASEL III. The statement, which is available on the [CSBS website](#), outlines CSBS's opposition to the proposed approach to implement the Basel III capital accord and to incorporate a standardized approach for risk-weighted assets. CSBS will be filing comment letters with the federal agencies expressing its concerns about the impact on the industry and the economy.

I support the CSBS position on this important issue and I endorse Chairman Gonzales' statement.

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CSBS, a professional trade organization for U.S. state banking departments, supports the advancing quality and effective regulation and supervision of state banking and financial services. The Department of Banking is a member of CSBS, and Commissioner Charles G. Cooper serves on the Executive Committee and Board of Directors.