



October 18, 2012

Federal Reserve Bank  
Basel III Docket No. 1442  
20<sup>th</sup> Street and Constitution Ave NW  
Washington, DC 20551

Ladies and Gentlemen,

I am of the opinion that the Basel III proposals should not be approved.

My objection centers on the fact that the capital requirements would cause our small bank to restrict real estate lending because many of our small, community based loans would not meet certain proposed loan standards.

In addition, the restrictions placed on our utilization of Trust Preferred Securities would exacerbate the problem described in the above paragraph.

Sincerely,

A handwritten signature in blue ink that reads "Parker L. Boyd".

Parker L. Boyd  
Executive Vice President

**TEXAS FIRST STATE BANK**

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