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From: Caroline C. Jones, Deputy Commissioner/General Counsel  
To: State Savings Bank Executives

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## Rules Relating to Derivatives and Legal Lending Limit

*January 7, 2013*

**If your bank has chosen to follow state lending limit laws and rules, these rules could impact your institution.**

In September, 2012, we notified you that the Texas Department of Banking had published for comment proposed rules relating to derivatives and the state legal lending limit.

At its meeting on December 14, 2012, the Finance Commission adopted the rules.

The adopted rules are published in the Texas Register in the December 28, 2012 edition at 37TexReg 10195-10202.

<http://www.sos.state.tx.us/texreg/pdf/backview/1228/1228adop.pdf>

Please refer to the website above for the Department of Banking's detailed background, description of the rules, and the rules as adopted.

For further information, contact Caroline Jones at 512/475-1038 or [cjones@sml.texas.gov](mailto:cjones@sml.texas.gov).