DATE: July 12, 2004

SUBJECT: Supervision of State-Chartered Banks (SR 04-12)

HIGHLIGHTS: The supervisory staffs of the Federal Reserve Board, the Federal Deposit

Insurance Corporation, and the Conference of State Bank Supervisors have developed the attached recommended practices to assist in continued implementation of the principles and goals of the Nationwide State and Federal Supervisory Agreement adopted in 1996 and to enhance the overall

state-federal coordinated supervision of state-chartered banks.

DOCUMENT

LOCATION: http://www.federalreserve.gov/boarddocs/SRLETTERS/2004/sr0412.htm

FURTHER

INFORMATION: Timothy A. Bosch, Vice President

Banking Supervision and Regulation Department (314) 444-8440, or 1-800-333-0810, ext. 448440.