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.


FURTHER INFORMATION: Timothy A. Bosch, Vice President
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