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deregulation (in a period ushered in by the Depository Institutions Deregulation Act of 1980) and demographics (for example, the baby-boom generation came of age and entered its peak earning years). In the period between 1984 and 2007, US banks posted average returns on equity (ROE) of 13 percent. The last period of significant

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The Federal Financial Institutions Examination Council (FFIEC) will release interagency privacy examination procedures before July 1, 2001. The exam procedures will be a useful tool in developing a privacy audit program. The interagency exam procedures will be mailed directly to insured depository institutions as soon as they are finalized.

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