



FEDERAL RESERVE BANK
OF DALLAS

WILLIAM H. WALLACE
FIRST VICE PRESIDENT
AND CHIEF OPERATING OFFICER

January 23, 1990

DALLAS, TEXAS 75222

Circular 90-07

TO: The Chief Executive Officer of all
member banks and others concerned in
the Eleventh Federal Reserve District

SUBJECT

September 1989 Uniform Bank Performance Report (UBPR)

DETAILS

The Federal Financial Institutions Examination Council (FFIEC) has announced that the March 1989 UBPR is ready for distribution and sale to the public. The FFIEC is again making available computer tapes of UBPR data for the September 1989 edition. The quarterly UBPR permits both summary and in-depth analysis of a commercial bank's performance and trends.

ATTACHMENTS

Ordering instructions for the UBPR and ancillary reports are attached.

MORE INFORMATION

For more information about the UBPR, please contact Dorsey Davis at (214) 744-7420. For additional copies of this circular, please contact the Public Affairs Department at (214) 651-6289.

Sincerely yours,

A handwritten signature in cursive script that reads "William H. Wallace".

THE SEPTEMBER 1989 UNIFORM BANK PERFORMANCE REPORT IS NOW AVAILABLE!

General Information

The Uniform Bank Performance Report (UBPR) is an analytical tool created for bank supervisory, examination, and management purposes. In a concise format, it shows the impact of management decisions and economic conditions on a bank's performance and balance-sheet composition and is produced for each insured bank in the United States. The UBPR is computer-generated from the FDIC data base, contains several year's worth of data, and the data is presented in ratio, percentage, and dollar formats. Currently, there are five unique UBPR products available to the general public:

- o **Bank Report** - (approximately 12 pages) prepared for each insured bank in the U.S.

Page Description

- Table of Content

- 1 Summary Ratios
- 2 Income Statement (\$000)
- 3 Noninterest Income & Expenses (\$000)
- 4 Balance Sheet (\$000)
- 5 Commitments and Contingencies
- 6 Composition of Assets & Liabilities
- 7 Loan Allowance & Loan Mix
- 8 Past Due, Nonaccrual & Restructured Loans
- 9 Maturity & Repricing Distribution
- 10 Liquidity & Investment Portfolio
- 11 Capital Analysis

- o **Peer Group Report** - (approximately 210 pages) contains eight pages of ratio averages for each of the 25 Peer Groups as well as the nation.

Page Description

- Table of Content

- 1 Summary Ratios
- 2 Overhead, Yield & Cost Ratios
- 3 Composition of Assets & Liabilities
- 4 Loan Allowance & Loan Mix
- 5 Past Due, Nonaccrual & Restructured Loans
- 6 Maturity & Repricing Distribution
- 7 Investment Portfolio & Capital Analysis
- 8 Commitments and Contingencies

- o **State Average Report** - (approximately 55 pages) contains one page of Summary Ratio averages (in the same format as page 1 of the Bank Report) for each state in the U.S. and the nation.

- o **User's Guide for the UBPR** - (approximately 100 pages) documents the Bank Report. The User's Guide includes:

- o General and technical UBPR information
- o A sample of each UBPR page and a description of each line item
- o A worksheet for calculating tax-equivalency adjustment.

- o **Public Disclosure Tapes** - makes the data printed on the Bank Report hard copies available on tape in bulk format for all banks, peer groups and state averages. These tapes are of use to requestors who wish to select or analyze data for large numbers of banks or groups. A typical UBPR edition would include a maximum of: eight unique tapes for bank data, eight unique tapes for bank rank data, and one tape for peer group and state average data.

Data Formats

The typical UBPR format consists of the following:

- o **Year-End** - Five consecutive year-end periods (i.e., December 1988 through December 1984).
- o **Non-Year-End** - Current period, one-year ago from the current period, and three year-end periods (i.e., September 1989, September 1988, December 1988, December 1987 and December 1986).

Data Types

The typical UBPR Publication presents three types of data for each of five periods:

- o **Bank-Level Ratio and Dollar Values:** The source of all bank financial data in all of the UBPR publications is the FFIEC Call Reports, which are filed on a calendar quarter basis.
- o **Peer Group Averages:** The UBPR system classifies insured commercial banks into 25 unique Peer Groups to show how a group of banks with similar characteristics has performed. This information can be used as a benchmark to assess an individual bank's asset and liability structure, earnings level and off-balance sheet exposure.
- o **Bank Percentile Ranks:** Based on the 25 UBPR Peer Groups, the UBPR system ranks each bank ratio within each Peer Group in an ascending order. The resulting numerical value of the bank percentile rank will range from 99 to 0 and should provide the user with a sense or relative position within the UBPR peer group.

UBPR Data Availability

Each quarter, approximately 90 days after the Call Report date, every insured commercial bank will automatically receive a copy of its own UBPR Bank Report free of charge. If you have misplaced your bank's UBPR Bank Report an additional copy may be purchased (through the FDIC Disclosure Group). In addition, you may also purchase your competitors Bank Report or any other UBPR product by using the order form on the back side of this page.

UBPR EDITION AVAILABILITY

YEAR	MARCH	JUNE	SEPTEMBER	DECEMBER
1989	Yes	Yes	Yes	April 90'
1988	Yes	Yes	Yes	Yes
1987	Yes	Yes	Yes	Yes
1986	Yes	Yes	Yes	Yes
1985	-	-	-	Yes
1984	-	-	-	Yes
1983	-	-	-	Yes
1982	-	-	-	Yes
1981	-	-	-	Yes

UBPR PRICING SCHEDULE

DESCRIPTION	PRICE PER COPY
Bank Report	\$30.00
Peer Group Report	\$50.00
State Average Report	\$30.00
A User's Guide for the UBPR	\$15.00
Public Disclosure Tapes	\$400.00*

*For each data tape

How To Order UBPR Publications

Anyone can purchase the UBPR publications through the FDIC Public Disclosure Unit. Currently, all requests must be in writing and must include full payment with the order. Orders should be sent to: UBPR, Department 4320, Chicago, IL 60673. Please make certain to remit the exact dollar amount as nominal overpayments are nonrefundable and underpayments will delay shipment of your request. Refunds will only be made in the event of cancellation of an order or product unavailability.

For additional information on your UBPR publications order status please call the FDIC Disclosure Group at (800) 843-1669 (in the Washington, DC area (202) 898-7108).

For questions regarding content of the UBPR products, please call Jon Wisnieski at (202) 357-0111.

Non-Related UBPR Products

For information concerning the Bank Holding Company Performance Reports, call the Federal Reserve Board at (202) 452-3244. Currently, the federal regulatory agencies do not produce a performance report for the Savings and Loan Institutions.