



FEDERAL RESERVE BANK
OF DALLAS

ROBERT D. McTEER, JR.
PRESIDENT
AND CHIEF EXECUTIVE OFFICER

March 26, 1991

DALLAS, TEXAS 75222

Notice 91-24

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

SUBJECT

Availability of the December 1990
Uniform Bank Performance Report (UBPR) and
the Introduction of Two New UBPR Products

DETAILS

The Federal Financial Institutions Examination Council (FFIEC) has announced that the December 1990 Uniform Bank Performance Report (UBPR) is ready for distribution and sale to the public. The quarterly UBPR is designed for use by bank examiners, financial analysts and bank managers, and permits both summary and in-depth analysis of the performance of commercial banks as well as Federal Deposit Insurance Corporation - Insured Savings Banks. Computer tapes of UBPR data are again available.

In addition, the FFIEC is introducing two new UBPR products for the December 1990 edition: The UBPR Peer Group Ratio Distribution Report and The UBPR State Average Ratio Distribution Report. These reports provide UBPR ratio values broken down into percentile ranks and the peer group or state averages. The ratio values are presented for each group, using the same definitions that are used in the UBPR Bank Report.

ATTACHMENTS

General information concerning the UBPR products and instructions for ordering are attached.

MORE INFORMATION

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

Sincerely yours,

Robert D. McTeer, Jr.

THE DECEMBER 1990 UNIFORM BANK PERFORMANCE REPORTS ARE NOW AVAILABLE!

General Information

The Uniform Bank Performance Report (UBPR) is an analytical tool created for bank supervisory 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 commercial bank and FDIC insured savings bank (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.

UBPR Products

1. **Bank Report** - (approximately 13 pages) prepared for each Insured Bank in the U.S.

Page Description

- Table of Contents
- 1 Summary Ratios
- 2 Income Statement
- 3 Noninterest Income & Expenses
- 4 Balance Sheet
- 5 Off-Balance Sheet Items
- 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
- 12 Last-Four-Quarters Income Analysis*

2. **Peer Group Data** - Consists of the Peer Group Average Report and the Peer Group Distribution Report. Both of these reports contain data for 31 unique peer groups. Commercial and FDIC insured savings banks data are not commingled. The following provides a summary of data presented in both of these reports:

Page Description

- Table of Contents
- 1 Summary Ratios
- 2 Overhead, Yield & Cost Ratios
- 3 Composition of Assets & Liabilities
- 4 Off-Balance Sheet Items
- 5 Loan Allowance & Loan Mix
- 6 Past Due, Nonaccrual & Restructured Loans
- 7 Maturity & Repricing Distribution
- 8 Liquidity and Investment Portfolio
- 9 Capital Analysis
- 10 Last-Four-Quarters Income Analysis*

- ♦ **Average Report** - (approximately 310 pages) contains ten pages of ratio averages for each UBPR Peer Group as well as national averages. This report follows the same format as the bank report and presents five periods of data.
- ♦ **Distribution Report** - (approximately 390 pages) contains ten data values ranging from the 1st through the 99th percentile's for each ratio for the current reporting period only.

* L4Q page is not included in the December report.

3. **State Average Data** - Consists of the State Average Report and the State Average Distribution Report. These reports contain Summary Ratio data (in the same format as Page 1 of the Bank Report) for the nation and each individual state. Commercial and FDIC insured savings banks data are not commingled.

♦ **Average Report** - (approximately 75 pages) this report follows the same format as the bank report and presents five periods of data.

♦ **Distribution Report** - (approximately 300 pages) contains ten data values ranging from the 1st through the 99th percentile's for each ratio for the current reporting period only.

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

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

5. **Public Disclosure Tapes** - data printed on the Bank Report hard copies are available on tape in bulk format for all banks, peer groups and state averages. These tapes may be of use to requestors who wish to select or analyze data for large numbers of banks or peer 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:

- ♦ **Year-End** - Five consecutive year-end periods (e.g., December 1985 through December 1989).
- ♦ **Non-Year-End** - Current period, one-year ago from the current period, and three year-end periods (i.e., September 1990, September 1989, December 1989, December 1988 and December 1987).

Data Types

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

- ♦ **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.
- ♦ **Peer Group Averages:** The UBPR system classifies insured commercial banks into 25 unique Peer Groups and FDIC insured savings banks into four unique Peer Groups to show how a group of banks with similar characteristics has performed. This information can be used as a bench mark to assess an individual bank's asset and liability structure, earnings level and off-balance sheet exposure.

♦ **Bank Percentile Ranks:** Based on the UBPR Peer Groups, the UBPR system ranks each bank ratio within each Peer Group in an ascending order. The resulting percentile rank, ranging from 0 to 99, provides the user an institution's relative position within it's UBPR peer group for each measure.

UBPR Data Availability

Each quarter, approximately 90 days after the Call Report date, each Insured 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 the Bank Report on your competitors 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
1991	Jul '91	Oct '91	Jan '92	Apr '92
1990	Yes**	Yes	Yes	Yes
1989	Yes	Yes	Yes	Yes
1988	Yes	Yes	Yes	Yes
1987	-	-	-	Yes
1986	-	-	-	Yes
1985	-	-	-	Yes
1984	-	-	-	Yes
1983	-	-	-	Yes
1982	-	-	-	Yes
1981	-	-	-	Yes

**FDIC insured savings bank UBPR's are produced for the first time.

How To Order UBPR Publications

UBPR publications may be purchased through the FDIC Disclosure Group. All requests must be in writing and payment must be included 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 order, please call the FDIC Disclosure Group at 1-800-843-1669 (in the Washington, DC area 1-202-898-7108).

For questions regarding content of the UBPR products, please call Jon Wisnieski at 1-202-357-0111.

THE UBPR PEER GROUP RATIO DISTRIBUTION REPORT FOR 12/31/90
INCLUDES ALL INSURED COMMERCIAL BANKS IN THE NATION

TOTAL ASSETS (IN MILLIONS) 3376096
PRIMARY CAPITAL (\$MILLIONS) 271175
EQUITY CAPITAL (\$MILLIONS) 217535
NET INCOME (IN MILLIONS) 16631
NUMBER OF COMM BANKS IN NATION 12338

EARNINGS AND PROFITABILITY	SUMMARY RATIOS - PERCENTILE RANKS											ADJUSTED AVERAGE (MEAN)
	1ST	5TH	10TH	20TH	25TH	50TH	75TH	80TH	90TH	95TH	99TH	
PERCENT OF AVERAGE ASSETS:												
INTEREST INC (TE)	6.97	8.48	8.78	9.10	9.21	9.62	10.06	10.17	10.52	10.92	13.21	9.63
- INT EXPENSE	2.34	4.24	4.63	4.97	5.08	5.47	5.80	5.89	6.11	6.39	7.30	5.46
NET INTEREST INCOME (TE)	2.20	3.04	3.33	3.63	3.75	4.17	4.65	4.79	5.22	5.74	7.40	4.18
+ NONINTEREST INCOME	0.10	0.21	0.29	0.39	0.43	0.66	1.01	1.12	1.51	1.99	5.02	0.69
- OVERHEAD EXPENSE	1.47	1.96	2.20	2.52	2.64	3.20	4.00	4.25	5.05	5.97	9.49	3.26
- PROVISION: LOAN&LEASE LOSSES	-0.32	0.00	0.00	0.05	0.08	0.25	0.54	0.65	1.11	1.86	4.14	0.27
= PRETAX OPERATING INCOME (TE)	-4.72	-1.47	-0.25	0.55	0.76	1.40	1.91	2.03	2.36	2.67	3.79	1.37
+ SECURITIES GAINS (LOSSES)	-0.33	-0.04	-0.01	0.00	0.00	0.00	0.01	0.01	0.04	0.08	0.22	0.00
= PRETAX NET OPERATING INC (TE)	-4.77	-1.48	-0.26	0.55	0.76	1.41	1.91	2.03	2.36	2.67	3.79	1.38
NET OPERATING INCOME	-4.32	-1.31	-0.24	0.38	0.51	0.92	1.23	1.30	1.50	1.71	2.43	0.90
ADJUSTED NET OPERATING INCOME	-3.73	-1.06	-0.13	0.44	0.58	0.98	1.30	1.37	1.60	1.82	2.66	0.96
ADJUSTED NET INCOME	-3.93	-1.27	-0.19	0.45	0.59	0.99	1.31	1.39	1.60	1.84	2.64	0.98
NET INCOME	-4.30	-1.31	-0.24	0.40	0.54	0.93	1.24	1.31	1.52	1.74	2.54	0.91
MARGIN ANALYSIS:												
AVG EARNING ASSETS TO AVG ASSETS	79.06	85.55	87.76	89.78	90.48	92.79	94.52	94.90	95.86	96.67	99.28	92.64
AVG INT-BEARING FUNDS TO AVG AST	46.97	65.82	69.94	73.74	75.03	78.98	82.06	82.80	84.57	86.14	90.40	78.77
INT INC (TE) TO AVG EARN ASSETS	8.15	9.29	9.56	9.86	9.97	10.41	10.88	11.02	11.46	11.96	14.35	10.42
INT EXPENSE TO AVG EARN ASSETS	2.71	4.72	5.10	5.43	5.53	5.91	6.25	6.34	6.61	6.92	7.71	5.90
NET INT INC-TE TO AVG EARN ASSET	2.41	3.30	3.60	3.92	4.05	4.51	5.06	5.22	5.74	6.40	8.49	4.53
LOAN & LEASE ANALYSIS												
NET LOSS TO AVERAGE TOTAL LN&LS	-0.72	-0.15	-0.02	0.04	0.09	0.34	0.85	1.04	1.78	2.72	5.46	0.40
EARNINGS COVERAGE OF NET LOSS(X)	-5.00	-0.11	0.63	1.86	2.39	6.26	16.05	20.79	44.00	88.54	358.33	7.64
LN&LS ALLOWANCE TO NET LOSSES(X)	0.39	0.72	0.99	1.46	1.69	3.33	7.78	9.87	19.95	42.22	149.67	3.98
LN&LS ALLOWANCE TO TOTAL LN&LS	0.44	0.76	0.90	1.03	1.09	1.45	2.11	2.37	3.16	4.09	6.79	1.52
% NON-CURRENT LOAN & LEASES	0.00	0.00	0.10	0.36	0.49	1.30	2.67	3.15	4.83	6.74	12.06	1.44
LIQUIDITY												
VOLATILE LIABILITY DEPENDENCE	-124.12	-53.69	-38.11	-24.81	-21.02	-7.65	3.14	5.82	13.52	21.05	48.70	-8.26
NET LOANS & LEASES TO ASSETS	11.50	25.43	31.93	39.76	42.69	54.05	63.67	65.77	71.10	75.27	85.44	53.61
CAPITALIZATION												
MEMBER PRIMARY CAP TO AVG ASSETS	4.06	6.29	6.93	7.52	7.77	8.98	10.77	11.37	13.43	15.81	24.61	9.11
NONMEMBER PRIMARY CAP TO AVG AST	4.01	6.24	6.86	7.48	7.74	8.95	10.74	11.33	13.38	15.75	24.31	9.08
CASH DIVIDENDS TO NET INCOME	0.00	0.00	0.00	0.00	8.70	35.38	67.03	76.39	100.00	141.24	382.35	36.44
RETAIN EARNS TO AVG TOTAL EQUITY	-85.75	-22.02	-8.83	-0.17	1.06	5.40	8.96	9.85	12.69	15.70	25.67	5.24
GROWTH RATES												
ASSETS	-20.20	-7.65	-2.95	0.79	2.00	6.29	11.53	13.50	22.13	38.34	128.67	6.52
MEMBER PRIMARY CAPITAL	-39.74	-12.27	-4.45	0.75	1.93	6.33	10.47	11.73	16.89	27.03	97.32	6.27
NONMEMBER PRIMARY CAPITAL	-39.83	-12.37	-4.59	0.70	1.90	6.31	10.46	11.71	16.74	26.38	92.39	6.25
NET LOANS & LEASES	-28.94	-14.28	-8.48	-2.26	-0.25	6.93	15.25	17.84	28.76	47.67	200.51	7.23
TEMPORARY INVESTMENTS	-84.75	-58.45	-45.73	-30.50	-24.98	-2.79	25.27	34.33	66.11	109.79	368.40	-1.43
VOLATILE LIABILITIES	-72.44	-43.65	-31.24	-17.50	-12.63	6.07	29.37	37.05	68.68	112.50	337.00	7.26

**THE UNIFORM BANK PERFORMANCE REPORT
ORDER FORM**

Completed order should be mailed to:

CONTACT PERSON: _____

NAME (Bank or Company): _____

STREET ADDRESS: _____

P.O. BOX: _____

CITY: _____ STATE: _____ ZIP: _____

TELEPHONE NUMBER: _____ DATE ORDERED: _____

FOR FDIC USE ONLY!

Log Number.....	_____
Date Received..	_____
Dollar Amount..	_____
Date Entered...	_____
Date Mailed....	_____
Processed By...	_____
Requestors ID..	_____

Complete the appropriate columns indicating the UBPR products desired. Please make checks payable to the: **Federal Financial Institutions Examination Council.** Send order form and check to:

For additional information on your UBPR order, please call the FDIC Disclosure Group at 1-800-843-1669 (in the Washington, DC area 1-202-898-7108).

**UBPR
Department 4320,
Chicago, IL 60673**

For questions regarding content of the UBPR products, please call Jon Wisniewski at 1-202-357-0111.

BANK REPORTS							
FDIC CERT NUMBER*	Bank Name	City	State	Call Report Date	# of Copies Requested	Unit Cost	Total Cost
						\$40.00	\$
						\$40.00	\$
						\$40.00	\$
						\$40.00	\$
						\$40.00	\$
						\$40.00	\$
						\$40.00	\$
						\$40.00	\$
						\$40.00	\$
						\$40.00	\$

*Only if FDIC certificate number is available.

PEER GROUP AVERAGE REPORT			\$60.00	\$
PEER GROUP DISTRIBUTION REPORT (this is a new product)			\$60.00	\$
STATE AVERAGE REPORT			\$40.00	\$
STATE AVERAGE DISTRIBUTION REPORT (this is a new product)			\$40.00	\$
USER'S GUIDE FOR THE UNIFORM BANK PERFORMANCE REPORT			\$25.00	\$

Please note: When ordering more than ten bank reports or more than one peer group or state average reports, please attach an additional sheet.

TOTAL COST OF YOUR ORDER (AMOUNT ENCLOSED):				\$
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