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

SUBJECT


DETAILS

The Federal Financial Institutions Examination Council (FFIEC) has announced that the June 1996 Uniform Bank Performance Report (UBPR) is ready for distribution and sale to the public. For the most part, the format for the commercial banks and the Federal Deposit Insurance Corporation-insured savings banks (FDIC-ISB) are identical; however, the FDIC-ISB have their own unique UBPR peer groupings.

The quarterly UBPR is designed for use by bank examiners, financial analysts, and bank managers. The report permits both summary and in-depth analysis of the performance of commercial banks, as well as FDIC-ISB financial performance and trends. Computer tapes of the UBPR data and the fourth printing of A User’s Guide for the Uniform Bank Performance Report are again available.

In addition, the FFIEC is making available the June 1996 version of the UBPR Peer Group Ratio Distribution Report and the UBPR State Average Ratio Distribution Report. These reports provide users with a complete ratio distribution ranging from the 1st percentile through the 99th percentile for all UBPR ratio values. The ratio values are presented for each UBPR 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 Sharon Turner at (214) 922-6304. For additional copies of this Bank's notice, please contact the Public Affairs Department at (214) 922-5254.

Sincerely yours,

Robert D. McTear Jr.
THE 1996 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 years worth of data, and 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.
   - Table of Contents
   - Summary Ratios
   - Income Statement
   - Noninterest Income & Expenses
   - Balance Sheet
   - Off-Balance Sheet Items
   - Composition of Assets & Liabilities
   - Loan Allowance & Loan Mix
   - Past Due, Nonaccrual & Restructured Loans
   - Maturity & Repricing Distribution
   - Liquidity & Investment Portfolio
   - Capital Analysis
   - Last-four-Quarters Income Analysis
   - STAVG-Summary Info. For Banks In State
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:
   - Table of Contents
   - Summary Ratios
   - Overhead, Yield & Cost Ratios
   - Composition of Assets & Liabilities
   - Off-Balance Sheet Items
   - Loan Allowance & Loan Mix
   - Past Due, Nonaccrual & Restructured Loans
   - Maturity & Repricing Distribution
   - Liquidity & Investment Portfolio
   - Capital Analysis
   - Last-four-Quarters Income Analysis

DATA FORMATS
The typical UBPR format consists of the following:
- **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 percentiles for each ratio for the current reporting period only.
- **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 (both groups have national figures). 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.

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 (both groups have national figures). 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.

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. To place an order, please refer to the front of the order form. 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.

Outside FDIC area: 1-800-945-2186

Washington, DC area: 1-202-898-7111, 7112 or 6572

Credit Card Orders: Same as above
1-202-898-8614 (FAX NUMBER)

For questions regarding content of the UBPR products, or public disclosure tapes please call John Smullen at 1-202-634-6526 or (via Internet: smullen@frb.gov)
**UNIFORM BANK PERFORMANCE REPORT**

**ORDERING FORM**

Completed Order Should be Mailed to:

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Complete the appropriate columns indicating the UBPR products desired. 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. Please make checks payable to:

Federal Financial Institutions Examination Council (FFIEC)

Send order form and check to:

FDIC  
Department 0649  
Washington, DC 20073-0649

For additional information on your UBPR order, please call:

FDIC Disclosure Group at 1-800-945-2186  
Washington, D.C. area: 1-202-898-7111, 7112 or 6572

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Mastercard ___ VISA ___ Expiration Date ____________

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**BANK REPORTS**

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* Only if FDIC certificate number is available.

Peer Group Data Report $65.00 $  
Peer Group Distribution Report (this became a new product December 1990) $65.00 $  
State Average Report $45.00 $  
State Average Distribution Report (this became a new product December 1990) $45.00 $  
User’s Guide for the Uniform Bank Performance Report $25.00 $  

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

Expediting Charge (Over-Night Handling) $25.00 $

Name of Carrier:**  
Account No:  

**Please Enclose a Mailing Label & Envelope from Carrier**

Total Cost of Your Order (Amount Enclosed) $