



FEDERAL RESERVE BANK
OF DALLAS

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

DALLAS, TEXAS
75265-5906

October 2, 1997

Notice 97-88

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

SUBJECT

**Availability of the Federal Financial Institutions
Examination Council June 1997 Reports**

DETAILS

The Federal Financial Institutions Examination Council (FFIEC) has announced that the June 1997 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 has its 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 commercial banks, as well as FDIC-ISB financial performance and trends. Computer tapes of the UBPR data are again available.

Several changes have been incorporated into the June 1997 UBPR

- Page 5 - Off balance sheet items
- Page 9 - Interest rate risk analysis
- Page 12 - One quarter annualized income analysis
- Revised UBPR Users Guide

Printed copies of the Users Guide will be distributed to all federal and state banking regulators as well as all commercial and savings banks. An electronic version of the user's guide is available at: www.ffiec.gov.

In addition, the June 1997 version of the UBPR Peer Group Ratio Distribution Report and the UBPR State Average Ratio Distribution Report are available. These reports provide users with a complete ratio distribution ranging from the 1st 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 Performance Report.

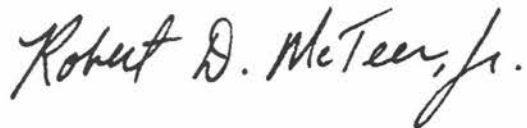
ATTACHMENTS

General information concerning the UBPR products and instructions for ordering are attached. UBPR products may also be ordered via Internet: ubpr@fdic.gov

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,

A handwritten signature in black ink that reads "Robert D. McTeer, Jr." The signature is written in a cursive style with a large, stylized 'R' and a clear 'Jr.' at the end.

THE 1997 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 the data is presented in ratio, percentage, and dollar formats.

UBPR PRODUCTS

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	Interest Rate Risk Analysis % Assets
10	Liquidity & Investment Portfolio
11	Capital Analysis
12	One Quarter Annualized Income Analysis
STAVG	Summary Information For Banks in State

1. Bank Report-(Approximately 13 pages) Prepared for each Insured Bank in the U.S
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

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	Interest Rate Risk Analysis % Assets
8	Liquidity & Investment Portfolio
9	Capital Analysis
10	One Quarter Annualized Income Analysis

data are not commingled. The following provides a summary of data presented in both of these reports:

- 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 percentiles for each ratio for the current reporting period only.

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) 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.
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.

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 17 tapes: eight unique tapes for bank data, eight unique tapes or bank rank data, and one tape for peer group and state average data. For ordering call:

John Smullen, FFIEC 1-202-634-6526

DATA FORMATS

The typical UBPR format consists of the following:

- Year-End-Five consecutive year-end periods (e.g., December 1991 through December 1995).
- Non-Year-End-Current period, one-year ago from the current period, and three year-end periods (e.g., June 1996, June 1995, December 1995, December 1994 and December 1993).

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.

- 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 reverse side of this page.

UBPR Edition Availability

Year	March	June	September	December
1997	June '97	Sep '97	Dec '97	Mar '98
1996	Yes	Yes	Yes	Yes
1995	Yes	Yes	Yes	Yes
1994	Yes	Yes	Yes	Yes
1987-1993	-	-	-	Yes**

**FDIC insured savings bank UBPR's were produced for the first time in 1990.

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:

FDIC/FFIEC (UBPR)
Department 0649
Washington, DC 20073-0649 OR

INTERNET: UBPR@FDIC.GOV

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
1-800-945-2186

Washington, DC area: 1-202-898-7111, 6572 or 8966
For questions regarding content of the UBPR products, or public disclosure tapes, please call John Smullen at: 1-202-634-6526 OR
Via E-Mail: smullenj @ frb.gov

UNIFORM BANK PERFORMANCE REPORT ORDERING FORM

Completed Order Should Be Mailed To:

Contact Person: _____		
Name: (Fin. Inst. 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: _____
Master Order No: _____

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/FFIEC (UBPR)
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, 6572 or 8966

Fax credit card orders to:

1-202-898-8614
(FDIC Disclosure Group)

Mastercard _____ VISA _____ Expiration Date _____

Account # _____

Authorized Signature _____

Or via Internet: UBPR@FDIC.GOV

For questions regarding content of the UBPR products, or public disclosure tapes, please call:

John Smullen
1-202-634-6526 or (via E-Mail: smullenj@frb.gov)

BANK REPORTS							
FDIC Cert. Number*	Financial Institution	City	State	Call Report Date	# of Copies Requested	Unit Cost	Total Cost
						\$45.00	\$
						\$45.00	\$
						\$45.00	\$
						\$45.00	\$
* 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:** (Fed Ex)				Account No:			
**Please Enclose a Mailing Label & Envelope from Carrier							
Total Cost of Your Order (Amount Enclosed)							\$