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

SUBJECT

Availability of the June 2001 Uniform Bank Performance Reports

DETAILS

The Federal Financial Institutions Examination Council (FFIEC) has announced that the June 2001 Uniform Bank Performance Report (UBPR) is available for distribution and sale to the public. For the most part, the formats for the commercial banks and the Federal Deposit Insurance Corporation-insured savings banks (FDIC-ISB) are identical; however, the FDIC-ISB have 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 financial performance and trends for commercial banks as well as FDIC-ISB. Computer tapes of the UBPR data are available for the June 2001 edition.

In addition, the June 2001 versions 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 used in the UBPR.


ATTACHMENTS

General information about the UBPR products and instructions for ordering are attached.
MORE INFORMATION

For more information about the UBPR, please contact Sharon Boston, Banking Supervision Department, at (214) 922-6304. For additional copies of this Bank’s notice, contact the Public Affairs Department at (214) 922-5254 or access District Notices on our web site at http://www.dallasiufed.org/banking/notices/index.html.
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**

**Bank Report**

(approximately 13 pages) Prepared for each Insured Bank in the U.S.

**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:

**Data Formats**

The typical UBPR format consists of the following:

- **Year-End**—Five consecutive year-end periods (e.g., December 1994 through December 1998).
- **Non-Year-End**—Current period, one-year ago from the current period, and three year-end periods (e.g., June 1998, June 1997 December 1996, December 1995 and December 1994).

**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 benchmark to assess an individual bank’s asset and liability structure, earnings level, and off-balance sheet exposure.

**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 maybe 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 in this guide.

**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 20037-0649

Internet:
PUBLICINFO@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 Public Information Center at:

1-800-276-6003
Washington DC area:
1-202-416-6940

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

1-202-872-7500
or via E-Mail:
smullenj@frb.gov
UNIFORM BANK PERFORMANCE REPORT
Ordering Form

Completed order should be sent 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: _________________________
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 underpayment 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 Public Information Center at 1-800-276-6003.
Washington DC area: 1-202-416-6940

Bank Reports

<table>
<thead>
<tr>
<th>FDIC Cert. Number*</th>
<th>Bank Name</th>
<th>City</th>
<th>State</th>
<th>Call Report Date</th>
<th># of Copies Requested</th>
<th>Unit Cost</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Only if FDIC certificate number is available.

Expediting Charge (Over-Night Handling)

Name of Carrier: **(FEDEX) Account No: ___________________________

**Please Enclose a Mailing Label & Envelope from Carrier

Total Cost of Your Order (amount enclosed): ___________________________