Notice 02-04

January 15, 2002

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

SUBJECT

Availability of the September 2001 Uniform Bank Performance Reports

DETAILS

The Federal Financial Institutions Examination Council (FFIEC) has announced that the September 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 September 2001 edition.

In addition, the September 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.dallasfed.org/banking/notices/index.html.

E-MAIL SUBSCRIPTION SERVICE

As explained in this Bank’s Notice 01-93 dated December 21, 2001, the Federal Reserve Bank of Dallas now offers an e-mail subscription service for notices. To subscribe to the service, please go to the Dallas Fed web site at www.dallasfed.org and click on “E-mail Subscriptions.” Enter your e-mail address under “District Notices” and click “Subscribe.”

Beginning March 2002, mailing of paper notices will be discontinued except to those organizations and individuals who specifically request the printed version. If you do not have Internet access or simply prefer to continue receiving hard copy notices by mail, please call Sandra Sanders at (800) 333-4460, ext. 5261, or e-mail her at sandra.e.sanders@dal.frb.org and provide your name and address.
The 2001 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 database, 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. Page Description
- Table of Contents
1 Summary Ratios
2 Income Statement
3 Noninterest Income & Expenses and Yields
4 Balance Sheet
5 Off-Balance Sheet Items
6 Composition of Assets & Liabilities
7 Credit Losses & Loan Mix
8 Past Due, Nonaccrual & Restructured Loans
9 Interest Rate Risk Analysis % of Assets
10 Liquidity & Investment Portfolio
11 Capital Analysis
12 One Quarter Annualized Income Analysis

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 Credit Losses & Loan Mix
6 Past Due, Nonaccrual & Restructured Loans
7 Interest Rate Risk Analysis % of Assets
8 Liquidity and Investment Portfolio
9 Capital Analysis
10 One Quarter Annualized 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 percentiles for each ratio for the current reporting period only.
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 percentiles for each ratio for the current reporting period.

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-exempt allowances 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 for bank rank data, and one tape for peer group and state average data. For ordering call:
John Smullen, FFIEC
202-872-7500

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 is 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 using the order form in this guide.

UBPR Edition Availability

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<th>March</th>
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| **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 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: |

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 |
|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| FDIC Cert. Number* | Bank Name | City | State | Call Report Date | # of Copies Requested | Unit Cost | Total Cost |
| Peer Group Data Report |
| Peer Group Distribution Report (this became a new product December 1990) |
| State Average Report |
| State Average Distribution Report (this became a new product December 1990) |
| User’s Guide for the Uniform Bank Performance Report |

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)

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

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

Total Cost of Your Order (amount enclosed):