



FEDERAL RESERVE BANK OF DALLAS

2200 N. PEARL ST.
DALLAS, TX 75201-2272

March 18, 2003

Notice 03-16

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

SUBJECT

Availability of the December 2002 Uniform Bank Performance Reports

DETAILS

The Federal Financial Institutions Examination Council (FFIEC) has announced that the December 31, 2002, Uniform Bank Performance Report (UBPR) is now available online at <http://www.ffiec.gov>. The online version of the UBPR includes five years of continuous financial history that is restated quarterly to reflect call report amendments and new analytical tools. Because no registration or sign-on is required, UBPRs are fully open to all users.

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 December 31, 2002, edition.

The FFIEC also makes all UBPR statistical reports available online. Available are the December 31, 2002, version of the UBPR Peer Group Ratio Distribution Report and the UBPR Peer Group Report. The distribution report provides users with a distribution of values ranging from the 1st through the 99th percentile for all UBPR ratios. The Peer Group Report summarizes peer group average information for all peer groups used in the UBPR. Both reports are formatted the same as an individual bank UBPR.

Printed copies of the UBPR for individual banks are also available. All printed reports may be ordered for a fee by calling UBPR Products at (800) 276-6003. In addition, the User's Guide for the UBPR, revised March 2001, is available at <http://www.ffiec.gov>.

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. Paper copies of this notice or previous Federal Reserve Bank notices can be printed from our web site at <http://www.dallasfed.org/banking/notices/index.html>.

Also, you may visit the UBPR section of the FFIEC web site for further information, including suggestions for using the web site and a schedule of planned updates and enhancements.

The 2002 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

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
STAVG Summary Information for Banks in State	

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 only.

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 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 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 per-

formed (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.

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 its 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 in this guide.

UBPR Edition Availability

Year	March	June	September	December
2002	Jun'02	Sept'02	Dec'02	Mar 2003
2001	Yes	Yes	Yes	Yes
2000	Yes	Yes	Yes	Yes
1999	Yes	Yes	Yes	Yes
1992-1998				Yes**

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

How To Order UBPR Publications

The UBPR is now available online at no charge, WWW.FFIEC.GOV. UBPR's for any bank in the country may be viewed online, printed or downloaded. The site includes 5 years of history including all intermediate quarters.

UBPR publications may be purchased through the FDIC Public Information Center. 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 non-refundable 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
Fax 1-202-416-2076

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**

FAX credit card orders to:

1-202-416-2076 (FDIC Public Information Center)

Mastercard _____ Visa _____ Expiration Date _____

Account # _____

Authorized Signature _____

or via Internet: **PUBLICINFO@FDIC.GOV**

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

John Smullen **1-202-872-7500** or (via E-Mail: **smullenj@frb.gov**)

Bank Reports							
FDIC Cert. Number*	Bank Name	City	State	Call Report Date	# of Copies Requested	Unit Cost	Total Cost
*Only if FDIC certificate number is available.							
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):							