

FEDERAL RESERVE BANK
OF NEW YORK

Attn. No. 9702(a)

July 18, 1984

UNIFORM BANK PERFORMANCE REPORTS

*To All State Member Banks
in the Second Federal Reserve District:*

The following statement has been issued by the Federal Financial Institutions Examination Council:

The March 1984 Uniform Bank Performance Report (UBPR), which has been modified to incorporate the revised March 1984 Call Report data, is now being distributed to all insured commercial banks having over \$100 million in total assets and is available for sale to the public. Distribution and sale of UBPRs for banks having less than \$100 million in assets are being delayed until August 1984 to allow time to correct errors in reporting.

The quarterly UBPR is designed for use by bank examiners, financial analysts and bank managers, and permits both summary and in-depth analysis of a commercial bank's financial performance and trends.

Modifications made to the March 1984 Uniform Bank Performance Report include:

- an alternative income presentation showing gains or losses on the sale of investment securities as part of operating income;
- a new deposit presentation distinguishing between deposits with regulated interest rates and those with unregulated rates;
- the classification of interest expense on mortgages and leases as an interest expense instead of an overhead expense;
- more detailed information on noninterest income for banks having over \$100 million in total assets;
- an analysis of off-balance sheet commitments and contingencies;
- an analysis of loan and lease losses, and information on rates of return by type of loan and lease for banks having over \$25 million in total assets;
- the classification of lease financing receivables as loans for purposes of risk, portfolio, loss and return analysis;
- information on repricing opportunities (being made available to the public for the first time).

The User's Guide for the UBPR has been revised as a result of the above changes. Each insured commercial bank will automatically receive a free copy of the revised User's Guide during August 1984.

Copies of individual bank UBPRs may be obtained by the public for \$25 per report, with quantity discounts available. Revised 1984 UBPR User's Guides can be obtained for \$6.00 each. March 1984 UBPRs for banks having less than \$100 million in total assets, March 1984 Peer Group Reports, and State Average Reports will be available during early August 1984. Detailed instructions for ordering UBPRs and ancillary reports are attached. Additional information regarding the UBPR and related reports may be obtained by calling (202) 447-0491.

(Over)

On a regular basis, we send State member banks in this District one copy of their own quarterly UBPR report; additional copies of that report, reports of other banks, or any of the ancillary reports must be obtained from UBPR, P.O. Box 4320, Chicago, Illinois, 60673. For your convenience, an order form, together with instructions for its use, is enclosed with this letter.

Questions regarding these reports may be directed to our Bank Analysis Department
(Tel. No. 212-791-6710).

ROBERT A. O'SULLIVAN,
Chief Financial Examiner.

UBPR BANK PERFORMANCE REPORT
Ordering Instructions and Order Form

The Uniform Bank Performance Report (UBPR) may be ordered for individual banks. There is also a State Average Report and Peer Group Report. Each report may be ordered as described below. All orders must be in writing and must be accompanied by full payment. Following is the current fee schedule for the reports:

<u>Type of Order</u>	<u>Price Per Copy</u>
Number of Printed Copy UBPRs:	
1 - 49	\$25.00
50 - 99	\$22.50
100 plus	\$21.25
Magnetic Tape Print Images (for photocopy machine processing):	
1 - 24 (reports)	Not Available
25 - 99	\$21.25
100 plus	\$20.00
Bank requesting additional copy of its UBPR	\$ 6.00
State Average Report (covers all States)	\$25.00
Peer Group Report (covers all UBPR Peer Groups)	\$25.00
UBPR User's Guide (revised 1984 edition)	\$ 6.00

For ordering assistance phone: (202) 389-4131
 Questions regarding content of reports phone: (202) 447-0491

ORDER FORM

ALL ORDERS AND CHECKS
MUST BE SENT TO:

UBPR
 Department 4320
 Chicago, IL 60673

Make check payable to: Federal Financial Institutions Examination Council

Requestor's Name: _____
 Street Address: _____
 City: _____ State: _____ Zip: _____
 Phone: _____ Contact Person: _____
 Amount Enclosed: \$ _____

UBPR(s) Requested:

<u>Name of Bank</u>	<u>Location (City & State)</u>
_____	_____
_____	_____

(If additional reports are needed, attach separate sheet.)

Other Reports (specify number requested):

State Average Report: _____
 Peer Group Report: _____
 UBPR User's Guide: _____