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Memorandum

To: All UBPR Users Date: September 24, 2012

From: Robert E. Basinger, UBPR Coordinator Subject: New Supplemental Peer Groups

Thrift institutions were required to report financial data on the Call Report beginning no later than the March 31, 2012 reporting period. The FFIEC Task Force on Surveillance Systems, (TFSS) which oversees the content of the UBPR, determined that for UBPR purposes thrift institutions would be assigned to one of four previously-existing FDIC-insured savings bank peer groups based on their asset size. With the inclusion of several hundred additional institutions into the savings bank peer groups, the TFSS determined supplemental peer groups based on an FDIC-insured savings bank's ownership status, mutually-owned compared to stock-owned, would facilitate analysis. The newly created supplemental savings bank peer groups provide pre-defined customized peer groups that many examiners should find useful. However, the existing asset based savings bank peer group remains the standard selection for savings associations when generating a UBPR. Below is a listing of the asset and supplemental peer groups for savings associations.

Insured Savings Bank Peer Group Descriptions	
(Includes insured savings banks with the following characteristics)	
Peer Group	Ownership Type and Assets Assets are based on the quarterly average assets from FFIEC Call Report Schedule RC-K.
101	Insured savings banks with assets in excess of \$1 billion.
101S	Stock-owned insured savings banks in excess of \$1 billion
101M	Mutually-owned insured savings banks in excess of \$1 billion
102	Insured savings banks with assets between \$300 million and \$1 billion.
102S	Stock-owned insured savings banks in excess of \$1 billion
102M	Mutually-owned insured savings banks in excess of \$1 billion
103	Insured savings banks with assets between \$100 million and \$300 million.
103S	Stock -owned insured savings banks in excess of \$1 billion
103M	Mutually-owned insured savings banks in excess of \$1 billion
104	Insured savings banks with assets less than \$100 million.
104S	Stock-owned insured savings banks in excess of \$1 billion
104M	Mutually-owned insured savings banks in excess of \$1 billion

When generating a UBPR for a savings bank or thrift institution, users will have the option to select the standard savings bank peer group or a supplemental savings bank peer group based on the institution's ownership structure, either mutually-owned or stock-owned. The asset based savings bank peer group remains the default selection when a UBPR is generated for any thrift institution or savings bank. The new supplemental savings bank peer groups will be available to UBPR Users beginning September 24, 2012. A screen shot of the UBPR report generation screen showing the supplemental peer group option appears below.

