



## **Memorandum**

To: All UBPR Users  
From: David E. Vallee, UBPR Coordinator

Date: April 6, 2012  
Subject: March 2012 UBPR Changes

Several additions and revisions were made to the Uniform Bank Performance Report (UBPR). These changes were implemented on March 19, 2012. MDRM numbers contained on the Call Report of Condition and Income are used to identify the specific elements used in each formula. To the extent possible these changes were made retroactively. Below is an index of pages with the changes with details provided on following pages.

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## Summary Ratios – Page 1

Rest+Nonac+RE Acq to Eqcap+ALLL – was amended to include RCONC979, Foreclosed properties from “GNMA loans. See change (in bold red) in formula below.

<b>UBPRE026</b>	A / B
Rest+Nonac+RE Acq to Eqcap+ALLL (Revised – no affect)	<p>A =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD F576 + F662 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + B577 + K215 + K218 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 1228 + 1608 + B836 + K105 + K106 + K108 + K111 + K114 + K117 + K120 + K123 + K126 + K257 + F661 + K109 + K112 + K115 + K118 + K121 + K124 + K127 + K258 + K158 + K159 + K160 + K161 + K162 + K163 + K164 + K165 + K256 + 5508 + 5509 + 5510 + 5511 + 5512 + RCFN5513 + <b>C979</b></p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD F576 + F662+ F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + 3492 + 3504 + 5403 + B577 + B580 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 5391 + 1259 + 1791 + 1228 + 1608 + B836 + 1658 + F661 + 1659 + F662 + 1616 + 5508 + 5509 + 5510 + 5511 + 5512 + RCFN5513 + <b>C979</b></p> <p>B =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD 3210 + 3123</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD 3210 + 3123</p>

## Income statement \$ - Page 2

Ratios are now calculated in the “1 Year Percent Change column” for the following UBPR Line Items.

UBPRE030	Estimated Tax Benefit
UBPRE032	Estimated Tax Benefit
RIAD4302	Applicable Income Taxes
UBPRE040	Current Tax Equiv Adjustment
UBPRE041	Other Tax Equiv Adjustments
UBPRE042	Applicable Income Taxes (TE)
RIAD4320	Net Extraordinary Items
RIADG103	Net Inc Noncontrolling Minority Interests

## Balance Sheet \$ - Page 4

Ratios are now calculated in the “1 Quarter Percent Change column” and “1 Year Percent Change column” for the following UBPR Line Items.

UBPRD493	Federal Funds Sold & Resales
UBPRE122	Total Investments
UBPRE123	Total Earning Assets

UBPRD304 Dir & Indir Inv RE Ventures  
 UBPR2130 Inv in Unconsolidated Subs  
 UBPRF858 Federal Funds Purch & Resale

**Analysis of Past Due, Nonaccrual & Restructured – Page 8A**

Non Curr LNS+OREO to LNS+OREO – was amended to include RCONC979, Foreclosed properties from “GNMA loans. See change (in bold red) in formula below.

<p><b>UBPRE549</b></p> <p>Non Curr LNS+OREO to LNS+OREO (Revised – no affect)</p>	<p>A / B</p> <p>A =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + B573 + 1597 + B576 + K214 + K217 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + B577 + K215 + K218 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 1228 + 1608 + B836 + 5508 + 5509 + 5510 + 5511 + 5512 + RCFN5513 + <b>C979</b></p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + B573 + 1597 + B576 + B579 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + 2769 + 3503 + 1258 + 1272 + 5402 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + 3492 + 3504 + 5403 + B577 + B580 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 5391 + 1259 + 1791 + 1228 + 1608 + B836 + 5508 + 5509 + 5510 + 5511 + 5512 + RCFN5513 + <b>C979</b></p> <p>B =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD 2122 + 5508 + 5509 + 5510 + 5511 + 5512 + RCFN5513</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD 2122 + 5508 + 5509 + 5510 + 5511 + 5512 + RCFN5513</p>
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