



Memorandum

To: Users of the UBPR

Date: February 1, 2010

From: John M. Smullen

Subject: Changes to the UBPR

Several additions and revisions were made to the Uniform Bank Performance Report, which will eventually be incorporated into a UBPR Manual revision. In the interim, we are providing this guide to the changes, which is organized by page and focuses on the call report elements used in each formula. MDRM numbers contained on the 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 changes with details provided on following pages.

Index

Summary Ratios – Page 1

Income Statement – Page 2

Balance Sheet Assets liabilities and Capital – page 4

Balance Sheet Percentage Composition of Assets and Liabilities - Page 6

Liquidity and Investment Portfolio – Page 10

Capital Analysis – Page 11

One Quarter Annualized Income Analysis – Page 12

Fiduciary & Related Services – Page 1

Summary Ratios – Page 1

Net Income Attributable to Minority Interests (Added)	<u>From March 31, 2009 forward:</u> $A * B / C$ A = RCON/RCFD G103 B = Annualization factor C = RCFD/RCON 3368 Calendar year average
--	---

Income Statement – Page 2

Net Income Attributable to Minority Interests (Added)	<u>From March 31, 2009 forward:</u> RCFD/RCON G103
--	--

Balance Sheet Assets liabilities and Capital – page 4

U.S. Treasury & Agency Securities (Revised)	<u>From June 30, 2009 forward:</u> RCON/RCFD 0211 + 1287 + 1289 + 1293 + 1294 + 1298 + G300 + G303 + G304 + G307 + G312 + G315 + G316 + G319 <u>Prior to June 30, 2009:</u> RCON/RCFD 0211 + 1287 + 1289 + 1293 + 1294 + 1298 + 1698 + 1702 + 1703 + 1707 + 1709 + 1713 + 1714 + 17717 + 1718 + 1732
--	---

All Other Securities (Revised)	<u>From June 30, 2009 forward:</u> RCON/RCFD G308 + G311 + G320 + G323 + G324 + G327 + G328 + G331 + C026 + C027 + G336 + G339 + G340 + G343 + G344 + G347 1737 + 1741 + A511 <u>Prior to June 30, 2009:</u> RCON/RCFG 1709 + 1713 + 1733 + 1736 + C0026 + C027 + 1737 + 1741 + A511
-----------------------------------	---

Other Real Estate Owned <i>(Revised)</i>	RCON/RCFD2150
---	---------------

Dir & Indirect Investment in Real Estate Ventures <i>(New)</i>	<u>From June 30, 2009 forward:</u> RCON/RCFD 3656 <u>Prior to June 30, 2009:</u> RCON/RCFD 5374 + 5372
---	---

Investments in Unconsolidated Subsidiaries <i>(New)</i>	<u>From June 30, 2009 forward:</u> RCON/RCFD 2130 <u>Prior to June 30, 2009:</u> RCON/RCFD 5375
--	--

Acceptances and Other Assets <i>(Revised)</i>	<u>For all quarters:</u> RCON/RCFD 3163 + 0426 + 2160
--	---

Acceptances and Other Liabilities <i>(Revised)</i>	RCON/RCFD 2930
---	----------------

All Common and Preferred Capital <i>(Revised)</i>	RCON/RCFD 3210 + 3000
--	-----------------------

Balance Sheet Percentage Composition of Assets and Liabilities - Page 6

U.S. Treasury & Agency Securities <i>(Revised)</i>	A / B A = <u>Five period average of:</u> From June 30, 2009 forward: RCON/RCFD 0211 + 1287 + 1289 + 1293 + 1294 + 1298 + G300 + G303 + G304 + G307 + G312 + G315 + G316 + G319 Prior to June 30, 2009: RCON/RCFD 0211 + 1287 + 1289 + 1293 + 1294 + 1298 + 1698 + 1702 + 1703 + 1707 + 1709 + 1713 + 1714 + 17717 + 1718 + 1732 B = <u>Five period average of:</u> RCON/RCFD 2170
---	--

All Other Securities <i>(Revised)</i>	A / B A = <u>Five period average of:</u> From June 30, 2009 forward: RCON/RCFD G308 + G311 + G320 + G323 + G324 + G327 + G328 + G331 + C026 + C027 + G336 + G339 + G340 + G343 + G344 + G347 1737 + 1741 + A511 Prior to June 30, 2009: RCON/RCFD 1709 + 1713 + 1733 + 1736 + C0026 + C027 + 1737 + 1741 + A511 B = <u>Five period average of:</u> RCON/RCFD 2170
--	--

Other Real Estate Owned <i>(Revised)</i>	A / B A = <u>Five period average of:</u> RCON/RCFD 2150 B = <u>Five period average of:</u> RCON/RCFD 2170
---	---

Dir & Indirect Investment in Real Estate Ventures <i>(New)</i>	A / B A = <u>Five period average of:</u> From June 30, 2009 forward: RCON/RCFD 3656 Prior to June 30, 2009: RCON/RCFD 5374 + 5372 B = <u>Five period average of:</u> RCON/RCFD 2170
---	--

Investments in Unconsolidated Subsidiaries <i>(New)</i>	A / B A= <u>Five period average of:</u> <u>From June 30, 2009 forward:</u> RCON/RCFD 2130 <u>Prior to June 30, 2009:</u> RCON/RCFD 5375 B = Five period average of: RCON/RCFD 2170
--	---

Acceptances and Other Assets <i>(Revised)</i>	A / B A= Five period average of: RCON/RCFD 3163 + 0426 + 2160 B = Five period average of: RCON/RCFD 2170
--	--

Acceptances and Other Liabilities <i>(Revised)</i>	A / B A= Five period average of: RCON/RCFD 2930 B = <u>Five period average of:</u> RCON/RCFD 2170
---	---

All Common and Preferred Capital <i>(Revised)</i>	A / B A= <u>Five period average of:</u> RCON/RCFD 3210 + 3000 B = <u>Five period average of:</u> RCON/RCFD 2170
--	---

Liquidity and Investment Portfolio – Page 10
Held to Maturity

Pass Through Mortgage Backed Securities <i>(Revised)</i>	A / B A= <u>From June 30, 2009 forward:</u> RCON/RCFD G300 + G304 + G308 <u>Prior to June 30, 2009:</u> RCON/RCFD 1698 + 1703 + 1709 B = RCON/RCFD 1754 + 1773
---	---

CMO & REMIC Mortgage Backed Securities (Revised)	A / B A = <u>From June 30, 2009 forward:</u> RCON/RCFD G312 + G316 + G320 <u>Prior to June 30, 2009:</u> RCON/RCFD 1714 + 1718 + 1733 B = RCON/RCFD 1754 + 1773
---	--

Commercial Mortgage Backed Securities (New)	A / B A = <u>From June 30, 2009 forward:</u> RCON/RCFD G324 + G328 B = RCON/RCFD 1754 + 1773
---	--

Structured Financial Products (New)	A / B A = <u>From June 30, 2009 forward:</u> RCON/RCFD G336 + G340 + G344 B = RCON/RCFD 1754 + 1773
--	---

Liquidity and Investment Portfolio – Page 10
Available For Sale

Pass Through Mortgage Backed Securities (Revised)	A / B A = <u>From June 30, 2009 forward:</u> RCON/RCFD G303 + G307 + G311 <u>Prior to June 30, 2009:</u> RCON/RCFD 1702 + 1707 + 1713 B = RCON/RCFD 1754 + 1773
---	--

CMO & REMIC Mortgage Backed Securities (Revised)	A / B A = <u>From June 30, 2009 forward:</u> RCON/RCFD G315 + G319 + G323 <u>Prior to June 30, 2009:</u> RCON/RCFD 1717 + 1732 + 1736 B = RCON/RCFD 1754 + 1773
---	--

Commercial Mortgage Backed Securities <i>(New)</i>	A / B A = <u>From June 30, 2009 forward:</u> RCON/RCFD G327 + G331 B = RCON/RCFD 1754 + 1773
---	--

Structured Financial Products <i>(New)</i>	A / B A = <u>From June 30, 2009 forward:</u> RCON/RCFD G339 + G343 + G347 B = RCON/RCFD 1754 + 1773
---	---

Capital Analysis – Page 11

Minority Interest Consolidated Subsidiaries <i>(New)</i>	RCON/RCFD 3000
---	----------------

Bank Equity Capital + Minority Interests to Assets <i>(New)</i>	A / B A = RCON/RCFD 3210 + 3000 B = RCON/RCFD 2170
--	--

Minority Interests in Consolidated Subsidiaries <i>(Revised)</i>	The following descriptions only were revised on the page to specify either the inclusion or exclusion of Minority Interests in Consolidated Subsidiaries: Total Bank Capital + Minority Interests Changes in Total Bank Equity Percent of Bank Equity Percent of Average Bank Equity Bank Equity Capital to Assets Intangible Assets as % Bank Equity
---	---

One Quarter Annualized Income Analysis – Page 12

Net Income Attributable to Minority Interests	A * B / C	
	A = <u>From March 31, 2009 forward:</u>	
	If	Then
	Quarter = 1	RCON/RCFD G103
Quarter = 2,3 or 4	RCON/RCFD G103 (current quarter) – RCON/RCFD G103 (prior quarter)	
	B = 4	
	C = RCFD/RCON 3368 Current quarter	

Fiduciary & Related Services – Page 1
Total Fiduciary and Related Assets (\$000)

Investment Management and Advisory Accounts <i>(Revised)</i>	<u>From December 31, 2009 forward:</u> RCON/RCFD B886 + J253 <u>Prior to December 31, 2009:</u> RCON/RCFD B886
--	---

Other Fiduciary <i>(Revised)</i>	<u>From December 31, 2009 forward:</u> RCON/RCFD J255 + J256 + B890 + B891 <u>Prior to December 31, 2009:</u> RCON/RCFD B890 + B891
-------------------------------------	---

Fiduciary & Related Services – Page 1
Total Fiduciary and Related Assets (#)

Investment Management and Advisory Accounts <i>(Revised)</i>	<u>From December 31, 2009 forward:</u> RCON/RCFD B888 + J254 <u>Prior to December 31, 2009:</u> RCON/RCFD B888
--	---

Other Fiduciary (Revised)	<u>From December 31, 2009 forward:</u> RCON/RCFD J257 + J258 + B892 + B893 <u>Prior to December 31, 2009:</u> RCON/RCFD B892 + B893
------------------------------	--

Fiduciary & Related Services – Page 1
Fiduciary and Related Services Income (\$000)

Investment Management Agency (Revised)	<u>From December 31, 2009 forward:</u> RCON/RCFD J315 <u>Prior to December 31, 2009:</u> RCON/RCFD B908
---	--

Other Fiduciary (Revised)	<u>From December 31, 2009 forward:</u> RCON/RCFD J316 + A480 <u>Prior to December 31, 2009:</u> RCON/RCFD A480
------------------------------	---