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To: Uniform Bank Performance Report (UBPR) Users

Date: November 15, 2011

From: David Vallee, UBPR Coordinator

Subject: Early Thrift Filers

For the September 30, 2011 Call Report reporting period eleven thrift institutions opted to file Call Reports ahead of the March 31, 2012 deadline. Consequently, this resulted in Office of the Comptroller of the Currency (OCC) regulated thrift institutions who filed early being temporarily placed in existing UBPR commercial bank peer groups and Federal Deposit Insurance Corporation (FDIC) regulated thrifts who filed early being placed in UBPR insured savings banks peer groups.

In early Fall 2011 the FFIEC Task Force on Surveillance Systems, which oversees the content of the UBPR, determined that all thrift institutions would be placed into the existing UBPR FDIC insured savings bank peer groups. However, the necessary changes, testing and implementation to the Central Data Repository (CDR) is not expected to be completed until late December 2011 to accommodate for the thrift institution filers. As such, please note that OCC regulated thrift institutions who opted to file Call Reports early will be temporarily placed in UBPR commercial bank peer groups until the necessary changes are tested and implemented in the CDR. At that time all thrift institution filers will be correctly placed in UBPR FDIC insured savings bank peer groups.