



## Memorandum

To: All UBPR Users  
 From: David E. Vallee, UBPR Coordinator  
 Date: February 4, 2011  
 Subject: Changes to UBPR on 2/5/11

Beginning with the February 5, 2011 UBPR, new dollar values, ratios, peer group averages and percentile rankings will be added to two pages in the UBPR. Note that the new information will initially only appear for December 31, 2010 and the prior 20 consecutive quarters. We will include those new items in earlier quarters on March 25, 2011. Details are listed below by UBPR page. The changes are related to past due government guarantee loans collected on Call Report Schedule RC-N. Page 2 and 3 of this memo are “print screens” of the two new UBPR pages that illustrates where the changes were made. Note that it reflects simulated and not real UBPR data.

### Analysis of Past Due, Nonaccrual & Restructured—Page 8.

New Line Items	Element Name	Source
Gtyd LN&LS 90+ Days P/D	UBPR5616	Call Report Schedule RC-N, item 10A, Column B: Guaranteed portion of loans and leases past due 90 days or more and still accruing
Gtyd LN&LS on Nonaccrual	UBPR5617	Call Report Schedule RC-N, item 10A, Column C: Guaranteed portion of loans and leases on nonaccrual
Gtyd LN&LS 30-89 Days P/D	UBPR5615	Call Report Schedule RC-N, item 10A, Column A: Guaranteed portion of loans and leases past due 30 through 89 days and still accruing

### Analysis of Past Due, Nonaccrual & Restructured—Page 8A.

New Line Items	Element Name	Source
Gtyd LN&LS 90+ P/D / LN&LS 90+ P/D	UBPRK264	Call Report Schedule RC-N, item 10A, Column B: Guaranteed portion of loans and leases past due 90 days or more and still accruing / Sum of Call Report Schedule RC-N, items 1 through 8, Column B.
Gtyd Nonaccrual LN&LS / Nonaccrual LN&LS	UBPRK265	Call Report Schedule RC-N, item 10A, Column C: Guaranteed portion of loans and leases on nonaccrual / Sum of Call Report Schedule RC-N, items 1 through 8, Column C.
Gtyd LN&LS 30-89 P/D / LN&LS 30-89 P/D	UBPRK266	Call Report Schedule RC-N, item 10A, Column A: Guaranteed portion of loans and leases past due 30 through 89 days and still accruing / Sum of Call Report Schedule RC-N, items 1 through 8, Column A.

	9/30/2008			9/30/2007			12/31/2007			12/31/2006			12/31/2005		
% of Non-Current LN&S by Loan Type	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT
Real Estate LNS-90+ Days P/D	9.00	13.00	86	19.00	16.00	95	15.00	16.00	97	10.00	6.00	64	18.00	14.00	91
-Nonaccrual	19.00	7.00	86	15.00	8.00	13	10.00	7.00	86	10.00	12.00	73	13.00	11.00	45
-Total	19.00	10.00	16	10.00	19.00	15	16.00	9.00	79	6.00	8.00	58	6.00	16.00	18
-30-89 DAYS P/D	9.00	11.00	30	18.00	16.00	26	19.00	7.00	12	6.00	19.00	92	11.00	8.00	62
LNS Fin Coml RE-90+ Days P/D	9.00	12.00	14	9.00	12.00	42	15.00	16.00	49	15.00	6.00	21	18.00	13.00	60
-Nonaccrual	19.00	15.00	28	10.00	11.00	4	5.00	7.00	67	15.00	5.00	97	7.00	8.00	31
-Total	19.00	7.00	34	5.00	11.00	78	16.00	16.00	78	8.00	17.00	62	15.00	5.00	18
-30-89 DAYS P/D	15.00	12.00	5	14.00	14.00	14	9.00	13.00	4	16.00	11.00	27	10.00	11.00	63
Const & Land Dev-90+ Days P/D	11.00	7.00	52	13.00	18.00	77	18.00	17.00	84	6.00	12.00	21	18.00	11.00	14
-Nonaccrual	14.00	12.00	33	6.00	19.00	95	12.00	7.00	55	13.00	9.00	62	13.00	12.00	28
-Total	19.00	7.00	40	9.00	6.00	80	14.00	11.00	15	7.00	8.00	82	15.00	19.00	53
-30-89 DAYS P/D	7.00	18.00	39	7.00	19.00	17	19.00	15.00	21	12.00	19.00	93	5.00	7.00	97
1-4 Fam Cons & L Dev-90+ Days P/D	13.00	13.00	30	9.00	17.00	13	10.00	10.00	61	9.00	7.00	99	6.00	6.00	95
-Nonaccrual	15.00	5.00	81	8.00	8.00	42	11.00	6.00	44	13.00	7.00	2	12.00	17.00	81
-Total	6.00	7.00	61	8.00	12.00	61	14.00	11.00	41	6.00	16.00	80	13.00	7.00	83
-30-89 DAYS P/D	16.00	8.00	88	13.00	6.00	77	19.00	13.00	79	18.00	17.00	16	11.00	6.00	71
Other Const & Land Dev-90+ Days P/D	14.00	16.00	88	12.00	10.00	21	19.00	10.00	82	14.00	10.00	10	14.00	14.00	10
-Nonaccrual	11.00	14.00	85	19.00	6.00	81	19.00	5.00	92	16.00	17.00	17	14.00	11.00	35
-Total	14.00	15.00	18	9.00	18.00	53	19.00	14.00	8	16.00	5.00	76	18.00	15.00	94
-30-89 DAYS P/D	15.00	15.00	35	19.00	9.00	45	8.00	18.00	52	19.00	19.00	66	16.00	5.00	74
Single & Multi Mtg-90+ Days P/D	13.00	12.00	38	18.00	18.00	94	15.00	13.00	31	15.00	16.00	47	19.00	5.00	15
-Nonaccrual	6.00	19.00	3	10.00	17.00	1	6.00	18.00	67	7.00	14.00	41	16.00	17.00	32
-Total	19.00	9.00	23	13.00	10.00	22	13.00	5.00	4	16.00	5.00	3	6.00	19.00	27
-30-89 DAYS P/D	12.00	10.00	29	17.00	14.00	90	19.00	16.00	39	8.00	15.00	44	13.00	13.00	73
Non-Farm Res Mtg-90+ Days P/D	9.00	19.00	90	15.00	8.00	71	11.00	19.00	39	14.00	19.00	49	19.00	19.00	62
-Nonaccrual	16.00	10.00	2	18.00	6.00	63	9.00	11.00	93	8.00	17.00	98	13.00	16.00	36
-Total	15.00	9.00	2	11.00	6.00	47	5.00	13.00	41	16.00	18.00	7	11.00	11.00	20
-30-89 DAYS P/D	14.00	16.00	1	16.00	11.00	45	9.00	6.00	66	11.00	19.00	99	13.00	15.00	48
Own Occ Non-Farm Non-Res-90+ Days P/D	11.00	5.00	87	7.00	12.00	99	15.00	7.00	51	17.00	14.00	72	17.00	13.00	17
-Nonaccrual	8.00	16.00	84	19.00	19.00	58	5.00	18.00	83	19.00	10.00	36	7.00	12.00	5
-Total	7.00	18.00	46	17.00	7.00	34	17.00	8.00	28	19.00	12.00	96	14.00	15.00	88
-30-89 DAYS P/D	17.00	12.00	47	13.00	7.00	19	8.00	18.00	60	16.00	5.00	34	6.00	14.00	80
Other Non-Farm Non-Res-90+ Days P/D	6.00	11.00	49	15.00	8.00	72	15.00	17.00	2	10.00	13.00	36	13.00	14.00	5
-Nonaccrual	12.00	19.00	44	7.00	18.00	53	17.00	17.00	65	9.00	17.00	92	5.00	5.00	9
-Total	7.00	12.00	74	13.00	12.00	82	5.00	7.00	95	11.00	11.00	16	14.00	17.00	17
-30-89 DAYS P/D	13.00	13.00	68	9.00	18.00	26	6.00	9.00	93	16.00	17.00	26	14.00	16.00	36
Non-Current LN&S (\$000)															
90 Days and Over Past Due		2,249,175			3,583,689			5,171,196			4,592,277			1,273,656	
Total Nonaccrual LN&S		3,429,971			494,107			5,407,931			1,269,816			880,058	
Total Non-Current LN&S		2,581,928			2,716,896			4,320,108			4,001,249			2,125,010	
LN&S 30-89 Days Past Due		2,408,862			1,157,620			2,722,936			231,157			4,022,700	
Gtyd LN&S 90+ Days P/D		1,350,516			1,750,147			4,176,530			4,605,338			585,627	
Gtyd LN&S on Nonaccrual		394,925			4,492,557			1,178,557			4,553,782			3,159,332	
Gtyd LN&S 30-89 Days P/D		3,514,458			2,416,684			3,326,095			2,113,237			414,374	
Restructured LN&S 90+ Days P/D		2,863,088			2,956,158			4,668,685			5,258,833			1,243,482	
Restructured LN&S Nonaccrual		2,897,473			3,975,477			1,897,853			777,865			4,439,139	
Restructured LN&S 30-89 Days P/D		2,372,510			1,793,952			1,274,932			4,998,871			1,825,525	
Current 1-4 Family Restru LN&S		371,967			2,007,286			3,183,589			3,552,419			3,140,682	
Current Other Restructured LN&S		554,583			4,962,713			621,412			4,062,204			934,286	
Loans Secured 1-4 RE in Foreclosure		4,492,969			4,871,104			909,704			3,666,039			2,921,155	
Other Real Estate Owned		220,798			4,946,355			2,262,426			3,642,430			4,817,477	

	9/30/2008			9/30/2007			12/31/2007			12/31/2006			12/31/2005		
	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT
% of Non-Current LN&LS by Loan Type	13.00	10.00	54	18.00	11.00	7	6.00	6.00	90	16.00	9.00	2	17.00	8.00	23
Coml & Indust LNS-90+ Days P/D	18.00	15.00	51	9.00	7.00	82	14.00	6.00	19	14.00	15.00	75	18.00	10.00	67
-Nonaccrual	17.00	11.00	80	15.00	13.00	17	19.00	16.00	1	8.00	11.00	84	16.00	5.00	41
-Total	8.00	16.00	70	18.00	18.00	62	5.00	16.00	33	18.00	10.00	95	8.00	9.00	30
-30-89 DAYS P/D															
Loans to Individuals-90+ Days P/D	15.00	8.00	18	16.00	8.00	87	17.00	6.00	9	14.00	12.00	96	19.00	19.00	10
-Nonaccrual	16.00	16.00	81	6.00	5.00	38	19.00	5.00	2	11.00	12.00	80	14.00	8.00	83
-Total	8.00	15.00	70	11.00	14.00	49	7.00	12.00	3	17.00	14.00	36	15.00	14.00	26
-30-89 DAYS P/D	10.00	8.00	11	16.00	7.00	15	13.00	18.00	14	8.00	7.00	79	7.00	6.00	31
Credit Card Plans-90+ Days P/D	16.00	8.00	20	17.00	8.00	42	16.00	14.00	52	9.00	16.00	57	8.00	5.00	30
-Nonaccrual	11.00	16.00	26	10.00	15.00	10	8.00	15.00	88	5.00	13.00	64	16.00	15.00	17
-Total	12.00	15.00	98	11.00	7.00	7	10.00	17.00	81	10.00	13.00	57	14.00	13.00	46
-30-89 DAYS P/D	10.00	17.00	33	18.00	13.00	81	11.00	8.00	79	10.00	9.00	49	13.00	16.00	80
Lease Financing-90+ Days P/D	15.00	10.00	1	18.00	13.00	83	5.00	8.00	79	17.00	11.00	8	18.00	12.00	1
-Nonaccrual	6.00	11.00	61	6.00	9.00	71	16.00	10.00	88	7.00	7.00	8	12.00	13.00	7
-Total	17.00	5.00	79	5.00	13.00	69	8.00	14.00	72	19.00	13.00	29	14.00	15.00	6
-30-89 DAYS P/D	6.00	16.00	51	15.00	18.00	29	18.00	6.00	47	12.00	6.00	96	19.00	16.00	75
Agricultural LNS-90+ Days P/D	10.00	15.00	56	14.00	9.00	2	11.00	9.00	85	19.00	18.00	86	17.00	11.00	11
-Nonaccrual	16.00	17.00	14	14.00	13.00	5	11.00	16.00	82	15.00	9.00	95	18.00	16.00	57
-Total	11.00	19.00	25	18.00	15.00	61	17.00	5.00	94	11.00	14.00	67	12.00	11.00	73
-30-89 DAYS P/D	19.00	10.00	9	14.00	17.00	71	9.00	15.00	36	7.00	16.00	98	19.00	5.00	96
Other LN&LS-90+ Days P/D	19.00	9.00	50	13.00	14.00	52	18.00	12.00	93	15.00	7.00	95	16.00	10.00	19
-Nonaccrual	18.00	6.00	91	10.00	18.00	70	19.00	17.00	26	18.00	18.00	14	8.00	14.00	68
-Total	19.00	19.00	87	19.00	7.00	48	10.00	8.00	91	17.00	7.00	8	18.00	16.00	96
-30-89 DAYS P/D	14.00	7.00	51	9.00	6.00	27	14.00	8.00	58	7.00	8.00	99	11.00	10.00	66
Total LN&LS-90+ Days Past Due	15.00	8.00	66	17.00	6.00	70	8.00	15.00	81	8.00	19.00	55	18.00	14.00	55
-Nonaccrual	15.00	9.00	10	6.00	14.00	27	15.00	11.00	93	13.00	9.00	34	15.00	12.00	79
-Total	18.00	8.00	95	17.00	11.00	8	18.00	8.00	1	15.00	15.00	44	12.00	15.00	12
-30-89 DAYS P/D	6.00	5.00	78	14.00	18.00	47	19.00	10.00	31	16.00	15.00	3	17.00	10.00	31
Other Pertinent Ratios:															
Non-Cur LN&LS to-LN&LS Allowance	16.00	5.00	48	8.00	13.00	28	16.00	12.00	5	8.00	6.00	81	5.00	17.00	43
-Equity Capital	18.00	17.00	24	15.00	13.00	48	8.00	9.00	10	13.00	14.00	98	17.00	5.00	7
% Total P/D LN&LS-Incl Nonaccrual	15.00	15.00	7	18.00	19.00	89	15.00	17.00	26	6.00	15.00	33	13.00	14.00	42
Non Curr LNS+OREO to LNS+OREO	17.00	18.00	90	13.00	16.00	83	18.00	17.00	15	17.00	10.00	52	15.00	9.00	63
Non-Curr Restruct Debt/Gr LN&LS	19.00	19.00	87	11.00	16.00	52	10.00	13.00	15	18.00	19.00	26	19.00	7.00	55
Curr+Non-Curr Restruct/GR LN&LS	17.00	15.00	72	14.00	6.00	77	16.00	8.00	30	8.00	18.00	78	18.00	10.00	9
Current Restruct LN&LS	13.00	14.00	96	13.00	11.00	18	16.00	18.00	12	18.00	16.00	42	10.00	13.00	69
Loans Sec 1-4 Fam RE in Forclosure as %															
Total Loans Sec 1-4 Fam RE	17.00	13.00	93	15.00	17.00	98	15.00	17.00	6	8.00	13.00	19	16.00	16.00	17
Gtyd LN&LS 90+ P/D / LN&LS 90+ P/D	17	5.00	53	7	9.00	29	10	10.00	44	15	14.00	8	16	10.00	73
Gtyd Nonaccrual LN&LS / Nonaccrual LN&LS	9	14.00	42	14	17.00	46	9	6.00	20	13	18.00	87	16	19.00	32
Gtyd LN&LS 30-89 P/D / LN&LS 30-89 P/D	18	19.00	98	7	18.00	10	15	11.00	17	9	12.00	47	8	18.00	97