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## Appendix B: Other UBPR Products and Ordering Information

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In addition to the individual bank UBPR, the FFIEC makes available other reports, and data tapes derived from UBPR data. These items are:

### Peer Group Report

This report (approximately 400 pages) compiles the peer group ratio averages from all 25 peer groups that are prepared for presentation in UBPR's. The items in this report have the same definitions as those given in Section III, and the items are grouped as they are in the UBPR. Information is grouped by peer group in a format similar to the UBPR, with 5 quarters of information displayed. In addition, the Peer Group Report includes national averages for the same set of ratios. This report is produced quarterly, for the same data dates as the UBPR, and includes 10 pages per peer group.

### Peer Group Distribution Report

This report (approximately 400 pages) contains ten data values ranging from the 1st through the 99th percentiles for each ratio for the current reporting period report. This report is produced quarterly, for the same data dates as the UBPR, and includes 10 pages per peer group. The format is similar to the UBPR.

### State Averages Report

This report (approximately 75 pages) presents a single-page set of summary ratios for each State. The items are generally the same as those presented on the UBPR "Summary Ratios" page, plus three more ratios on non-current loans and leases. Each State page presents statewide ratio

averages for five dates, plus averages for three asset-size groups in the State for the latest date. A page of national averages is also presented. This report is produced quarterly.

### State Average Distribution Report

This report (approximately 300 pages) contains ten data values ranging from the 1st through the 99th percentiles for each ratio for the current reporting period only. The format is similar to the State Average Report.

### UBPR Data Tapes

The data items presented in UBPR's peer group reports and state average reports are available in bulk format on magnetic tape. These tapes may be of use to requestors who wish to select or analyze data for large numbers of banks or peer groups. A typical UBPR edition would include a maximum of 17 tapes: eight unique tapes for bank data, eight unique tapes for bank rank data, and one tape for peer group and state average data. UBPR tapes will be available only for the current edition.

The types of UBPR data that will be available on tape are:

- R1—Bank-level ratio and dollar values:

Each tape will contain a record for each insured commercial bank for one data date. Each record will contain approximately 700 ratio or dollar values.

- R2—Peer group averages:

Each tape will contain a record for each of the 25 UBPR peer groups plus a record for all banks, for all

of the data dates for that edition. Each record will contain approximately 330 average ratio values.

- R3—Bank percentile ranks:

Each tape will contain a record for each insured commercial bank for one data date. Each record will contain approximately 330 percentile rank values.

- R4 and R5—State and state/asset group averages:

Each tape will contain a record for each state plus a record for all banks. The same tape will also contain a record for each of three asset size groups in each state, plus a record for all banks in each of these asset sizes (\$0–25 million, \$25–100 million and over \$100 million); these size group records are present only for the latest data date for the edition. Each record will contain approximately 33 ratio averages, plus total assets and total net income.

All of the above items, as well as individual bank UBPRs, are available for purchase by the general public.

### Ordering Information

All hard-copy items may be ordered using the order form. Ordering instructions and fees are indicated on the form.

These hard-copy items are:

- individual bank UBPRs
- Peer Group Report
- Peer Group Distribution Report
- State Average Report
- State Average Distribution Report
- UBPR Users Guide

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*UBPR Data Tapes*

Requests for or inquiries about UBPR data tapes should be made to:

Federal Financial Institutions  
Council  
UBPR Coordinator  
2000 K Street, NW  
Suite 310  
Washington, DC 20006

Phone number 202-872-7500

E-MAIL: [smullenj@frb.gov](mailto:smullenj@frb.gov)

# UNIFORM BANK PERFORMANCE REPORT

## Ordering Form

Completed order should be sent to:

Contact Person: _____
Name: (Bank or Company): _____
Street Address: _____
P.O. Box: _____
City: _____ State: _____ Zip: _____
Telephone Number: _____ Date Ordered: _____

For FDIC Use Only!

Log Number: _____
Date Received: _____
Dollar Amount: _____
Date Entered: _____
Date Mailed: _____
Processed By: _____
Requestors ID: _____
Master Order No: _____

Complete the appropriate columns indicating the UBPR Products desired. Please make certain to remit the exact dollar amount as nominal overpayments are nonrefundable and underpayment will delay shipment of your request. Refunds will only be made in the event of cancellation of an order or product unavailability. Please make checks payable to:

Federal Financial Institutions Examination Council (FFIEC)

Send order form and check to:

FDIC/FFIEC (UBPR)  
 Department 0649  
 Washington, DC 20073-0649

For additional information on your UBPR order, please call:

FDIC Public Information Center at **1-800-276-6003**.  
 Washington DC area: **1-202-416-6940**

FAX credit card orders to:

**1-202-416-2076** (FDIC Public Information Center)

Mastercard \_\_\_\_\_ Visa \_\_\_\_\_ Expiration Date \_\_\_\_\_

Account # \_\_\_\_\_

Authorized Signature \_\_\_\_\_

or via Internet: **PUBLICINFO@FDIC.GOV**

For questions regarding content of the UBPR products, or public disclosure tapes please call:

John Smullen **1-202-872-7500** or (via E-Mail: **smullenj@frb.gov**)

Bank Reports							
FDIC Cert. Number*	Bank Name	City	State	Call Report Date	# of Copies Requested	Unit Cost	Total Cost
*Only if FDIC certificate number is available.							
Peer Group Data Report							
Peer Group Distribution Report (this became a new product December 1990)							
State Average Report							
State Average Distribution Report (this became a new product December 1990)							
User's Guide for the Uniform Bank Performance Report							
Please note: When ordering more than four bank reports or more than one peer group or state average report, please attach an additional sheet.							
Expediting Charge (Over-Night Handling)							
Name of Carrier: **(FEDEX)				Account No:			
<b>**Please Enclose a Mailing Label &amp; Envelope from Carrier</b>							
Total Cost of Your Order (amount enclosed):							

## The 2001 Uniform Bank Performance Reports Are Now Available!

### General Information

The Uniform Bank Performance Report (UBPR) is an analytical tool created for bank supervisory purposes. In a concise format, it shows the impact of management decisions and economic conditions on a bank's performance and balance-sheet composition and is produced for each insured commercial bank and FDIC insured savings bank (Insured Bank) in the United States. The UBPR is computer-generated from the FDIC data base, contains several years worth of data, and the data is presented in ratio, percentage, and dollar formats.

### UBPR Products

#### Bank Report

(approximately 13 pages) Prepared for each Insured Bank in the U.S.

Page	Description
-	Table of Contents
1	Summary Ratios
2	Income Statement
3	Noninterest Income & Expenses and Yields
4	Balance Sheet
5	Off-Balance Sheet Items
6	Composition of Assets & Liabilities
7	Credit Losses & Loan Mix
8	Past Due, Nonaccrual & Restructured Loans
9	Interest Rate Risk Analysis % of Assets
10	Liquidity & Investment Portfolio
11	Capital Analysis
12	One Quarter Annualized Income Analysis
STAVG	Summary Information for Banks in State

#### Peer Group Data

Consists of the Peer Group Average Report and the Peer Group Distribution Report. Both of these reports con-

tain data for 31 unique peer groups. Commercial and FDIC insured savings banks data are not commingled. The following provides a summary of data presented in both of these reports:

Page	Description
-	Table of Contents
1	Summary Ratios
2	Overhead, Yield & Cost Ratios
3	Composition of Assets & Liabilities
4	Off-Balance Sheet Items
5	Credit Losses & Loan Mix
6	Past Due, Nonaccrual & Restructured Loans
7	Interest Rate Risk Analysis % of Assets
8	Liquidity and Investment Portfolio
9	Capital Analysis
10	One Quarter Annualized Income Analysis*

#### Average Report

(Approximately 310 pages) Contains ten pages of ratio averages for each UBPR Peer Group as well as national averages. This report follows the same format as the bank report and presents five periods of data.

#### Distribution Report

(Approximately 390 pages) Contains ten data values ranging from the 1st through the 99th percentiles for each ratio for the current reporting period only.

#### State Average Data

Consists of the State Average Report and the State Average Distribution Report. These reports contain Summary Ratio data (in the same format as Page 1 of the Bank Report) for the nation and each individual state.

Commercial and FDIC insured savings banks data are not commingled.

- *Average Report*—(approximately 75 pages) this report follows the same format as the bank report and presents five periods of data.
- *Distribution Report*—(approximately 300 pages) contains ten data values ranging from the 1st through the 99th percentiles for each ratio for the current reporting period only.

#### User's Guide for the UBPR

(Approximately 100 pages) Documents the Bank Report. The User's Guide includes:

- General and technical UBPR information
- A sample of each UBPR page and a description of each line item
- A worksheet for calculating tax-equivalency adjustment.

### Public Disclosure Tapes

Data printed on the Bank Report hard copies are available on tape in bulk format for all banks, peer groups and state averages. These tapes may be of use to requestors who wish to select or analyze data for large numbers of banks or peer groups. A typical UBPR edition would include a maximum of 17 tapes: eight unique tapes for bank data, eight unique tapes for bank rank data, and one tape for peer group and state average data. For ordering call:

John Smullen, FFIEC  
202-872-7500

### Data Formats

The typical UBPR format consists of the following:

- *Year-End*—Five consecutive year-end periods (e.g., December 1994 through December 1998).
- *Non-Year End*—Current period, one-year ago from the current

period, and three year-end periods (e.g., June 1998, June 1997 December 1996, December 1995 and December 1994).

### Data Types

The typical UBPR Publication presents three types of data for each of five periods:

#### Bank-Level Ratio and Dollar Values

The source of all bank financial data in all of the UBPR publications is the FFIEC Call Reports, which are filed on a calendar quarter basis.

#### Peer Group Averages

The UBPR system classifies insured commercial banks into 25 unique Peer Groups and FDIC insured savings banks into four unique Peer Groups to show how a group of banks with similar characteristics has performed (both groups have national figures). This information can be used as a bench mark to asses an individual bank's asset and liability structure, earnings level and off-balance sheet exposure.

#### Bank Percentile Ranks

Based on the UBPR Peer Groups, the UBPR system ranks each bank ratio within each Peer Group in an ascend-

ing order. The resulting percentile rank, ranging from 0 to 99, provides the user an institution's relative position within it's UBPR peer group for each measure.

### UBPR Data Availability

Each quarter, approximately 90 days after the Call Report date, each insured Bank will automatically receive a copy of its own UBPR Bank Report free of charge. If you have misplaced your bank's UBPR Bank Report an additional copy maybe purchased (through the FDIC Disclosure Group). In addition, you may also purchase the Bank Report on your competitors or any other UBPR product by using the order form in this guide.

### UBPR Edition Availability

Year	March	June	September	December
2001	Jun'01	Sept'01	Dec'01	Mar 2002
2000	Yes	Yes	Yes	Yes
1999	Yes	Yes	Yes	Yes
1998	Yes	Yes	Yes	Yes
1991-1997				Yes**

\*\*FDIC insured savings bank UBPR's were produced for the first time in 1990.

### How To Order UBPR Publications

The UBPR is now available online at no charge, [WWW.FFIEC.GOV](http://WWW.FFIEC.GOV). UBPR's for any bank in the country may be viewed online, printed or downloaded. The site includes 5 years

of history including all intermediate quarters.

UBPR publications may be purchased through the FDIC Public Information requests must be in writing and payment must be included with the order. Orders should be sent to:

FDIC/FFIEC (UBPR)  
Department 0649  
Washington, DC 20037-0649

Internet:

[PUBLICINFO@FDIC.GOV](mailto:PUBLICINFO@FDIC.GOV)

Please make certain to remit the exact dollar amount as nominal overpayments are nonrefundable and underpayments will delay shipment of your request. Refunds will only be made in the event of cancellation of an order or product unavailability.

For additional information on your UBPR order, please call the FDIC Public Information at:

1-800-276-6003

Fax 1-202-416-2076

Washington DC area:

1-202-416-6940

For questions regarding content of the UBPR products, or public disclosure tapes please call John Smullen at:

1-202-872-7500

or via E-Mail:

[smullenj@frb.gov](mailto:smullenj@frb.gov)