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# A User's Guide for the Uniform Bank Performance Report

March 2001



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March 2001

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**Copies of the manual may be obtained from:**

Federal Financial Institutions Examination Council  
(see order form at Appendix B)

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# Introduction

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The Uniform Bank Performance Report (UBPR) is an analytical tool created for bank supervisory, examination, and bank management purposes. In a concise format, it shows the impact of management decisions and economic conditions on a bank's performance and balance-sheet composition. The performance and composition data contained in the report can be used as an aid in evaluating the adequacy of earnings, liquidity, capital, asset and liability management, and growth management. Bankers and examiners alike can use this report to further their understanding of a bank's financial condition and through such understanding perform their duties more effectively.

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

A UBPR is produced for each com-

mercial bank in the United States that is supervised by the Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, or the Office of the Comptroller of the Currency. UBPRs are produced for FDIC insured savings banks also. The report is computer-generated from a data base derived from public and nonpublic sources. It contains several years' worth of data, which are updated quarterly. Those data are presented in the form of ratios, percentages, and dollar amounts computed mainly from Reports of Condition and Income submitted by the bank. Each UBPR also contains corresponding average data for the bank's peer group and percentile rankings for most ratios. The UBPR therefore permits evaluation of a bank's current condition, trends in its financial performance, and comparisons with the performance of its peer group.

In addition to the individual bank report, the following is also available:

- A Peer Group report, which presents all peer averages
- A State Average Report, which presents ratio, averages within States
- A Distribution report is also produced using the peer groupings in the state average and peer group average reports. Selected percentile values are displayed for individual ratios to provide additional insight into the range of bank performance that comprises an average.
- UBPR data tapes, which present all types of UBPR data in bulk format on magnetic tape.

This user's guide contains basic guidelines for using the UBPR, including a suggested method of analyzing the report, technical information, and ratio definitions. Questions relating to details in this guide may be addressed to the Coordinator for Uniform Performance Reports, Federal Financial Institutions Examination Council, Washington, DC. See the Title Page for the complete address.

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# Summary of Changes to the March 31, 2001 UBPR

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Numerous ratios were revised to take advantage of the March 31, 2001 call report. Many of those changes were made behind-the-scenes to reflect the reduced number of call report forms. Other changes were made to reflect new items, changed definitions and combinations of data. Listed below in page order are ratios that were deleted, added or had significant revision.

## Page 1

Deleted:

*Memo: Fee Income*

Revised:

The UBPR will continue to maintain two versions of this page because 30–89 day delinquency information is confidential prior to March 31, 2001. The public version of this page available on the FFIEC website and in print form will display RESTR+NONAC+RE ACQ TO EQCAP+ALL FROM March 31, 2001 forward. The confidential version sent to banks and bank supervisors will display it for all periods.

## Page 2

Deleted:

*Fully Taxable Interest and Fees on Loans*

*U.S. Treas & Agency Securities Income*

*Other Securities Income*

*Prov: Allocated Transfer Risk*

*Equity Security Income*

Added:

*U.S. Treas & Agency (Excl MBS)*

Interest income on U.S. Treasury and Agency securities excluding mortgage backed securities is available from March 31, 2001 forward.

*Mortgage Backed Securities*

Interest income on mortgage backed securities is available from March 31, 2001 forward.

*All Other Securities*

Interest income on all other securities is available from March 31, 2001 forward.

*Other Interest Income*

Other interest income is available from March 31, 2001 forward.

## Page 3

Deleted:

*Memo: Fee Income*

*U.S. Treasuries & Agencies Yield*

*State & Political Sub Yield (Book and TE)*

*Other Debt Securities Yield*

*Equity Securities Yield*

*Money Market Deposit Account Rate*

Added:

*Total Investment Securities(Book) Yield*

Total interest income on investment securities divided by year-to-date average of all investment securities.

*U.S. Treasury & Agency (Excl MBS) Yield*

Interest income on U.S. treasury and agency securities excluding mortgage backed securities divided by year-to-date average U.S. securities. Available from March 31, 2001 forward.

*Mortgage Bbacked Securities Yield*

Interest income on mortgage backed securities divided by year-to-date average mortgage backed securities. Available from March 31, 2001 forward.

*All Other Securities Yield*

Interest income on all other securities divided the year-to-date average of all other securities. Available form March 31, 2001 forward.

Revised:

Banks with assets less than \$25million will begin reporting averages by loan type in 2002. Consequently loan yields by type (Commercial & Industrial, Individual, etc) will be NA for those banks until that date.

*Fiduciary Activities*

Year-to-date income from fiduciary activities. Available for all banks from March 31, 2001 forward. Not available prior to March 31, 2001 for banks filing 034 call form.

*Trading Revenue*

Available for all banks from March 31, 2001 forward. Not available for prior quarters for banks filing call form 034. From March 31, 1996 forward includes trading revenue as reported on schedule RI. For quarters prior to March 31, 1996 includes trading gains, losses and fees from

foreign exchange transactions and other gains, losses and fees from trading assets and liabilities.

#### *Other Noninterest Income*

Year-to-date all other Non interest income and fee income. From March 31, 2001 forward includes: Investment banking, advisory, brokerage and underwriting fees and commissions, venture capital revenue, net servicing fees, net securitization income, insurance commissions and fees, net gains (losses) on sales of; loans, other real estate owned, other assets and other noninterest income.

#### *Other Savings Deposits Rate*

For quarters from March 31, 2001 forward includes interest on other savings deposits (all savings accounts and money market deposits accounts) divided by the average of such deposits. For prior quarters excludes MMDA's.

### **Page 4**

Revised:

*Less: LN&LS Allowance*

From March 31, 2001 forward does not include the Allocated Transfer Risk Reserve.

### **Page 5A**

Deleted:

*Net Unamort Realized G/L Derivs*

*Past Due Deriv Instruments: Repl Cost 90+ Days Past Due*

Revised:

*Past Due Deriv Instruments: Fair Value Carried as Asset*

Prior to March 31, 2001 includes instruments reported at book value. For subsequent quarters includes instruments at fair value.

#### *Non-Traded*

From March 31, 2001 forward total non-traded derivatives, or the sum of RC-L item 13, columns A through D. For quarter's prior total non-traded derivatives, or the sum of RC-L items 16.a and b, columns A through D.

#### *Interest Rate Contracts*

For quarters from March 31, 2001 forward total non-traded interest rate contracts, or the sum of RC-L item 13, column A. For prior quarters total non-traded interest rate contracts, or the sum of RC-L items 16.a and b, column A.

#### *Foreign Exchange Contracts*

For quarters from March 31, 2001 forward total non-traded foreign exchange contracts, or the sum of RC-L item 13, column B. For prior quarters total non-traded foreign exchange contracts, or the sum of RC-L items 16.a and b, column B.

#### *Equity, Commodity and Other Contracts*

For quarters from March 31, 2001 forward total non-traded equity, commodity and other contracts, or the sum of RC-L item 13, columns A and B. For prior quarters total non-traded equity, commodity and other contracts, or the sum of RC-L items 16.a and b, columns A and B.

### **Page 5B**

Deleted:

*Percent of Tier One Capital: Net Unamort Realized G/L Derivs*

*Past Due Deriv Instruments Repl Cost 90+ Days Past Due*

Revised:

*Past Due Deriv Instruments: Fair Value Carried as Asset*

Prior to March 31, 2001 includes instruments reported at book value.

For subsequent quarters includes instruments at fair value.

#### *Non-Traded*

From March 31, 2001 forward total non-traded derivatives, or the sum of RC-L item 13, columns A through D. For quarter's prior total non-traded derivatives, or the sum of RC-L items 16.a and b, columns A through D.

#### *Interest Rate Contracts*

For quarters from March 31, 2001 forward total non-traded interest rate contracts, or the sum of RC-L item 13, column A. For prior quarters total non-traded interest rate contracts, or the sum of RC-L items 16.a and b, column A.

#### *Foreign Exchange Contracts*

For quarters from March 31, 2001 forward total non-traded foreign exchange contracts, or the sum of RC-L item 13, column B. For prior quarters total non-traded foreign exchange contracts, or the sum of RC-L items 16.a and b, column B.

#### *Equity, Commodity and Other Contracts*

For quarters from March 31, 2001 forward total non-traded equity, commodity and other contracts, or the sum of RC-L item 13, columns A and B. For prior quarters total non-traded equity, commodity and other contracts, or the sum of RC-L items 16.a and b, columns A and B.

### **Page 6**

Revised:

*Less: LN & LS Allowance*

From March 31, 2001 forward does not include the Allocated Transfer Risk Reserve.

### **Page 7**

Deleted:

*Net ATRR Charge Offs*

*Other ATRR Charges (Net)*

Added:

*Re Loans in Foreign Offices*

Annualized net charge-off on loans in foreign offices divided by year-to-date average loans in foreign offices. Available from March 31, 2001 forward for banks filing call form 031.

**Page 7a**

Deleted:

**Mortgage Servicing % Assets:**

*Mortgages Serv Under GNMA*

*Mortgages Serv Under FHLMC*

*Mortgages Serv Under FNMA*

*Other Mortgage Servicing*

*Total*

Revised:

*Loans to Foreign Governments*

Available for all banks from March 31, 2001 forward. Available Prior to March 31, 2001 for FFIEC 033, 032, 031 filers. Includes domestic and foreign office loans.

Added:

**Asset Servicing % Assets:**

*Mortgages Serviced With Recourse*

Mortgages serviced with recourse divided by total assets is available from March 31, 2001 forward.

*Mortgages Serviced Without Recourse*

Mortgages serviced without recourse divided by total assets is available from March 31, 2001 forward.

*Other Financial Assets*

Other financial assets divided by

total assets is available from March 31, 2001 forward.

*Total*

Sum of the above categories.

**Page 8 and 8a**

Deleted:

Non-Current LN&LS by LN Type (\$000)

*Lns to Fin Cml Re*

*Const and Land Dev*

*Single & Multi Mtg*

*Non Farm/Resi Mtg*

Current Restructured LN&LS by Type:

*Loans Secured by Real Estate*

*Commercial and Industrial Lns*

*All Other Loans and Leases*

Added:

*Re Lns for Off*

Past due real estate loans in foreign offices divided by total real estate loans in foreign offices. Available for banks filing call from 031 from March 31, 2001 forward.

Revised:

The UBPR will continue to maintain two versions of this page because 30-89 day delinquency information is confidential prior to March 31, 2001. The public version of this page available on the FFIEC website and in print form will display 30-89 day delinquencies March 31, 2001 forward. The confidential version sent to banks and bank supervisors will display it for all periods.

**Page 10**

Deleted:

Held to Maturity % Total Secs:

*Investments in Mutual Funds*

*Other Equity Securities*

*Less: Unrealized Loss (MES)*

Added:

*Asset Backed Securities*

Asset backed securities was added as a caption to both held-to-maturity and available-for-sale sections. In each case total asset backed securities is divided by total securities.

Revised:

*Short Term Investments (\$000)*

The sum of:

- Interest-bearing bank balances
- + Federal funds sold and securities purchased under agreements to resell
- + Fixed rate debt securities that mature within one year
- + Floating rate debt securities that mature within one year
- + Acceptances of other banks (loans) and commercial paper (loans). Commercial paper not included from March 31, 1997 forward. Acceptances not included from March 31, 2001 forward.

Note: This change effects other ratios including short term assets, net short term non core funding dependence and net non core funding dependence, short term investments to short term non core funding and short term assets to short term liabilities.

*Municipal Securities (Held to Maturity and Available for Sale)*

Only available prior to March 31, 2001.

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**Page 11**

Deleted:

End-of-Period Capital:

*Unrealized G/L Avail Sale Secs*

*Accum Net G/L Cash Flow Hedges*

*Cumulative Foreign Currency Adjustment*

Changes in Total Equity:

*Cumulative Accounting Changes*

*Correction Material Accounting Change*

Added:

End-of-Period Capital:

*Accumulated Other Comprehensive Income*

From March 31, 2001 forward includes accumulated other comprehensive income. For prior periods includes Unrealized G/L on Avail for Sale Securities, Accumulated G/L Cash Flow Hedges and Cumulative Foreign Currency Adjustment.

*Other Equity Capital Components*

Available from March 31, 2001 forward.

Changes in Total Equity:

*Restatements Due to Accounting Changes.*

From March 31, 2001 forward includes restatements due to accounting changes. Prior to March it includes Cumulative Accounting Changes and Corrections Material Accounting Change.

*Other Comprehensive Income.*

From March 31, 2001 forward included other comprehensive income. For prior quarters it includes

Change related to Unrealized G/L on Available for Sale Securities, Change related to Foreign Currency Adjustments and Change related to income from Cash Flow Hedges.

**Page 11a**

Revised:

**Note that all capital components, risk weighted asset totals as well as the capital ratios are retrieved directly from RC-R from March 31, 2001 forward for all banks.** The totals for tier one, tier two and total capital and risk weighted assets are not adjusted for the effects of financial subsidiaries. **Capital ratios, which are retrieved directly from schedule RC-R, do reflect the adjustment as made by the reporting bank.** For prior quarters many banks did not report detailed RC-R data and as a consequence the UBPR used an algorithm to estimate risk weighted assets.

Deleted:

Tier One Capital:

*Common Equity*

*Noncumulative Perpetual Preferred Stock*

*Minority Interest in Consolidated Subsidiaries*

Tier Two Capital:

*Allowable Subordinated Debt & Ltd Life*

*Mandatory Convertible Debt*

*Net Worth Certificates*

Added:

*Total Equity Capital Adjusted*

From March 31, 2001 forward includes data from RC-R: total

equity capital, the following adjustments: for net unrealized gains (losses) on available for sale securities, for unrealized loss on available for sale equity securities, for accumulated gains (losses) on cash flow hedges, for nonqualifying perpetual preferred stock, qualifying minority interest in consolidated subsidiaries, and other additions (deletions) to equity capital.

For prior quarters includes the sum of common stock, surplus, undivided profits, net worth certificates, cumulative foreign currency adjustments less unrealized loss on marketable equity securities, noncumulative perpetual preferred stock, minority interest in consolidated subsidiaries.

*Qualifying Debt and Limited Life Preferred*

From March 31, 2001 forward includes qualifying subordinated debt and redeemable preferred stock from RC-R.

For prior quarters includes:

Allowable subordinated debt and intermediate term preferred stock and other limited life instruments from schedule RC-R. The components are discounted by maturity as follows:

- 1 to 2 years = 20%
- 2 to 3 years = 40%
- 3 to 4 years = 60%
- 4 to 5 years = 80%
- over 5 years = 100%

Subordinated debt is also limited to 50% of tier one capital.

Plus mandatory convertible debt from RC-M.

*Total Risk-Based Capital*

From March 31, 2001 forward total risk based capital from RC-R. Note that this figure includes deductions for total risk based capital. Additionally, it does not include the adjustment for financial subsidiaries. For prior quarters include tier one plus tier two capital plus tier three capital less reciprocal holdings.

***Risk-Weighted Assets  
(On- and Off-Balance Sheet)***

From March 31, 2001 forward risk weighted asset information for all banks is retrieved from RC-R. For prior quarters the information is derived from schedule RC-R for banks that file complete RC-R data, or from a variety of report of condition schedules for those banks that do not file complete RC-R data. Note that the total is not adjusted for financial subsidiaries.

***Tier One RBC to Risk-Weighted Assets***

From March 31, 2001 forward if the bank reports financial subsidiaries then the tier 1 risk based capital ratio adjusted for financial subsidiaries is displayed from RC-R. Otherwise the unadjusted tier 1 risk based capital ratio is displayed from RC-R. For prior quarters tier one capital divided by risk-weighted assets.

***Total RBC to Risk-Weighted Assets***

From March 31, 2001 forward if the bank reports financial subsidiaries then the adjusted total risk based capital ratio is displayed. Otherwise the unadjusted total risk based capital ratio is displayed. For prior quarters tier one plus tier two capital divided by risk-weighted assets.

***Tier One Leverage Capital***

From March 31, 2001 forward if the

bank reports financial subsidiaries then the tier 1 leverage ratio adjusted for financial subsidiaries is displayed from RC-R. Otherwise the unadjusted tier leverage ratio is displayed from RC-R

For prior quarters tier one capital is divided by adjusted average assets. Average assets from schedule RC-K is adjusted for ineligible intangible assets and deferred tax assets as used in tier one capital.

**Page 12**

Deleted:

*Memo: Fee Income*

*U.S. Treasuries & Agencies Yield*

*State & Political Sub Yield  
(Book and TE)*

*Other Debt Securities Yield*

*Equity Securities Yield*

*Money Market Deposit Account Rate*

Added:

*Total Investment Securities (Book)  
Yield*

Total interest income on investment securities divided by quarterly average of all investment securities.

***U.S. Treasury & Agency  
(Excl MBS) Yield***

Interest income on U.S. treasury and agency securities excluding mortgage backed securities divided by quarterly average U.S. securities. Available from March 31, 2001 forward.

***Mortgaged-Backed Securities Yield***

Interest income on mortgage backed securities divided by quarterly average mortgage backed securities. Available from March 31, 2001 forward.

***All Other Securities Yield***

Interest income on all other securities divided the quarterly average of all other securities. Available form March 31, 2001 forward.

Revised:

Banks with assets less than \$25million will begin reporting averages by loan type in 2002. Consequently loan yields by type (Commercial & Industrial, Individual, etc) will be NA for those banks until that date.

***Other Savings Deposits Rate***

For quarters from March 31, 2001 forward includes interest on other savings deposits (all savings accounts and money market deposits accounts) divided by the quarterly average of such deposits. For prior quarters excludes MMDAs's