



DATE: April 13, 2018

TO: All Uniform Bank Performance Report (UBPR) Users

FROM: David Vallee, UBPR Coordinator

SUBJECT: UBPR Peer Group Changes

Beginning April 13th 2018 there will be several changes to UBPR asset based peer groups. The FFIEC Task Force on Surveillance Systems (Task Force), an interagency task force that determines the content of the UBPR, recently decided to break up Peer Group 1 (Insured commercial banks having assets greater than \$3 billion) into the following three new peer groups: Peer Group 1 (Insured commercial banks having assets greater than \$100 billion), Peer Group 2 (Insured commercial banks having assets between \$10 billion and \$100 billion) and Peer Group 3 (Insured commercial banks having assets between \$3 billion and \$10 billion). The Task Force determined Peer Group 1 became less relevant over time as the number of institutions increased and the disparity in asset size and complexity among such institutions widened.

The Task Force decided to keep the existing asset based order intact. As such, Peer Group 1 will continue to be comprised of the largest institutions with each subsequent peer group comprised of smaller asset based institutions. To accommodate this change, Peer Groups 2 through 15 were renamed Peer Groups 4 through 17. For example, former peer Group 2 (insured commercial banks having assets between \$1 billion and \$3 billion) is now named Peer Group 4. See the table below for former and new peer group assignments. No other peer groups (i.e., supplemental peer groups 101S, 101M, etc.) will be affected.

Insured Commercial Bank Peer Group Descriptions				
Peer Group Number	New Peer Group Number	Average Assets for Latest Quarter	Number of Banking Offices	Location
1		In excess of \$3 billion	-	-
	1	In excess of \$100 billion	-	-
	2	Between \$10 billion and \$100 billion	-	-
	3	Between \$3 billion and \$10 billion	-	-
2	4	Between \$1 billion and \$3 billion	-	-
3	5	Between \$300 million and \$1 billion	-	-
4	6	Between \$100 and \$300 million	3 or more	Metropolitan area
5	7	Between \$100 and \$300 million	3 or more	Non-metropolitan area
6	8	Between \$100 and \$300 million	2 or fewer	Metropolitan area
7	9	Between \$100 and \$300 million	2 or fewer	Non-metropolitan area
8	10	Between \$50 million and \$100 million	3 or more	Metropolitan area
9	11	Between \$50 million and \$100 million	3 or more	Non-metropolitan area
10	12	Between \$50 million and \$100 million	2 or fewer	Metropolitan area
11	13	Between \$50 million and \$100 million	2 or fewer	Non-metropolitan area
12	14	Less than \$50 million	2 or more	Metropolitan area
13	15	Less than \$50 million	2 or more	Non-metropolitan area
14	16	Less than \$50 million	1	Metropolitan area
15	17	Less than \$50 million	1	Non-metropolitan area