Memorandum

To: Task Force on Surveillance Systems
From: John Smullen

Date: April 8, 2007
Subject: Changes to March 31, 2007 UBPR

Beginning with the March 31, 2007 UBPR, new ratios, peer group averages and percentile rankings were added to several pages in the UBPR. Additionally some new dollar values were added, some ratios were modified and a few were deleted. Details are listed below by UBPR page. Most of the changes are related to new information to be collected in the March 31, 2007 call report and a revision to the treatment of concentrations of credit data. Along with this memo is a separate page layout document that describes where the changes were made and provides a list of the data element names.

UBPR Page 5 OFF BALANCE SHEET ITEMS

OUTSTANDING ($000)

Added dollar amount, 1 quarter growth rate and 1 year growth rate for the following:

1-4 FAMILY RESIDENTIAL COMMITMENTS
COMMERCIAL REAL ESTATE, OTHER CONSTRUCTION AND LAND COMMITMENTS

OUTSTANDING (% of TOTAL)

Added bank ratio, peer group average and percentile ranking for the following:

1-4 FAMILY RESIDENTIAL COMMITMENTS
COMMERCIAL REAL ESTATE, OTHER CONSTRUCTION AND LAND COMMITMENTS

UBPR Pages 7 & 7A ANALYSIS OF CREDIT ALLOWANCE AND LOAN MIX

NET LOSSES BY TYPE OF LOAN AND LEASE

Added bank ratio, peer group average and percentile ranking for the following:

1-4 FAMILY CONSTRUCTION
OTHER CONSTRUCTION AND LAND DEVELOPMENT

OWNER OCCUPIED NONFARM NONRESIDENTIAL
OTHER NONFARM NONRESIDENTIAL
LOAN MIX % AVERAGE GROSS LOANS & LEASES

Added bank ratio, peer group average and percentile ranking for the following:

1-4 FAMILY CONSTRUCTION
OTHER CONSTRUCTION AND LAND DEVELOPMENT
OWNER OCCUPIED NONFARM NONRESIDENTIAL
OTHER NONFARM NONRESIDENTIAL

UBPR Page 7B ANALYSIS OF CONCENTRATIONS OF CREDIT

LOAN & LEASE AS % TOTAL CAPITAL

Added bank ratio, peer group average and percentile ranking for the following:

1-4 FAMILY CONSTRUCTION
OTHER CONSTRUCTION AND LAND DEVELOPMENT
OWNER OCCUPIED NONFARM NONRESIDENTIAL
OTHER NONFARM NONRESIDENTIAL

Revised bank ratio definitions for the following:

The formula for all UBPR ratios on this page was revised. Total Capital replaces Tier 1 Capital plus the Allowance for Loan and Lease Losses as the denominator for all concentration of credit ratios on page 7B.

UBPR Page 8 & 8A ANALYSIS OF PAST DUE, NONACCRUAL & RESTRUCTURED LOANS & LEASES

% OF NON-CURRENT LOANS AND LEASES BY TYPE

Added bank ratio, peer group average and percentile ranking for the following:

1-4 FAMILY CONSTRUCTION & LAND DEVELOPMENT 90+ DAYS PAST DUE
   -NONACCRUAL
   -TOTAL
   -30 – 89 DAYS PAST DUE

OTHER CONSTRUCTION & LAND DEVELOPMENT 90+ DAYS PAST DUE
   -NONACCRUAL
   -TOTAL
   -30 – 89 DAYS PAST DUE

OWNER OCCUPIED NONFARM NONRESIDENTIAL 90+ DAYS PAST DUE
   -NONACCRUAL
   -TOTAL
   -30 – 89 DAYS PAST DUE

OTHER NONFARM NONRESIDENTIAL 90+ DAYS PAST DUE
   -NONACCRUAL
   -TOTAL
   -30 – 89 DAYS PAST DUE
Deleted bank ratio, peer group average and percentile ranking for the following:

REAL ESTATE LOANS IN FOREIGN OFFICES 90+ DAYS PAST DUE
  -NONACCRUAL
  -TOTAL
  -30 – 89 DAYS PAST DUE

FOREIGN GOVERNMENT LOANS 90+ DAYS PAST DUE
  -NONACCRUAL
  -TOTAL
  -30 – 89 DAYS PAST DUE

UBPR Page 11a RISK BASED CAPITAL ANALYSIS

RISK-BASED CAPITAL ($000)

Added dollar amount data for the following:

- CUMUL CHANGE F.V. FINANCIAL LIAB