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## Appendix A: Summary of Changes to the BHCPR

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This appendix describes the significant changes to the *Bank Holding Company Performance Report* since the publication of the previous edition of the manual (dated March 2007).

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## Summary of Changes to the March 31, 2008 Bank Holding Company Performance Report (BHCPR)

Since the last revision of the BHCPR in March 2007, new ratios and line items were added due to new reporting requirements for the FR Y-9C reporting form and to address commercial real estate concentrations as described in SR 07-01, Interagency Guidance on Concentrations in Commercial Real Estate. Questions regarding the BHCPR should be directed to Matt Mattson, Manager, Surveillance, Financial Trends & Analysis Section, Division of Banking Supervision and Regulation, at 202-452-2943 or Tony McGatlin, Supervisory Financial Analyst, Surveillance, Financial Trends & Analysis Section, Division of Banking Supervision and Regulation, at 202-728-5894.

1. Page 7A, Loan Mix and Analysis of Concentrations of Credit:
  - A new supplemental section was added and new ratios for non-owner occupied commercial real estate as a percent of total loans, non-owner occupied commercial real estate loans as a percent of total risk based capital, construction & land development loans as a percent of total risk based capital, and total commercial real estate loans as a percent of total risk based capital were added.