

# Federal Financial Institutions Examination Council

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## Memorandum

**To:** Task Force on Surveillance Systems

**Date:** April 8, 2007

**From:** John Smullen

**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:

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