

What is the UBPR?

The UBPR is an analytical report created for bank supervisory, examination, and management purposes.

It shows the effect 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:

- Adequacy of earnings
- Liquidity
- Capital
- Asset and liability management
- Growth management

Bankers and examiners alike can use this report to further their understanding of a bank's financial condition and perform their duties more effectively.

For information about the UBPR, please see the UBPR information page at <http://www.ffiec.gov/ubpr.htm>.

	12/31/2008	12/31/2007
NONINTEREST INCOME & EXPENSES	1,643,154	1,151,676
FIDUCIARY ACTIVITIES	10,857,344	9,404,289
DEPOSIT SERVICE CHARGES	-485,126	-3,188,287
TRADING VENT CAP SECURIZ INC	3,303,574	3,442,037
INV BANKING COMM & FEES	198,294	220,676
INSURANCE COMM & FEES	2,671,111	866,714
NET SERVING FEES	-1,782,075	392,714
LOAN & LSE NET GAIN/LOSS	259,086	2,607,111
OTHER NET GAINS/LOSSES	4,748,256	3,771,111
OTHER NONINTEREST INCOME	21,413,618	18,611,111
NONINTEREST EXPENSE	14,401,171	14,111,111
PERSONNEL EXPENSE	4,432,281	3,771,111
OCCUPANCY EXPENSE	0	3,771,111
GOODWILL IMPAIRMENT	742,919	3,771,111
OTHER INTANGIBLE AMORTIZ	9,521,768	18,611,111
OTHER EXP(INCL INTANGIBLES)	29,098,139	14,111,111
OPER EXP(INCL INTANGIBLES)	5,940	14,111,111
OPERATING OFFICES(#)	228	14,111,111
BANK PG 1 PCT	231,483	14,111,111
		33
		47
		26

What if I have questions?

For more information about the UBPR, please see the UBPR information page at <http://www.ffiec.gov/ubpr.htm>.

For more information about the UBPR modernization effort, please visit the UBPR modernization page on the FFIEC's Financial Institution Data (FIND) web site at <http://www.ffiec.gov/find>.

Inquiries about the UBPR modernization effort should be sent to FFIECCDRQuestions@FFIEC.gov.



Uniform Bank Performance Report Modernization

What You Need to Know



The UBPR is changing!



The Federal Financial Institutions Examination Council (FFIEC) Call Report Agencies (FDIC, FRB, and OCC) are modernizing the Uniform Bank Performance Report (UBPR). The agencies are planning to process and distribute the UBPR using the interagency Central Data Repository (CDR) in March 2010.

Benefits of the new system include:

- Faster delivery of high quality data
- Enhanced user functionality
- Enhanced data delivery methods
- Improved data transparency

The agencies are planning a number of outreach efforts throughout 2009, including:

- Development of a UBPR modernization web page to communicate the most up-to-date and detailed information on the changes to the UBPR
- Periodic press releases and financial institution letters
- Focus groups for financial institutions

For more information about the UBPR transition, please see the UBPR modernization page at <http://www.ffiec.gov/find>.

Here's a sample of what's changing:

UBPR content:

- There will be minor differences in individual bank data and peer groups as a result of changes to the UBPR calculation engine and the source of bank structural data. This could mean that the UBPR will have slightly different results for some banks and that some banks may change peer groups.
- There will be a common page layout for all UBPR report types.
- UBPR formulas will be available via a public eXtensible Business Reporting Language (XBRL) taxonomy.

UBPR distribution:

- The new UBPR will be distributed through the Central Data Repository Public Data Distribution (CDR PDD) web site at <https://cdr.ffiec.gov/public/>.
- The UBPR data will be updated on a more frequent basis, and the PDD web site will provide an enhanced user experience, including updated distribution methodologies such as web services.
- Bulk non-confidential UBPR data will be made available to the public at no cost.
- The custom peer group functionality will be enhanced with greater flexibility and more user-friendly features.



While there are many UBPR changes planned, several important aspects are not changing.

Here's a sample of what's NOT changing:

- UBPR documentation, such as the UBPR Users Guide, will continue to be available on the FFIEC web site at <http://www.ffiec.gov/ubpr.htm>.
- Users will still be able to retrieve UBPR data via the Internet through a web browser.
- State banking agency users will continue to receive confidential UBPR data via existing distribution channels at the FFIEC agencies. They will also have access to any public data distribution channels.
- All current FFIEC agency policies regarding Freedom of Information Act (FOIA) requests will continue to apply for custom data requests received from the public through means other than the PDD.