



DATE: December 11, 2019

TO: All Uniform Bank Performance Report (UBPR) Users

FROM: Thomas Wilderman, UBPR Coordinator

SUBJECT: UBPR Enhancements Being Made Including New Executive Summary Report

The financial institution regulatory agencies are making enhancements to the UBPR beginning December 16th including a new Executive Summary Report (ESR). This new report is intended for financial institution Executives and Board Members to easily see trends of an institution's key ratios. Users will access this report in the same manner they currently access the UBPR with the ESR showing as a separate report above the current UBPR on the online report selection menu. For the key ratios on the report, the current quarter, previous quarter, year ago quarter and year-to-date information will be displayed. Similar to the current UBPR data, a user will have the ability to view graphs of key financial data from the current period all the way back to 2002.

Another enhancement being implemented at this time is the ability for a user to compare an institution's UBPR financial data against up to 30 other institutions using the new multiple bank report functionality. This functionality is accessed by generating a UBPR report, selecting a UBPR report page, selecting "View Multiple Bank Report" as a new option on the report page, and selecting the institutions to compare against. Similar to the current UBPR and the new Executive Summary Report, the Multiple Bank Report can be printed or downloaded.

An additional enhancement being made is the ability for a user to save favorite banks and custom peer group lists of banks. A user must enroll through an automated log-in enrollment process from the UBPR menu to be able to use this enhancement, and subsequently logs in using this functionality.

With these enhancements, all current UBPR functionality is retained and users will continue to access the UBPR in the same manner as before. Attached to this memo is a sample Executive Summary Report along with slides showing how to access the new UBPR enhancements.

Who do I Contact with Questions?

UBPR users should address any UBPR related questions including questions about these enhancements to the CDR helpdesk at cdr.help@ffiec.gov or 1-888-237-3111.

Sample Executive Summary Report

	<u>12/31/2015</u>	<u>09/30/2015</u>	<u>12/31/2015</u>	<u>12/31/2014</u>
	<u>QTR</u>	<u>QTR</u>	<u>YTD</u>	<u>QTR</u>
Income Statement \$:				
Net Interest Income	2,381	2,714	10,114	2,413
Noninterest Income	814	368	1,921	189
Noninterest Expense	2,894	2,678	10,476	2,399
Provision: Loan & Lease Losses	-207	-40	-157	0
Net Income	378	431	1,762	666
Earnings and Profitability:				
Percent of Average Assets:				
Net Interest Income	2.80	3.10	2.98	3.02
Noninterest Income	0.96	0.42	0.57	0.24
Noninterest Expense	3.40	3.06	3.08	3.00
Provision: Loan & Lease Losses	-0.24	-0.05	-0.05	0.00
Net Income	0.44	0.49	0.52	0.83
Return on Equity	4.71	5.46	5.63	8.98
Net Int Inc to Avg Earn Assets	3.04	3.38	3.25	3.30
Loan and Lease Analysis:				
Net Loss to Average Total LN&LS	-0.01	-0.01	0.02	0.20
LN&LS Allowance to Total LN&LS	0.95	1.03		1.07
LN&LS-90+ Days PD & Non-accr to LN&LS	0.24	0.24		0.65
Liquidity/Interest Rate Risk:				
Net Loans & Leases to Deposits	74.90	72.04		76.10
Net Loans & Leases to Assets	60.48	58.74		61.33
Net Short Term Liabilities to Assets	8.41	9.40		11.02
Net Over 1 Year Position	65.28	62.43		60.59
Net Over 3 Year Position	58.90	57.49		59.12
Capitalization:				
Tier One Leverage Capital	9.39	8.97		9.56
Total Capital Ratio	16.15	15.40		15.14
Common Equity Tier 1 Cap Ratio	15.23	14.42		
Cash Dividends to Net Income	0.00	0.00	0.00	0.00
Growth Rates:				
			<u>12 Months</u>	
Total Assets	-4.73	0.23	3.60	3.48
Net Loans & Leases	-1.90	0.87	2.17	7.46
Tier 1 Capital	2.02	1.40	4.52	1.52
Balance Sheet \$:				
Net Loans and Leases	200,010	203,878		195,755
Investments	101,000	110,266		89,683
OREO	2,359	5,198		4,730
Total Assets	330,692	347,098		319,195
Total Deposits	267,049	283,023		257,250
Total Liabilities	298,607	315,003		288,940
Total Bank Capital & Min Int	32,085	32,095		30,255
Concentrations % Total Capital:				
Total Real Estate	573.57	595.51		583.78
Non-Owner Occ Commercial Real Estate	206.20	214.37		220.82
Total Commercial Real Estate	334.56	342.70		336.43
Construction & Development	20.59	21.62		27.81

December 2019 UBPR Enhancements

Choose Executive Summary Report from UBPR Report Menu

The screenshot shows the FFIEC website's UBPR search interface. At the top, there is a navigation bar with 'Menu', 'What's New', 'FAQs', and 'UBPR User's Guide'. Below this is a search section with a search box and buttons for 'Search', 'Clear', and 'Download'. A callout box points to the 'Report' dropdown menu, which is open and shows 'Executive Summary Report' as the selected option. Other options include 'Uniform Bank Performance Report (UBPR)', 'Custom Peer Group Bank Report', 'Peer Group Average Report', 'Peer Group Average Distribution Report', 'State Average Report', 'State Average Distribution Report', 'List of Banks in Peer Group Report', and 'Bank XBRL Instance Document'. The page also includes a '508-Compliant' checkbox and various input fields for search criteria like 'City', 'County', 'State or Territory', and 'Zip'. A 'Privacy Policy' link is visible at the bottom.

Search

Search Clear Download

* = Required

The search function enables you to locate financial institution data by entering one or more of the criteria below. If more than one institution meets the criteria you enter, you will be provided with a list of institutions. Please select a report type; enter your criteria and click the "Search" button. Note that if the search criteria you enter are not sufficiently specific, you may be requested to refine your search. For additional information and help with this page, click [here](#).

Please note Peer Group 1 (Insured commercial banks having assets greater than \$3 billion) has been broken up 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). Peer groups 2 through 15 have been renamed Peer Groups 4 through 17. Please refer the UBPR User's Guide and UBPR Peer Group Changes memo dated April 13, 2018 for additional information.

Report *

Select a Report Type >>

- Call
- Executive Summary Report**
- Uniform Bank Performance Report (UBPR)
- Custom Peer Group Bank Report
- Peer Group Average Report
- Peer Group Average Distribution Report
- State Average Report
- State Average Distribution Report
- List of Banks in Peer Group Report
- Bank XBRL Instance Document

508-Compliant

-- Select an option -- To

Report Date *

Institution Name

Unique Identifier

City

County

State or Territory Anywhere in US/Territories

Zip

[Privacy Policy](#)

Access or use of this website constitutes consent to these terms.

This is a protected U.S. Government web site. To intentionally cause damage to it or to any FFIEC or agency electronic facility or data through the knowing transmission of any program, information, code, or command is unlawful. This system and related equipment are subject to monitoring. Information regarding users may be obtained and disclosed to authorized personnel, including law enforcement authorities, for official purposes. Access to or use of this web site constitutes consent to these terms.

December 2019 UBPR Enhancements

Choose new View Multiple Bank Report Menu Option

Report - Google Chrome
 reports/UbprReport.aspx?rptCyclelds=116%2c110%2c114%2c107%2c101&rptid=283&idrssd=541101&peerGroupType=&supplemental=

View -- Uniform Bank Performance Report

Table of Contents ▾ View Multiple Bank Report

Print Download Close

06/30/2019 ▾ 06/30/2018 ▾ 12/31/2018 ▾ 12/31/2017 ▾ 12/31/2016 ▾ Update Report Table Graph

To View a page, select the [link](#) for the desired page from the Table of Contents.
 To Print one or more pages, select the desired page(s) from the Table of Contents and then select the Print button.
 To Download one or more pages, select the desired page(s) from the Table of Contents and then select the Download button.

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- Off Balance Sheet Items
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- Liquidity & Funding
- Liquidity & Inv Portfolio
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Summary Ratios
10/30/2019 1:36:01 PM

	5Q Trend	6/30/2019			6/30/2018			12/31/2018			12/31/2017			12/31/2016		
		BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT
Public Report																
Earnings and Profitability																
Percent of Average Assets:																
Interest Income (TE)		2.28	3.52	15	1.63	3.14	10	1.84	3.27	10	1.24	2.91	5	1.00	2.66	5
- Interest Expense		1.12	0.84	84	0.39	0.50	26	0.69	0.60	73	0.13	0.34	5	0.04	0.26	5
Net Interest Income (TE)		1.16	2.68	5	1.24	2.64	5	1.16	2.67	5	1.11	2.57	5	0.96	2.40	5
+ Noninterest Income		2.91	1.91	84	2.82	1.96	84	2.99	1.92	84	2.65	1.88	84	2.53	1.83	84
- Noninterest Expense		2.78	2.76	63	2.68	2.78	42	2.85	2.79	68	2.71	2.79	42	2.39	2.67	21
- Provision: Loan & Lease Losses		0.01	0.20	15	-0.01	0.13	10	-0.01	0.15	10	-0.01	0.17	15	0.00	0.19	10
- Provision: Credit Loss Oth Assets		N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Operating Income (TE)		1.28	1.63	15	1.40	1.69	15	1.30	1.65	15	1.06	1.50	15	1.11	1.37	31
+ Realized Gains/Losses Sec		0.01	0.01	52	-0.04	0.00	5	-0.02	0.00	15	0.00	0.01	42	0.03	0.02	73
+ Unrealized Gains / Losses Equity Sec		0.00	0.01	26	0.00	0.00	55	0.00	0.00	52	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Net Operating Income (TE)		1.28	1.65	15	1.37	1.69	15	1.28	1.65	15	1.07	1.50	15	1.13	1.39	26

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Choose comparison banks by entering list of identifiers or by using search bank option

Search for Banks to Compare in the Multiple Bank Report

Up to 30 institutions may be selected to compare in the Multiple Bank Report. Select a unique identifier type, enter a comma-separated list of identifiers, and then click the Generate with Identifiers button. Or, enter some search criteria and click Search Banks. The top 2000 institutions matching your criteria will display on the right. Select the checkboxes for institutions to include in the report, and then click the Generate with Selected button.

Unique Identifier:

Institution Name:

Report Date:

State or Territory:

Zip:

City:

County:

Search Banks Result

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User Log In
Menu Option

The screenshot shows the FFIEC website interface. At the top, the browser address bar displays the URL: "View or download data for individual institutions - FFIEC Central Data Repository's Public Data Distribution - Google Chrome". The website header includes the FFIEC logo and the text "Federal Financial Institutions Examination Council". A blue navigation bar contains the following links: "Menu", "What's New", "FAQs", "UBPR User's Guide", "Log In", "Legal Notice", "Accessibility Notes", and "Help". A red callout box with an arrow points to the "Log In" link, containing the text "User Log In Menu Option".

Search

Search Clear Download

* = Required

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Report* Select a Report Type >> 508-Compliant

Report Date* Single Date From To

Institution Name

FFIEC UBPR User....PDF FFIEC UBPR Compl....Zip Show all

December 2019 UBPR Enhancements

The screenshot shows a web browser window with the title 'Manage My Public Account - Pre x'. The browser's address bar is empty. The page has a blue header with navigation links: 'Menu', 'What's New', 'FAQs', 'UBPR User's Guide', 'Tom Wilderman', 'Legal Notice', 'Accessibility Notes', and 'Help'. Below the header, the main content area is titled 'Public Account'. A sub-header indicates '* = Required' and provides a brief description of the page's function. A secondary navigation bar contains 'Preferences', 'Account Details', and 'Change Password'. The 'Favorite Banks' section is currently empty. The 'Custom Peer Group Lists' section shows a list with 'first' and 'second' entries. Below this, a text area contains a comma-separated list of ID RSSDs. To the right of the text area are buttons for 'Add List', 'Delete List', 'Show Members', and 'Modify Name'. At the bottom of the page, there are buttons for 'Save', 'Print', and 'Show Filters', followed by a '50 per page' selector and 'page 1 of 1'. A pagination control shows 'First', 'Previous', '1', 'Next', and 'Last', along with a 'Search:' input field.

Public Account

* = Required
This page enables you to view and modify your user account information. Account details tab will allow you to update your account details. Change Password

Preferences Account Details Change Password

Favorite Banks

Custom Peer Group Lists

first
second

Comma separated ID RSSDs for first

852320,852218,817824,723112,675332,280110,233031,212465,210434,12837,75633,35301,541101,501105,476810,451965,504713,480228

UBPR - My Custom Peer Group Lists
first
second
UBPR - My Favorite Banks (ID RSSD)
UBPR - My Recently Viewed Banks (ID RSSD)
BANK OF NEW YORK MELLON, THE (541101)
STATE STREET BANK AND TRUST COMPANY (35301)
REGIONS BANK (233031)
My Public Account
Preferences
Account Details
Change Password
Log Out

Delete Bank

Add List Delete List
Show Members Modify Name
Update List Search

Save Print Show Filters 50 per page page 1 of 1
First Previous 1 Next Last Search: