

December 2019 UBPR Enhancements Frequently Asked Questions Document

- **What UBPR enhancements are going into production in December 2019?** The major December 2019 UBPR enhancements include:

New Executive Summary Report (ESR) -- This new report is intended for Bank Executives and Board Members to easily see the trend of an institution's key ratios. Users will access this report in the same manner they currently access the UBPR with the Executive Summary Report showing as a separate report above the current UBPR on the 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 a graph of this key data from the current period all the way back to the year 2002.

New UBPR Multiple Bank Report Functionality -- Ability for a user to compare an institution's UBPR ratios with up to 30 other institutions using new multiple bank report functionality. This functionality is accessed by running a UBPR report, choosing "View Multiple Bank Report" as a new option on the report page, and choosing the institutions to compare using a list of bank ID numbers or through a search feature. Similar to the current UBPR and the new Executive Summary Report, the Multiple Bank Report can be printed or downloaded.

User Ability to Save a List of Peer Banks or Favorite Banks -- A user will have the ability to save for later retrieval user identifications for favorite banks and lists of custom peer group identifiers. A user enrolls 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.

- **Are these enhancements changing the way I access or use any of the past functionality?** No. A user can still access and use the UBPR reports similar to how they have in the past.
- **Are there any changes to the charting capabilities with these enhancements?** Yes. The user now has the option to use a vertical bar, 3D vertical bar and 3D cylinder as well as the current line option.
- **Does the Executive Summary Report use tax equivalent calculations similar to the UBPR?** No. The ESR is a tool primarily used to compare an institution against itself over time and not to compare an institution against other institutions. Therefore, tax equivalency adjustments are not made on the ESR. The calculations without the tax equivalent adjustments are simpler to understand and re-compute by bank executives and other users.
- **Why does some information on the ESR not have values in the Year-to-Date column?** The YTD value is not reported for point in time values as they would be redundant with the current quarter value being displayed.

- **What information on the ESR does not have history back to 2002?** The Common Equity Tier 1 Capital Ratio is not available prior to March 2014 and the Non-owner Occupied CRE to Capital ratio is not available prior to March 2007.
- **How does a user compare their UBPR detailed information against the detailed information of other banks?** A user would run a UBPR for their institution and choose “View Multiple Bank Report” from a UBPR online page. The other banks to report can be entered through the search functionality or by entering a comma delimited list of the other bank’s user ids. The delimited list of banks can be saved for later retrieval using the new log-in functionality enhancement also being introduced. A user would need to log into their account, copy the user list under preferences and paste the list into the Multiple Bank Report search screen.
- **When using the Multiple Bank Report, how do I know the other banks being compared against with only their bank IDs displaying on the screen?** When looking at the report online, a user can hover their mouse over the bank ID and the name of the bank will display.
- **What is an example of a good use of the new log-in functionality of the UBPR?** A good use of this functionality is to store a comma delimited list or lists of peer institutions for management to compare itself against. Once saved, a user would only need to log in and click on the saved list to run a custom peer group report against this group. The user should include the RSSD-ID of the bank they are interested in first in the comma delimited list to be the bank compared against by the other banks making up the peer group values. To change the bank to be used as the bank displaying on the Custom Peer Group report, the user should select another of the banks as the primary bank. The user may need to reduce the zoom on the page to select a different bank as the primary bank if it does not appear on the visible screen while logged in and viewing preferences. The saved comma delimited list can also be used for the new Multiple Bank Report functionality as described above.
- **Must I create a log-in for the UBPR system to continue to use the functionality that I have used in the past?** No. A user can still retrieve all of the UBPR reports including the new ESR and use the new Multiple Bank Report functionality without creating and using a UBPR log in.
- **Where can I find additional information on these December 2019 Enhancements?** User information including a sample ESR and screen shots of the ESR and Multiple Bank Report functionality can be found in the December 11, 2019 memorandum describing the enhancements. Additionally, the UBPR Online User Guide at <https://cdr.ffiec.gov/public/DownloadUBPRUserGuide.aspx> has been updated for these Enhancements.
- **Who do I Contact with Questions on these December 2019 Enhancements?** As is currently the case for other UBPR questions, UBPR users should address any questions regarding these 2019 enhancements to the CDR helpdesk at cdr.help@ffiec.gov or 1-888-237-3111.