



Memorandum

To: All UBPR Users
From: David E. Vallee, UBPR Coordinator

Date: September 24, 2012
Subject: 2012 UBPR Changes

Two UBPR User's Guides (online interactive and PDF format) have been developed to assist users in deriving UBPR ratios and monetary values. The new UBPR User's Guides are based off of the Central Data Repository (CDR) taxonomy that is used to store both Call Report and UBPR concepts. The UBPR User's Guides will be available to users on September 24, 2012. Also in the September 24th 2012 UBPR release, several additions and revisions will be made to the Uniform Bank Performance Report (UBPR) Liquidity and Fiduciary pages. These additions and revisions are detailed in a separate memorandum to UBPR Users dated September 24, 2012.

Online UBPR User's Guide

The online UBPR Users Guide is available when a UBPR is generated for a specific financial institution. Users who generate a UBPR will be able to position to a UBPR page and click on a UBPR line item on the left of the page, which will open a new screen that shows both the UBPR line item's formula and the resulting value. Many of the formulas will require the user to drill down several levels of the formula to find the base Call Report concepts.

PDF UBPR User's Guide

The PDF version of the UBPR User's guide will be available on the FFIEC website at: <https://cdr.ffiec.gov/Public/DownloadUBPRUserGuide.aspx>. Users have the ability to download the entire UBPR User's Guide in one ZIP file or twenty five separate documents that are specific to each UBPR page and the Technical Information Section. The PDF version of the UBPR User's Guide is also based on the CDR system taxonomy and hyperlinks (directions on key strokes needed to maneuver are in the Technical Section) are provided within the document that allows users to follow the formulas down to the Call Report concepts. The PDF UBPR User's Guide is divided into two main sections: Core Concepts and Reference Concepts. The Core Concepts section lists the UBPR concepts that are contained on the actual UBPR pages. For each core concept there is a formula, a description, and a more detailed narrative explanation. If the formula uses other UBPR concepts in its formula (reference concepts) a hyperlink is provided that takes the user to the pertinent UBPR concepts in the Reference Concepts sections. The Reference Concepts section is located after the Core Concepts section and lists all UBPR concepts (including core concepts) that are used in Core Concepts formulas. For each referenced concept there is a formula and a description only. Below is an example of Summary ratios – Page 1 UBPR Core Concept “Noninterest Expense as a percent of Average Assets” as displayed in the PDF UBPR User's Guide.

5 Noninterest Expense

5.1 UBPRE005

DESCRIPTION

Non-Interest Expense as a percent of Average Assets

NARRATIVE

Salaries and employee benefits, expenses of premises and fixed assets and other Noninterest expense divided by average assets.

FORMULA

PCTOFANN(uc:UBPRE037[P0],uc:UBPRD659[P0])

Interactive UBPR User Guide - Windows Internet Explorer
https://test.cdr.ffiec.gov/PublicPerfTest/Reports/InteractiveUserGuide.aspx?LineID=609694&Rssd=480228&PageTitle=Summary Ratios&Concept=UBPRE005&ReportDate=12/31/2011

Uniform Bank Performance Report Interactive User's Guide

Close |

To View the details of a concept, select the [link](#) for the desired concept from the left.
To View the details of a concept for a different Reporting Period, select a different date in the drop-down.
To View all the concepts referenced for the selected line item, select the [Expand All](#) link.

ID RSSD	FI Name
FDIC Certificate #	OCC Charter #

Summary Ratios > - Noninterest Expense

[Collapse All](#) [Expand All](#)

[UBPRE005](#)

Reporting Period	Value
12/31/2011	2.83

Concept	UBPRE005
Description	Non-Interest Expense as a percent of Average Assets
Narrative	Salaries and employee benefits, expenses of premises and fixed assets and other Noninterest expense divided by average assets.
Formula	PCTOFANN(uc:UBPRE037[P0],uc:UBPRD659[P0])