

Micro Report Series Description

Series Mnemonic	UBPR
Series Name	Uniform Bank Performance Report; Peer group ratio statistics (UBPS); Financial Institutions Rankings (UBPK); Aggregate values (UBPA); Peer Group Identification values (UBPP)
Starting and Ending Date	December 31, 1981 Continuing
Frequency	Quarterly as of the last calendar day of the quarter.

Reporting Panel

Not Applicable

Major Changes to Reporting Panel

Not Applicable

Data Mode

On a flow basis

Data Availability

The FFIEC distributed printed copies of the UBPR to insured banks from March 1982 through December 2001. Beginning in March 2002, the hard copy UBPR report distribution was replaced with electronic distribution. The Federal Reserve began storing UBPR data as of December 31, 1992.

Series Information

In August of 1980, the Examination Council approved a development program for the Uniform Bank Performance Report. During 1981 and 1982, the primary focus of the task force was the development and implementation of the UBPR. The first UBPRs were distributed to banks and made available to the public in April 1982, using the December 1981 Call Report.

The UBPR covers all insured commercial banks and FDIC-Supervised Savings Banks. The source of all bank financial data in the UBPR is the Reports of Condition and Income, (Call Reports), filed quarterly by each insured bank. UBPR data is computed from the quarterly call

report filed by all banks. UBPR data for any quarter is subject to revision as a result of changes to underlying call report data as well as the formulas or metadata that produce UBPR data.

The UBPR system creates various types of data used in financial analysis:

- Bank Report presents three types of data:
 - Bank's data in dollar and ratio format
 - Peer Group data for banks similar in size and economic environment
 - Percentile ranks for the bank
- Peer Group Report presents the same ratios found in the Bank Report
 - For all UBPR Peer Groups
 - For each State
- Peer Group Distribution Report presents values at numerous selected percentiles for the same ratios found in the Bank Report
 - For all UBPR Peer Groups
 - For each State

The Uniform Bank Performance Report (UBPR) is an analytical tool created for bank supervisory, examination, and management purposes. In a concise format, it shows the impact 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 the adequacy of earnings, liquidity, capital, asset and liability management, and growth management. Bankers and examiners alike can use this report to further their understanding of a bank's financial condition, and through such understanding, perform their duties more effectively.

Confidentiality

Unless noted otherwise, individual respondent data are publicly available on the Federal Financial Institutions Examination Council (FFIEC) website. The web address of the FFIEC UBPR website is – (<http://www.ffiec.gov/ubpr.htm>).