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Financial Institution Letter

FIL-10-2010  
March 25, 2010

UNIFORM BANK PERFORMANCE REPORT

TO: CHIEF EXECUTIVE OFFICER (also of interest to Chief Financial Officer)

SUBJECT: Modernization of the Uniform Bank Performance Report

The federal banking agencies<sup>[1]</sup> are modernizing the production and distribution of the Uniform Bank Performance Report (UBPR) by moving these processes to the Central Data Repository (CDR). The improvements are scheduled to be implemented by the end of March 2010.

In October 2005, the federal banking agencies implemented the CDR, an Internet-based system created to modernize and streamline how the agencies collect, validate, manage and distribute financial data submitted by banks in the quarterly Consolidated Reports of Condition and Income (Call Reports). This was the first phase in a multiphase interagency initiative.

Through the use of open data exchange standards (known as "eXtensible Business Reporting Language" or XBRL), the CDR system has facilitated faster delivery of accurate Call Report data. All users of the data – financial institutions, banking regulators and the public – have benefited from this improved, timelier flow of bank financial information.

After the successful implementation of the first phase of the project, the FFIEC has now enhanced the CDR with a modernized UBPR application. The CDR now calculates UBPR data and distributes individual bank UBPR data and statistical reports to the banking agencies and the public in a more efficient and timely manner. Once implemented, the CDR's UBPR functionality will deliver all reports found on the current UBPR Web site, including individual bank UBPRs, the list of banks in a peer group, peer group data, peer group distribution, state average, state average distribution, and custom peer reports. The formats of these reports will be standardized, and the range of information for the state average report will be significantly expanded.

Additional project information is available on the FFIEC's Web site at [www.FFIEC.gov/FIND](http://www.FFIEC.gov/FIND) under the tab for UBPR Modernization.

Once the changes are implemented, users of the current UBPR facility ([www.ffiec.gov/ubpr.htm](http://www.ffiec.gov/ubpr.htm) or [www2.fdic.gov/ubpr/ReportTypes.asp](http://www2.fdic.gov/ubpr/ReportTypes.asp)) will be directed to the CDR's Public Data Distribution site ([cdr.ffiec.gov/public](http://cdr.ffiec.gov/public)) to obtain copies of individual bank UBPR reports and statistical reports for peer group and state averages.

For further information about the proposed changes, please send an email to [FFIECCDRQuestions@FFIEC.gov](mailto:FFIECCDRQuestions@FFIEC.gov).

Paul T. Sanford  
Executive Secretary

Distribution: FDIC-Supervised Banks and Savings Institutions, National Institutions, and State Member Institutions

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[1] Federal Deposit Insurance Corporation, Board of Governors of the Federal Reserve System, and Office of the Comptroller of the Currency.