



DATE: December 8, 2017

TO: All Uniform Bank Performance Report (UBPR) Users

FROM: Thomas Wilderman, UBPR Coordinator
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SUBJECT: UBPR Visualization Enhancements

The financial institution regulatory agencies are enhancing the UBPR beginning the evening of December 8th with certain graphing capabilities. Users will still access the UBPR in the same manner and the report will retain all of its current look and functionality. These changes should allow users to more efficiently analyze institution trends and report on specific ratios to senior management and other interested parties.

Why Are the Agencies Making these Changes Now?

The interagency group that oversees the UBPR is constantly looking for ways to improve the content and structure of the report. Graphing capabilities were seen as an improvement in the way users can analyze and share trends in an institution's operations. As visualization technology became more wide spread, the financial institution regulatory agencies started looking at ways to add this functionality to the UBPR. A key constraint in moving forward over the past handful of years was the need to seamlessly work with the current UBPR functionality, access method, and look and feel from a user standpoint. We are now able to deliver this enhancement retaining the current UBPR look, feel and functionality.

What are the Key Changes being made?

The most obvious change users will notice when viewing reports online are thumbnail trend lines of data for the individual UBPR line items. These thumbnail images represent a trend line of the last five quarters of data for that line item. Users are also able to view full page graphs of the data for a user specified time frame and compare this data with other UBPR line items or with other banks' data. Data that can be graphed includes bank ratios, bank percentiles, and bank ratios versus peer group averages. Users will also be able to print, save and paste these charts into other documents.

Attached to this memo are slides depicting and describing the changes to the UBPR. Certain graphing capabilities have also been added to the peer group average and distribution reports, and the list of banks in peer group report.

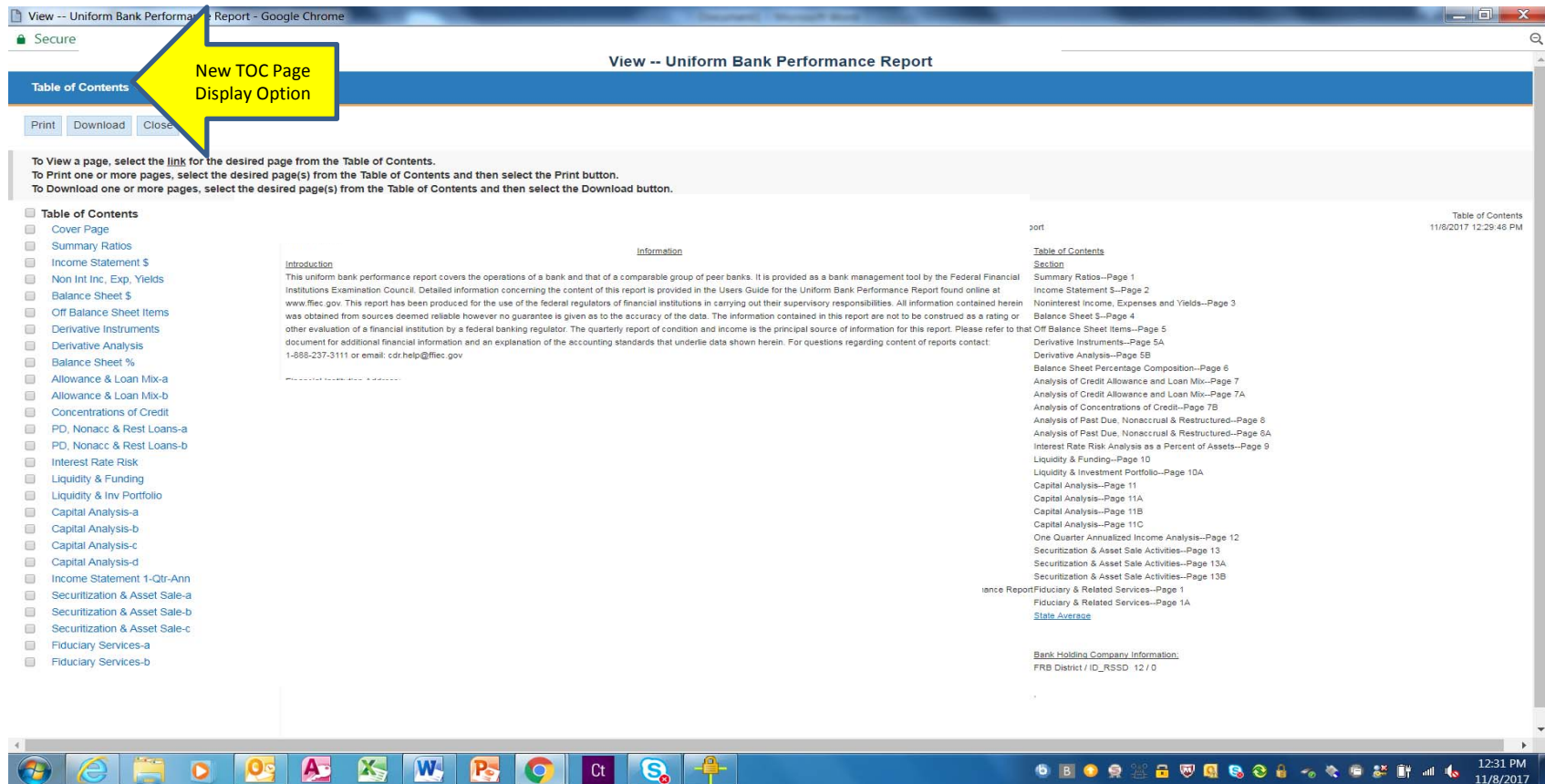
Does any of the Current UBPR Functionality Change?

No. All of the current functionality is retained. Users will continue to access the UBPR in the same manner and the report will look the same with the exception of the added thumbnail images and a few additional controls that allow a user to view charts instead of the past table display.

Who do I Contact with Questions?

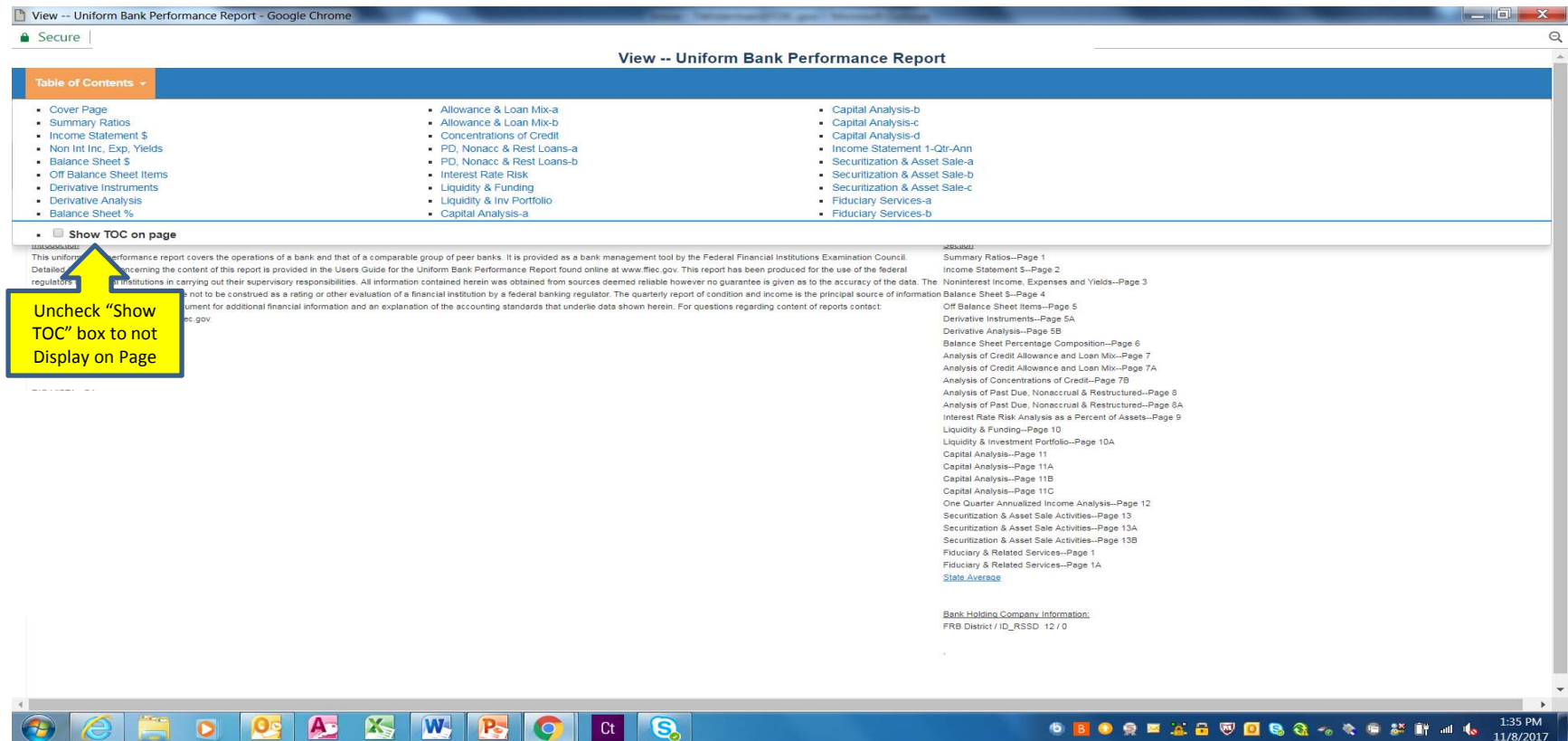
As is currently the case for other UBPR questions, UBPR users should address any questions regarding these visualization enhancements to the CDR helpdesk at cdr.help@ffiec.gov or 1-888-237-3111.

NEW UBPR VISUALIZATION FEATURES



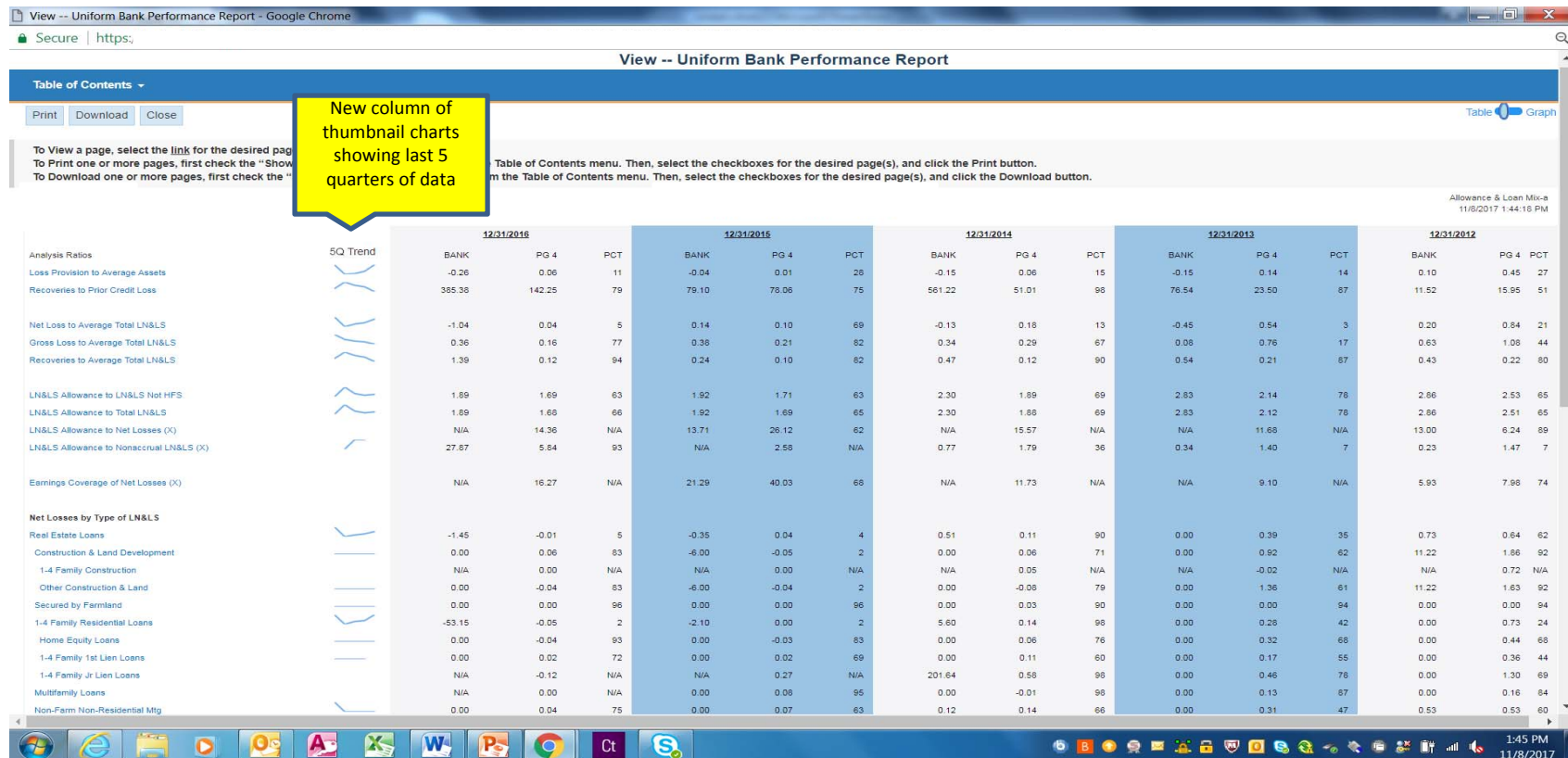
With the UBPR visualization enhancements, a user has the ability to not display the Table of Contents on the individual UBPR pages allowing for more space for UBPR data presentation. Clicking on the “Table of Contents” drop down box will display a report as shown on the next slide

NEW UBPR VISUALIZATION FEATURES



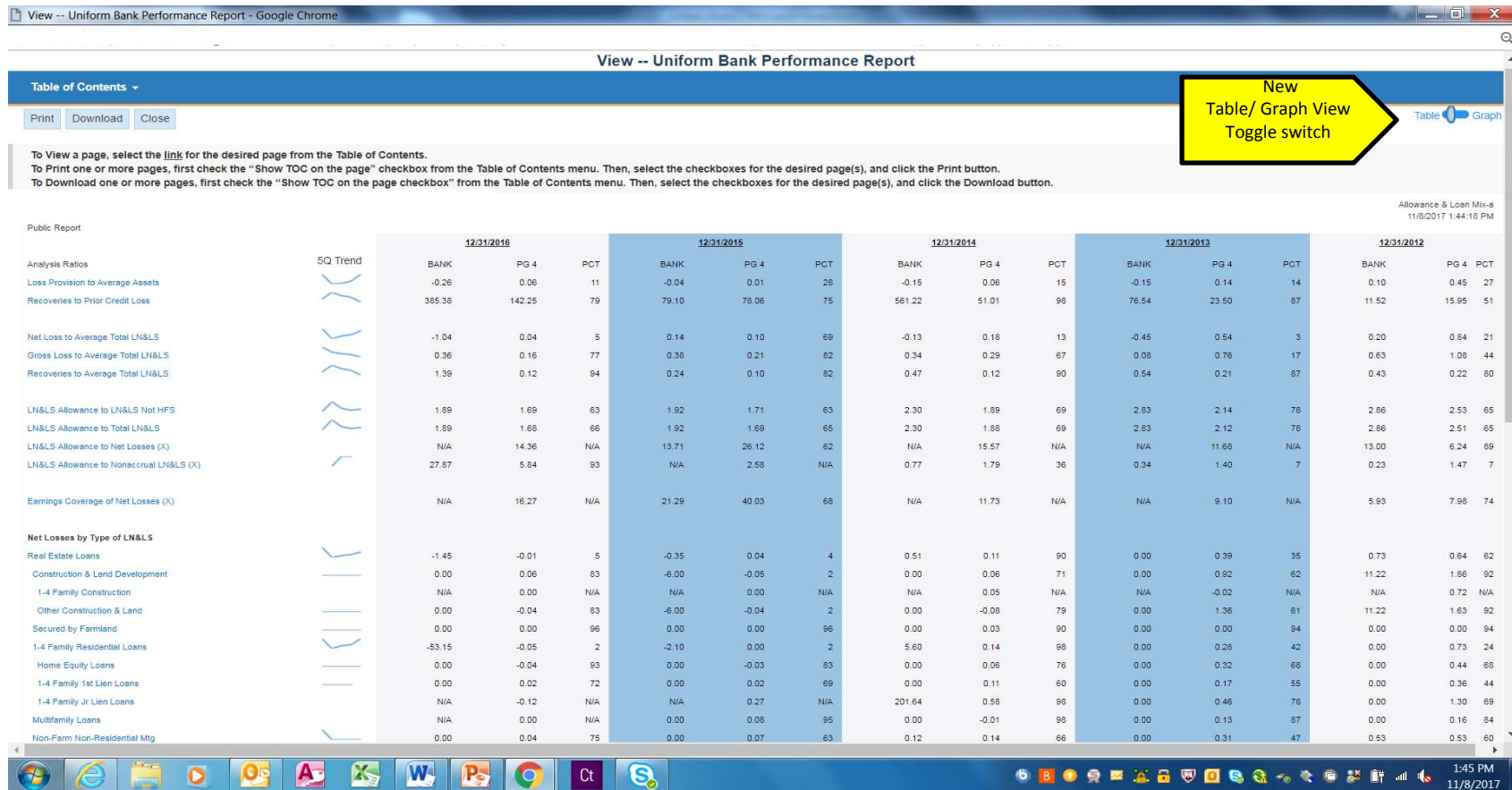
After clicking the TOC drop down arrow shown on the previous slide, uncheck the “Show TOC on page” box to not display the table of contents on each UBPR page allowing for more space on the page to display the data. The default is to show the TOC on each page same as it was displayed in the past. The following page shows a UBPR page without the table of contents running down the left side of the report

NEW UBPR VISUALIZATION FEATURES



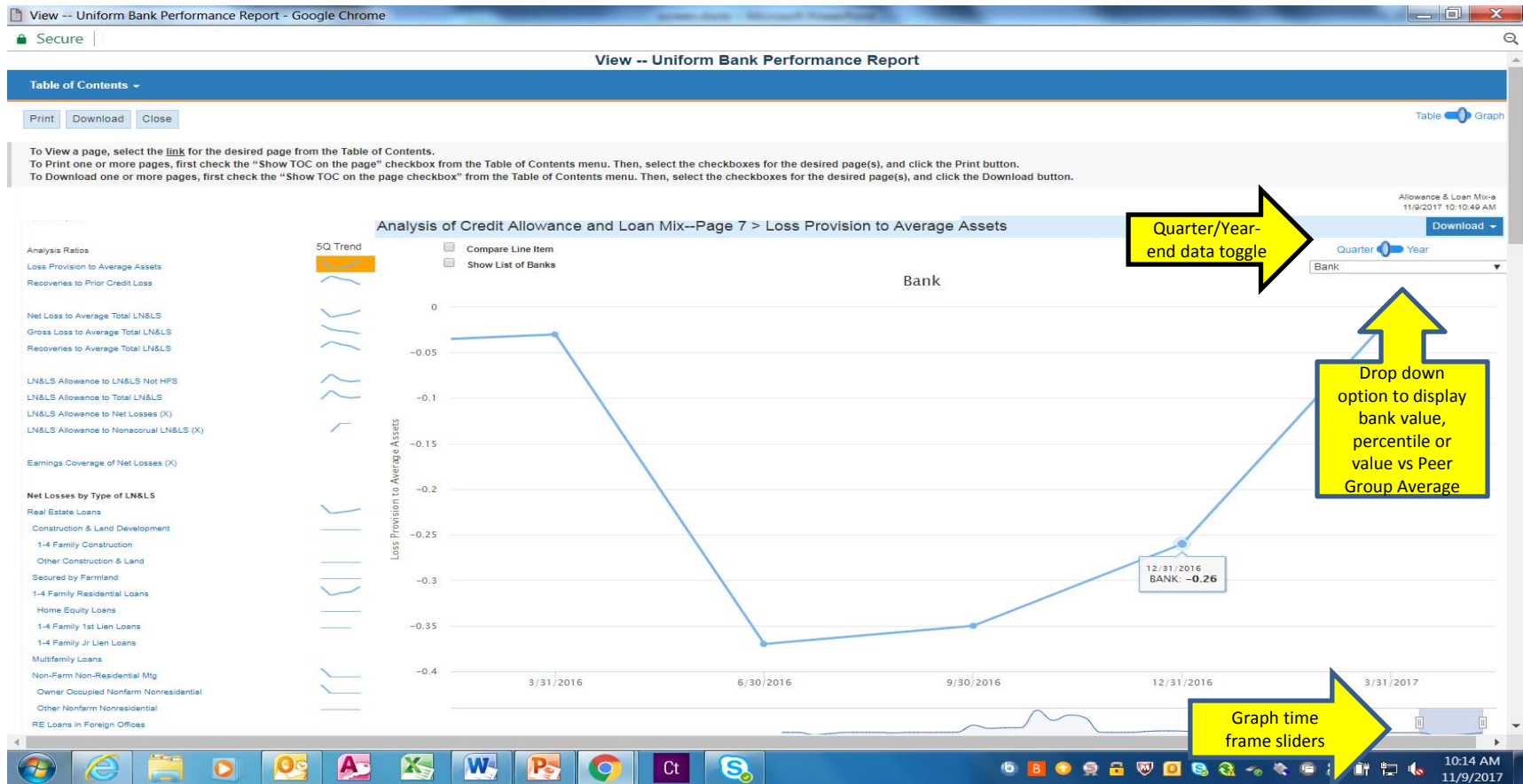
UBPR users will notice a new thumbnail image for each report line item on the individual UBPR pages. The thumbnail images represent the last five quarters of data from left (oldest data) to right. These thumbnail images can be used to spot in an efficient manner positive or adverse trends over the past five quarters

NEW UBPR VISUALIZATION FEATURES



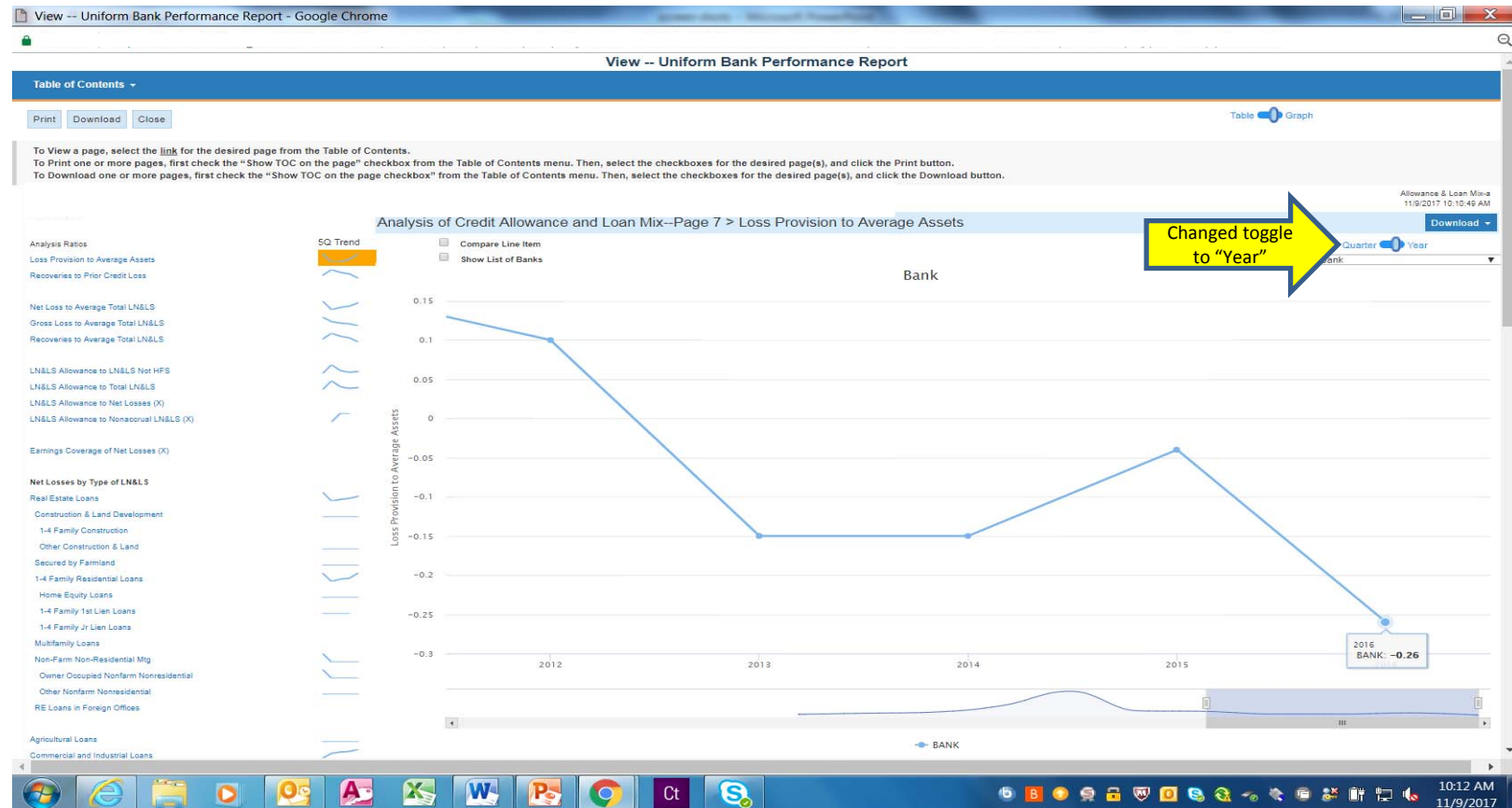
There is a new toggle switch from the legacy Table View to a new Graph View. The default Table View represents what UBPR users have seen in the past. The new Graph View is shown on the next slide

NEW UBPR VISUALIZATION FEATURES



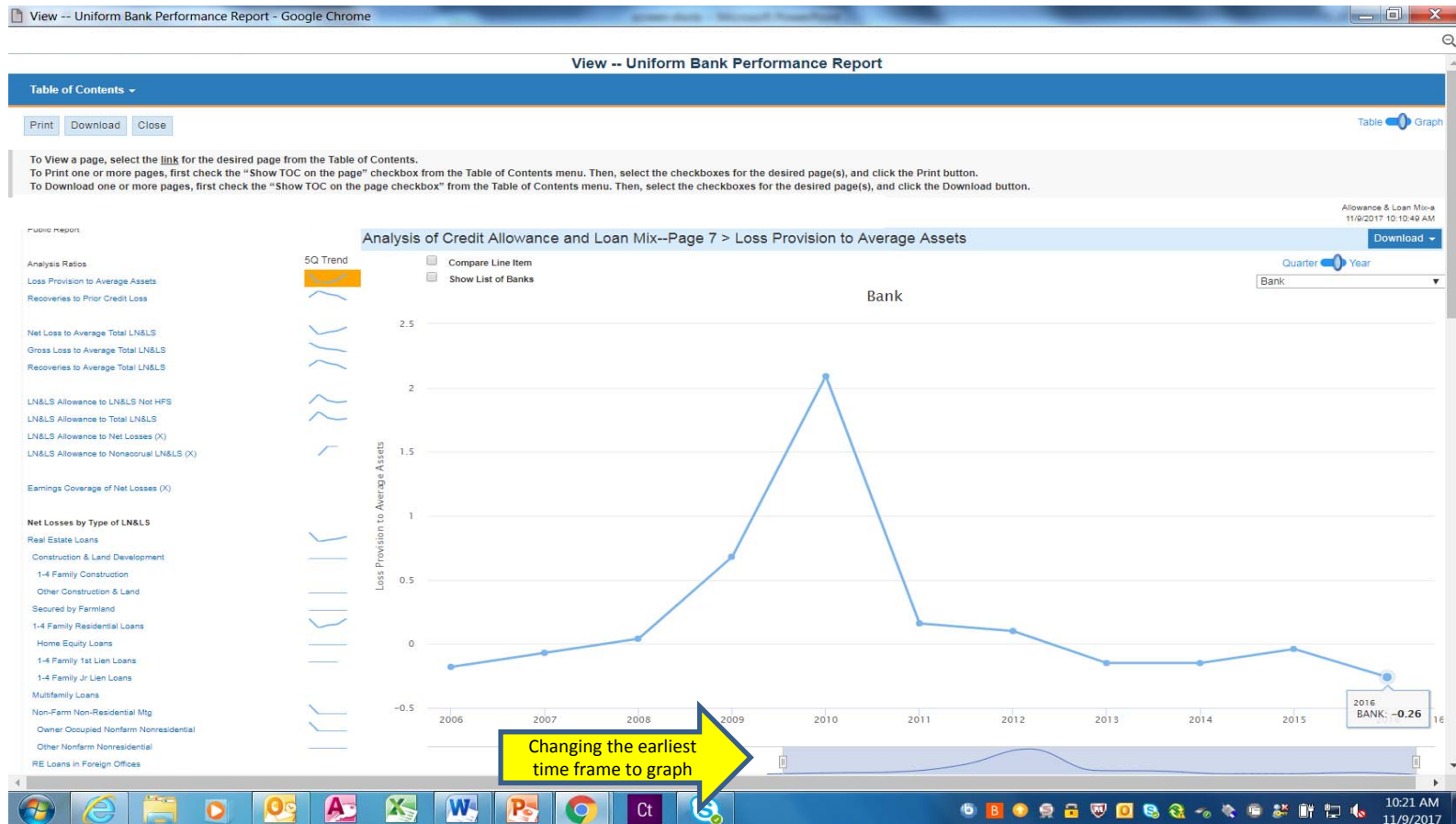
When a user selects the “Graph View” option, the graph of the last five quarters of bank data is shown on the UBPR page for the line item chosen. Additional graph options include displaying year-end data; displaying bank percentiles or bank vs peer group results; and displaying a different time frame for the graph. These options are described on the following three slides

NEW UBPR VISUALIZATION FEATURES



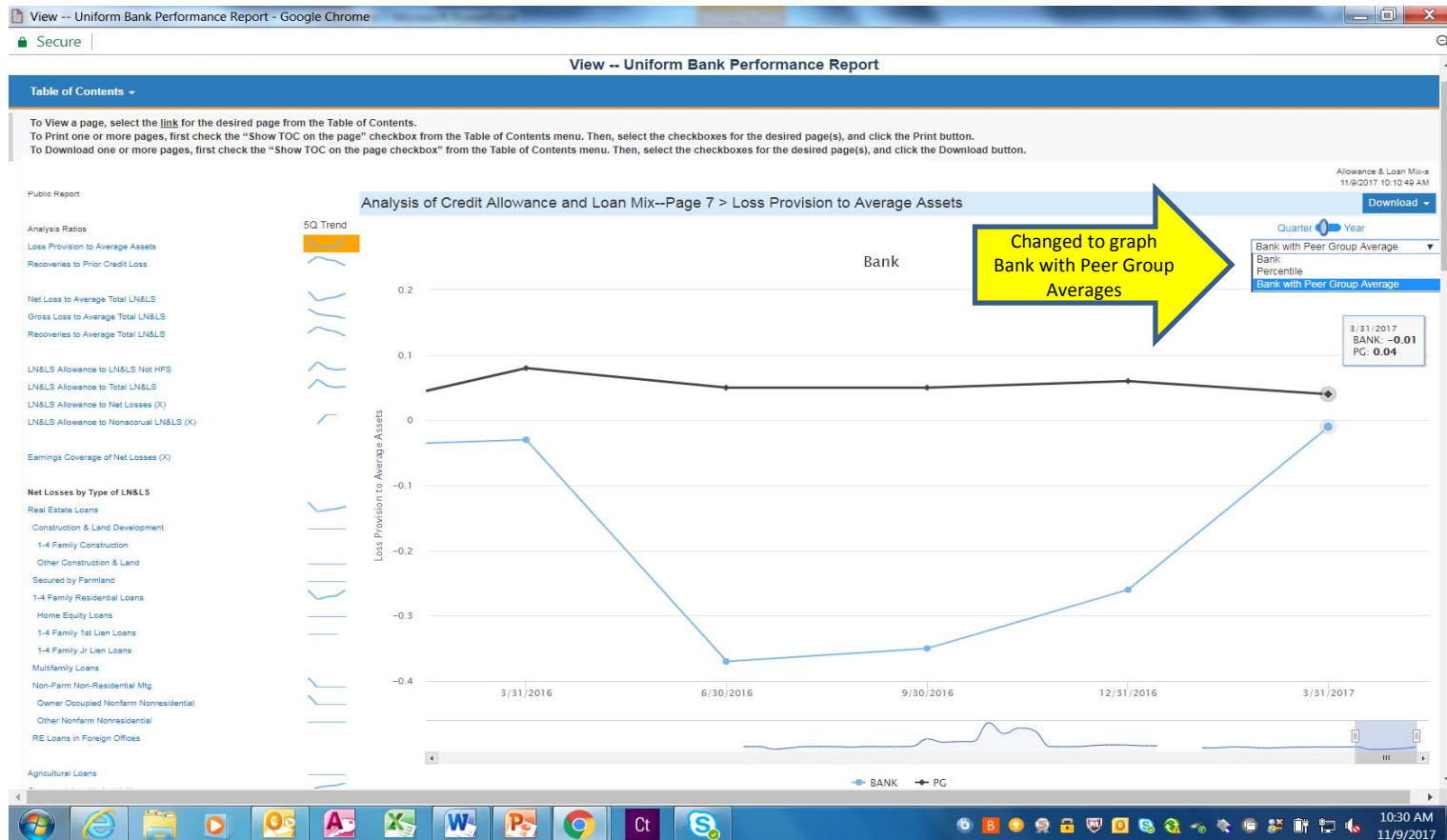
Graph displaying year-end data as opposed to quarterly data

NEW UBPR VISUALIZATION FEATURES



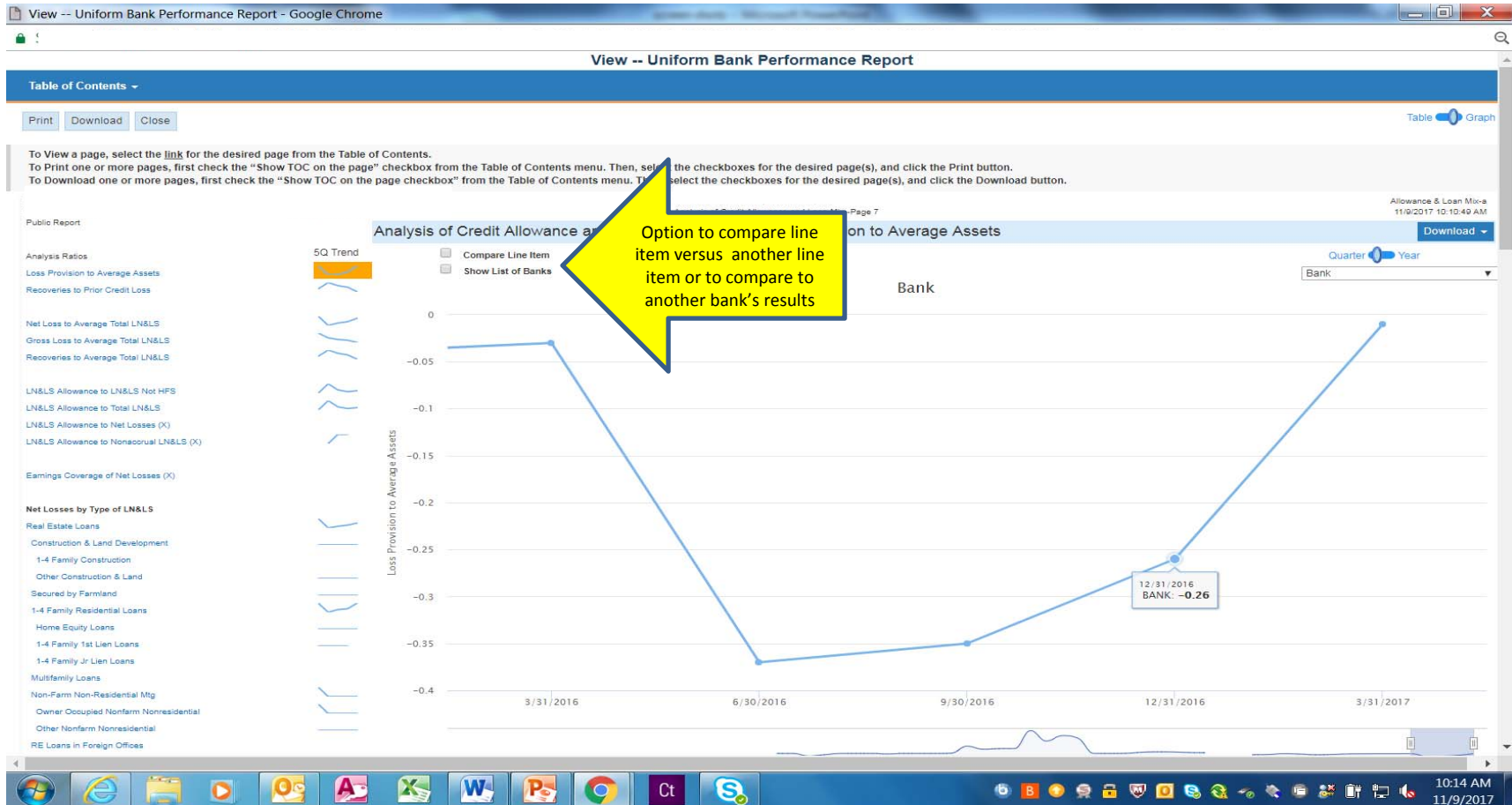
Graph displaying bank year-end data for a longer time period by sliding the timeframe back to 2006 using the date range slider

NEW UBPR VISUALIZATION FEATURES



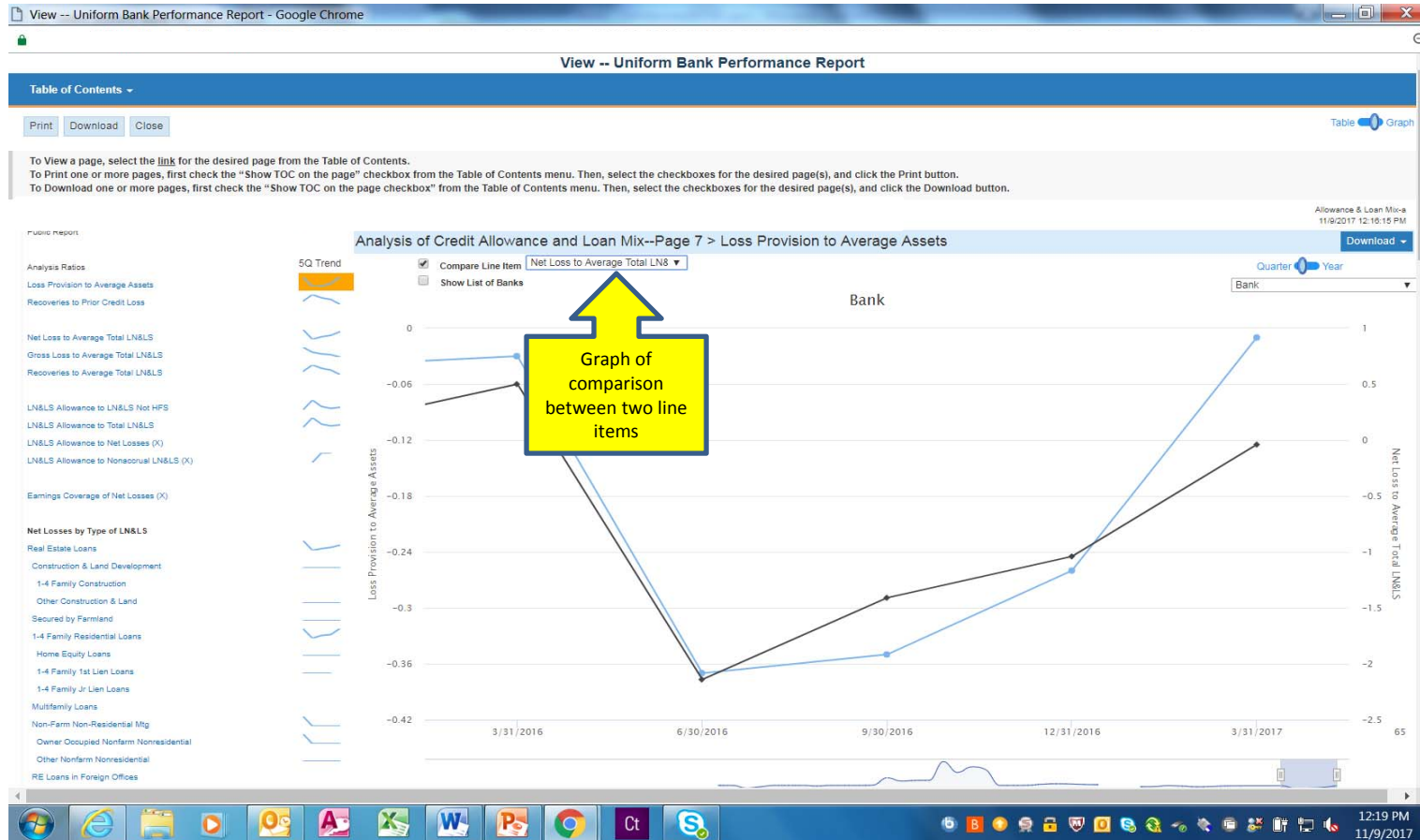
Displaying quarterly bank data with peer group averages

NEW UBPR VISUALIZATION FEATURES



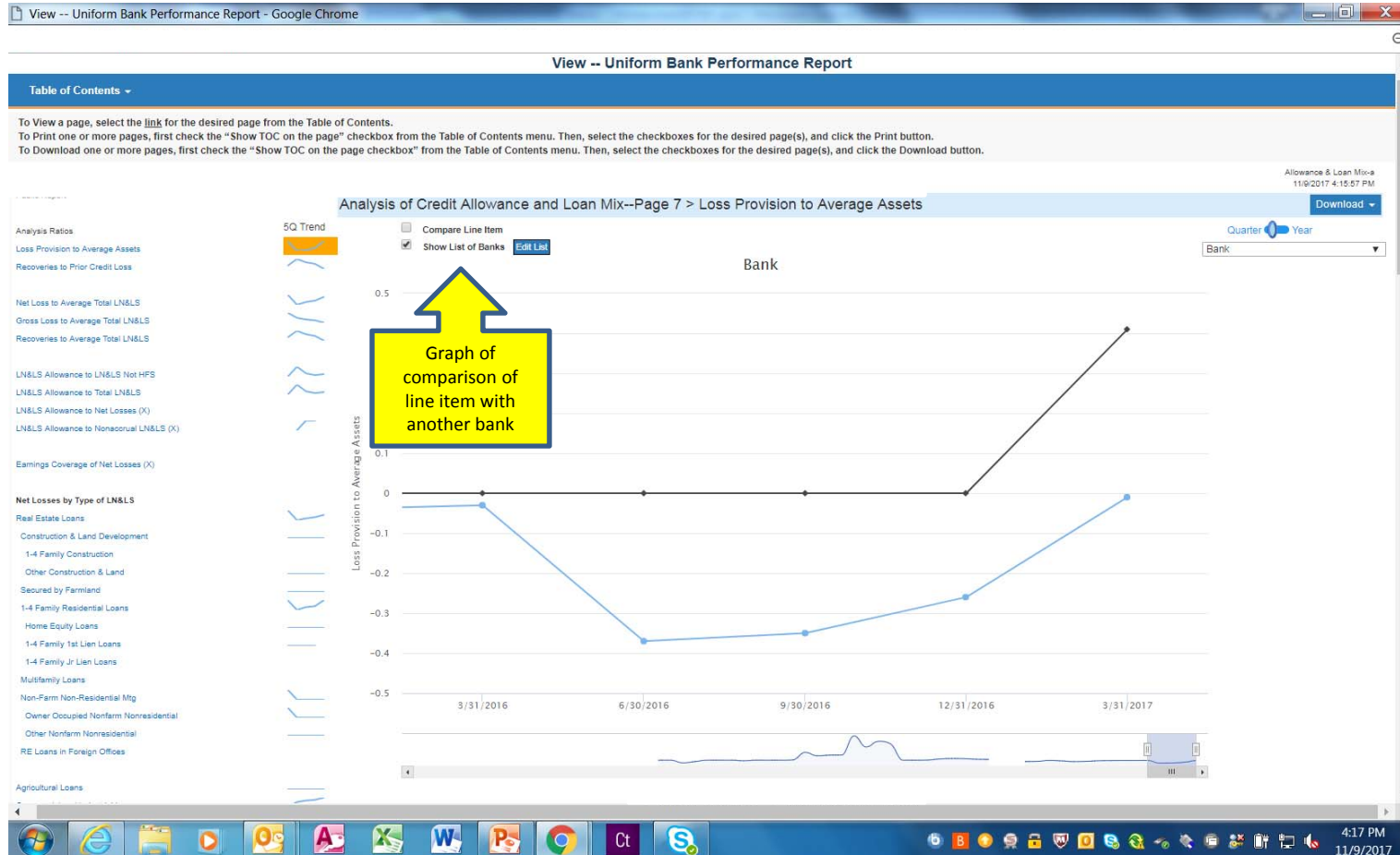
A user also has the option to graph a comparison of the bank's line item to another line item on the same UBPR page or to compare against the same line item for another bank in the peer group. These options are shown on the next two slides

NEW UBPR VISUALIZATION FEATURES



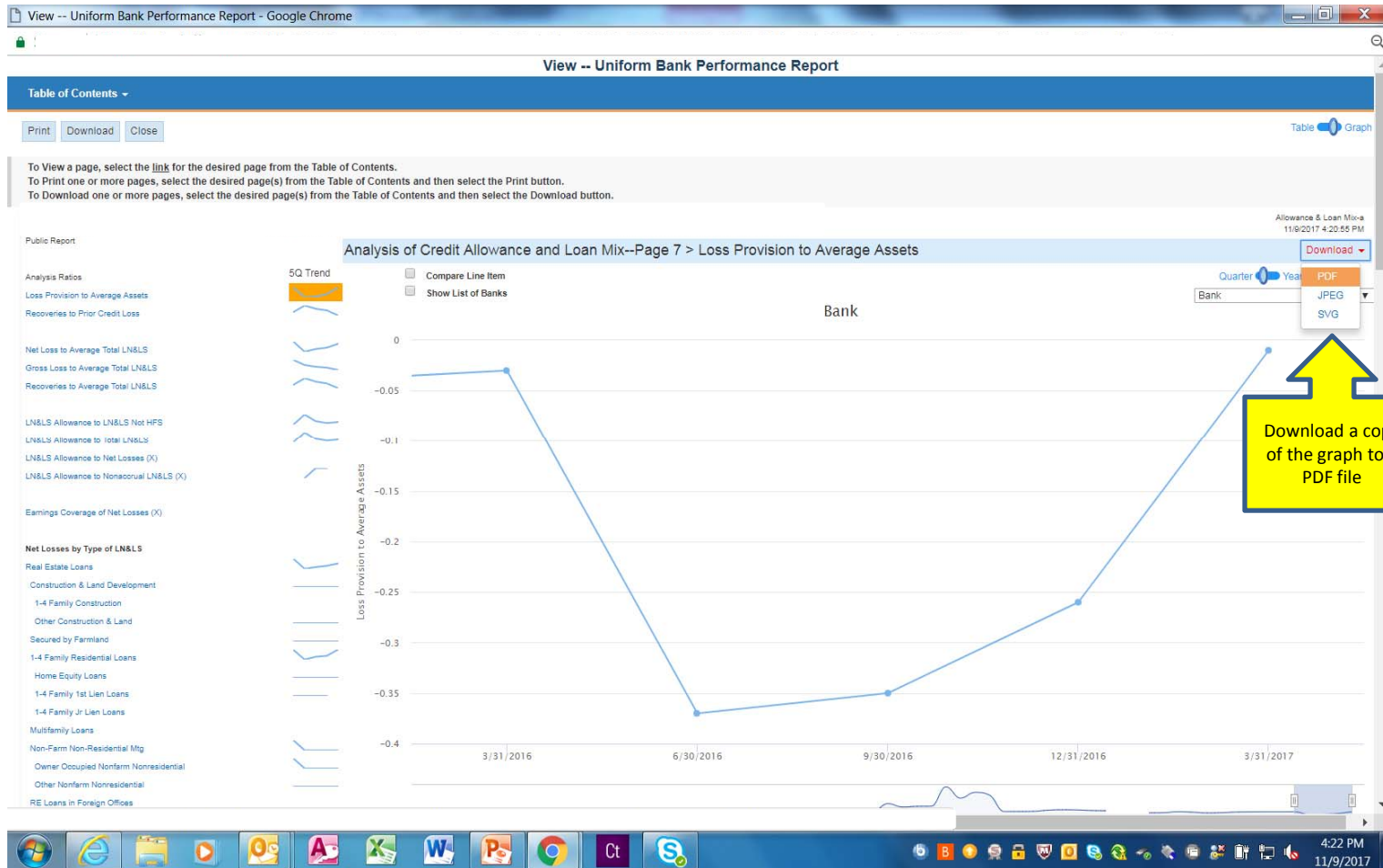
Graph example between two line items. A user can also graph a comparison of the line item to the same line item for another bank in the peer group using the "Show List of Banks" check box as shown on the next slide

NEW UBPR VISUALIZATION FEATURES



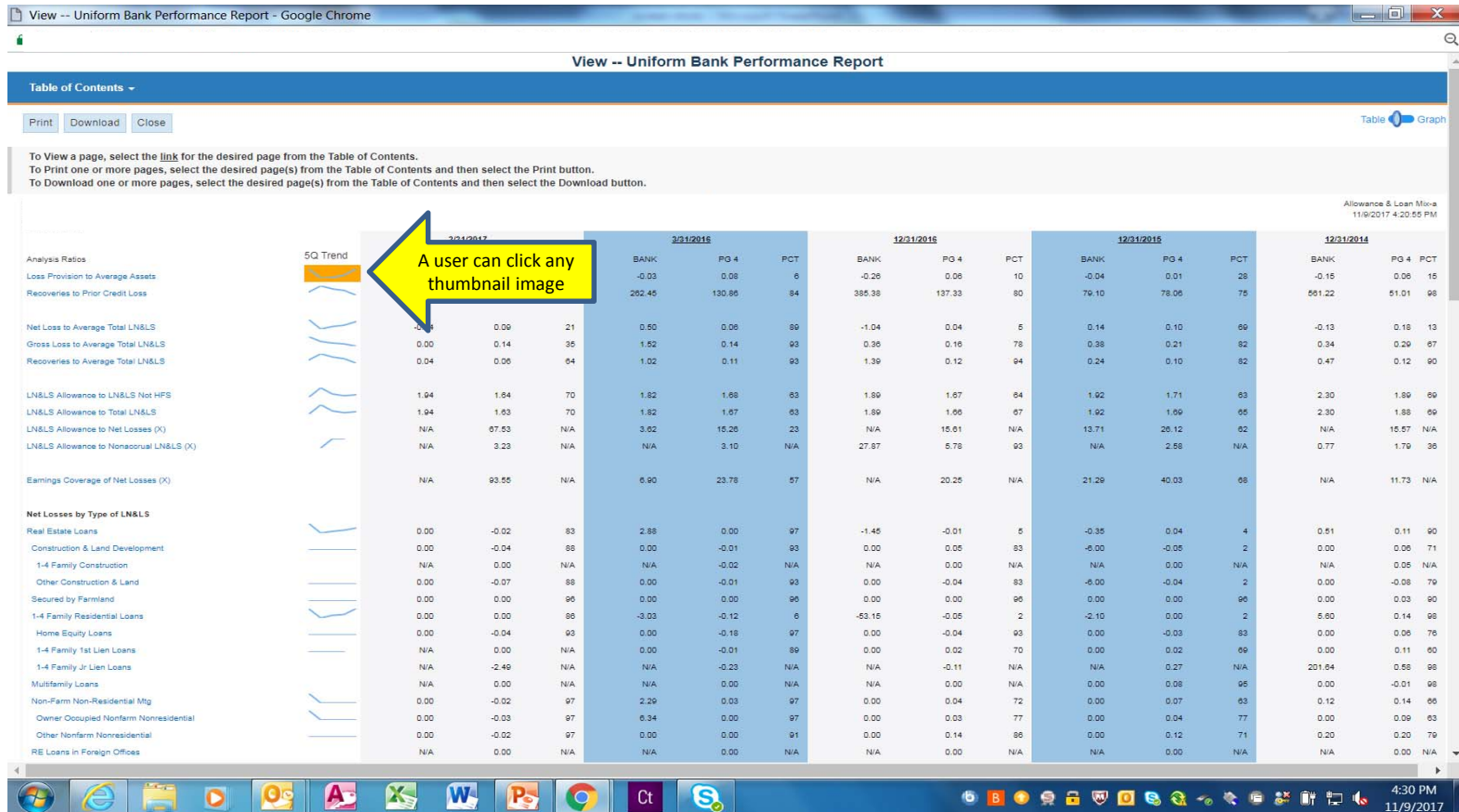
Graph example comparing to a different bank in the peer group. A user can compare multiple banks with the current bank for the line item selected

NEW UBPR VISUALIZATION FEATURES



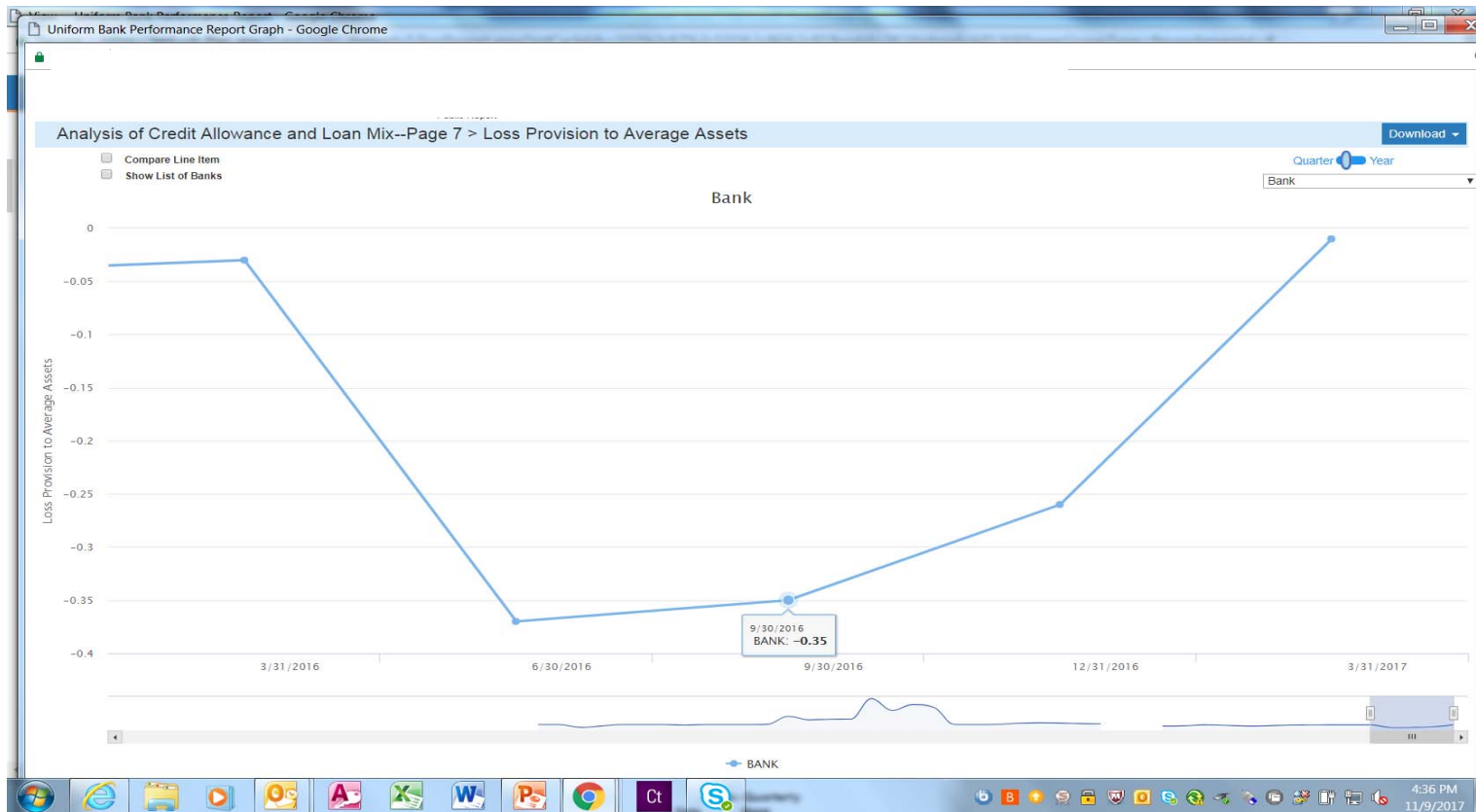
A user can download a copy of the graph into the following three file format: PDD, JPEG, and SVG

NEW UBPR VISUALIZATION FEATURES



A user can click any thumbnail image opening a graph of the image in another browser window as shown on the next page. The opened graph will be similar to if the user had chosen the "Graph" option from the "Table / Graph" slide bar

NEW UBPR VISUALIZATION FEATURES



Opened graph from clicking on a thumbnail image. Similar graph to as if the user had chosen the "Graph" option from the "Table / Graph" slide bar