



UBPR: Your free profit builder

Description: The Uniform Bank Performance Report is available on all banks insured by the FDIC and is used by bank management, regulators and investors. Information presented enables you to compare any institution to its competition, a national peer group of banks or a select peer group. Following the "decision tree" approach enables the reader to quickly ascertain the strengths and weaknesses of a bank and then set in place a strategy to improve its performance. That analysis becomes the basis for a bank's business and profit plans.

Introduction to the UBPR

This session introduces the Uniform Bank Performance Report (UBPR).

Topics Include:

- UPBR Format
- Peer groups
- Using the UBPR

Financial Analysis of Banks

This session introduces ratio analysis utilizing a "decision tree" to guide the analyst.

Topics include:

- Capital
 - Purpose
 - Capital Components
- Assets
 - Types
 - Asset quality
- Earnings
 - Return on Assets
 - Net interest margin (NIM)
 - NIM and gross earning asset yield
 - Non-interest income
 - Provision for loan losses
 - Overhead expenses
 - Efficiency
- Liquidity
 - Liquidity sources (assets and liabilities)
 - Holding companies and affiliates
- Sensitivity
 - Market risks
 - Evaluating market risks
 - Interest rate risks