



3. New page (Capital Analysis—Page 11A): This new page includes Schedule RC-R, Part 1 items which depict Tier 1 and Tier 2 capital components (additions and deductions). Additionally, when possible certain line items have been mapped to prior periods when comparable historical data is available. For example, historical data has been generated for “Tier 1 Capital” dating back to 2001. UBPR line items such as “Significant Investments, MSAs, & Deferred Tax Assets > 10% Limit” were not mapped since historical data is not available.
4. New page (Capital Analysis—Page 11B): This new page includes Schedule RC-R, Part II, Risk-Weighted Assets items, including on-balance sheet and off-balance sheet assets with their corresponding risk weighted amounts. Additionally, the new page includes notional amounts of derivatives contracts. Lastly, when possible, certain line items were mapped to prior periods when comparable historical data is available. For example, results will be generated for “100% Category” dating back to 2001. UBPR line items such as the “625% Category” will not be mapped since historical data is not available.

#### **UBPR formula changes for existing UBPR line items**

1. **Schedule RC-R Part 1:** Ratio and dollar amount formulas were modified for UBPR line items that use reported dollar amounts for tier 1 capital, tier 2 capital and total capital from Schedule RC-R Part 1, to utilize the new MDRMs for all institutions for periods beginning March 31, 2015. The UBPR retained the original MDRMs for all institutions (except Advance Approaches institutions during 2014) for all periods prior to March 31, 2015. Because only Advanced Approaches Institutions completed Schedule RC-R, Part 1.A throughout 2014, the UBPR retained the original MDRMs for these institutions for all periods prior to March 2014. See the May 2, 2014 [UBPR Changes Memo](#) on the FFIEC website for more details of these changes. The following UBPR pages contain UBPR line items that underwent formula changes to use new Call Report data from Schedule RC-R, Part 1.
  - a. Summary Ratios—Page 1
  - b. Derivative Analysis—Page 5B
  - c. Analysis of Concentrations of Credit—Page 7B
  - d. Interest rate Risk as a Percent of assets—Page 9
  - e. Liquidity & investment Portfolio—Page 10A
  - f. Securitization & Asset Sale Activities—Page 13A

2. **Schedule RC-R, Part II, Risk-Weighted Assets:** Formulas were also changed for existing UBPR line items that use reported dollar amounts for derivatives from Schedule RC-R, Part II, Risk-Weighted Assets, Memoranda. Beginning March 31, 2015, such UBPR line items will use MDRMs contained in the new Schedule RC-R, Part II, Risk-Weighted Assets. For periods prior to March 31, 2015, MDRMs used in the former Schedule RC-R, Part II, Risk-Weighted Assets will be used. The following UBPR pages contain UBPR line items that underwent formula changes to use new Call Report data from Schedule RC-R, Part II, Risk Weighted Assets, Memoranda.
- a. Derivative Instruments—Page 5A
  - b. Derivative Analysis—Page 5B

Below are links to various documents that provide greater details on the Call Report Schedule RC-R changes. Additionally, a document which summarizes all March 2015 UBPR line item changes (i.e., formula change) will be posted to the FFIEC web site in the second quarter 2015.

[http://www.ffiec.gov/pdf/FFIEC\\_forms/FFIEC031\\_FFIEC041\\_20150225\\_Presentation.pdf](http://www.ffiec.gov/pdf/FFIEC_forms/FFIEC031_FFIEC041_20150225_Presentation.pdf)

[http://www.ffiec.gov/pdf/FFIEC\\_forms/FFIEC031\\_FFIEC041\\_FIL8\\_20150220.pdf](http://www.ffiec.gov/pdf/FFIEC_forms/FFIEC031_FFIEC041_FIL8_20150220.pdf)

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[http://www.ffiec.gov/pdf/FFIEC\\_forms/FFIEC031\\_FFIEC041\\_FIL14\\_201504.pdf](http://www.ffiec.gov/pdf/FFIEC_forms/FFIEC031_FFIEC041_FIL14_201504.pdf)

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