DATE: January 5, 2016

TO: All Uniform Bank Performance Report (UBPR) Users

FROM: David E. Vallee, UBPR Coordinator
Thomas Wilderman, UBPR Coordinator

SUBJECT: January 2016 UBPR Credit Related Enhancements Timing

Enhancements are being made to certain pages of the UBPR based on a review by agency experts of credit-related reporting items. The UBPR pages impacted are pages 4, 7, 7a, 7b, 8 and 8a. The enhancements are primarily related to adding new line items and addressing consistency issues across the credit pages.

The UBPR Report Format was updated on January 5th for these enhancements with data reported for the new UBPR line items through September 2014. The quarters prior to September 2014 will be populated on January 16th for the new report items.

Certain other UBPR line items had report line title changes also made on January 5, 2016. Actual data changes for UBPR items that have changes will be picked up through December 2014 on January 9th with the quarters prior to December 2014 picked up on January 16th. The concept formulas in place prior to these changes will continue to be reported for all periods until January 9th. The following summarizes the impacts of the changed UBPR items:

- On page 4, loan categories will be updated to include foreign office loans along with the currently reported domestic only loans. Data for the quarters back to December 2014 will be updated on January 9th with all prior quarters updated on January 16th.
- On page 4, municipal loan balances will be moved to other loans from commercial loans. Data for the quarters back to December 2014 will be updated on January 9th with all prior quarters updated on January 16th.
- On pages 7, 7a, 7b, and 8, multifamily loans will be removed from the 1-4 family residential loans summary. The UBPR line title was updated with this change on January 5th with the data for quarters back to December 2014 to be updated on January 9th and all prior quarters to be updated on January 16th.
On pages 7, 7a, 7b, and 8a, loans to individuals will include credit card, auto, and other individual loans going forward. Credit card loans had not been included in the roll-ups on certain of these pages. Data for the quarters back to December 2014 will be updated on January 9th with all prior quarters updated on January 16th.

On pages 7, 7a, 7b, and 8a, “Other Loans” were renamed to their specific Call reporting item such as “Nondepository, Muni and Other”. This “Other Loan” category had included reporting items that were reported elsewhere and excluded other items that should have been included. Data for the quarters back to December 2014 will be updated on January 9th with all prior quarters updated on January 16th.