



DATE: March 15, 2017

TO: All Uniform Bank Performance Report (UBPR) Users

FROM: Thomas Wilderman, UBPR Coordinator

SUBJECT: March 2017 UBPR Changes Due to Call Report Burden Reduction

We are making UBPR changes for the March 2017 quarter due to Call Report burden reduction including the new streamlined 051 Call Report. These UBPR changes are mainly driven by the creation of the new 051 Call Report which will reduce the number of reported Call Report items by approximately 950 from the 041 Call Report. Eligible banks opting to complete the new 051 Call Report will notice many UBPR line items returning a Null value where a zero or other value was previously reported. A list of UBPR line items expected to be Null for 051 filers is provided at the end of this memo.

Along with the hundreds of Call Report concepts not reported on the 051 Call Report, there are several new Call Report concepts for the March 2017 quarter specific to the 051 Call Report. The new Call Report concepts are reported on the 051 Call Report Supplemental Schedule (Schedule SU) as well as one new concept added for Other Interest Expense reported on Call Report Schedule RI. The UBPR will reference certain of these new Call Report items resulting in nine new line items being added to the UBPR as described later in this memo.

In addition to the new and deleted 051 Call Report concepts, there will be certain changes made to Call Report Schedules 031 and 041 as part of the burden reduction initiative that will also impact the UBPR as described in this memo.

There will be other changes to the UBPR for March 2017 due to deposit reporting changes and new risk weighting categories that are not part of the burden reducing changes. A separate memo will be posted for these UBPR changes.

UBPR Concept Calculation Logic for 051 Filers

The UBPR currently calculates an amount or a Null value for all UBPR concepts for 031 and 041 filers. Beginning March 2017, the UBPR will also calculate an amount or Null value for all UBPR concepts for 051 filers. The 051 calculations will use identical calculations as the 041 calculation in nearly all cases. UBPR concepts referencing non-reported Call Report concepts will return a Null value for the 051 filers where a zero or other amount was previously returned for 041 filers. A small number of UBPR calculations will reference the new 051 Call Report concepts (i.e., Schedule SU) that are not reported on the 041 Call Report. The UBPR calculations in these instances will have a different calculation for the 051 filers than for the 041 filers.

Current Peer and Rank calculations will not change due to the new 051 calculations though users should understand that Null values are not considered in peer and rank calculations while zeros are considered in these calculations. If an institution filing a 041 Call Report for March 2017 is in a peer group where many of the peers are 051 filers, the peer group ratio and institution rank for a specific UBPR line item that is not reported for 051 filers is only a comparison with those other 041 filers in that peer group. This could result in some peer and rank values changing substantially for 041 filers in the March 2017 quarter from the previous quarters.

New UBPR Report Line Items Due to the New 051 Streamlined Report

Other Interest Income

The 051 Call Report includes a new line item, Line 2c on Schedule RI, for Other Interest Expense (RIADGW44). A new UBPR line item will thus be added for Other Interest Expense on pages 2, 3 and 12 to correspond to this new 051 Call Report item. This UBPR line item will only be populated for 051 filers starting in the March 2017 quarter and going forward. This UBPR line item will be null for 031 and 041 filers for all periods.

Other Derivative Contracts

The 051 Call Report includes summarized line items for gross notional amount of all other derivatives held for trading and not held for trading. The 031 and 041 filers currently provide two line items that will now roll into these summary concepts on the UBPR. The two line items are foreign exchange contracts; and equity, commodity and other contracts. The UBPR pages will be changed as shown below on pages 5A and 5B with the **bolded** lines added to the UBPR.

Interest Rate Contracts
Other Derivative Contracts
Foreign Exchange Contracts
Equity, Comm & Oth Contracts

Held-for-Trading
Interest Rate Contracts
Other Derivative Contracts
Foreign Exchange Contracts
Equity, Comm & Oth Contracts

Non-Traded
Interest Rate Contracts
Other Derivative Contracts
Foreign Exchange Contracts
Equity, Comm & Oth Contracts

The new UBPR line items for Other Derivative Contracts will be populated for all filers (031, 041, and 051) and for prior periods using the previously reported detail. Other Derivative Contracts will be populated for 051 filers going forward from the actual Call Report filing with a Null entry for Foreign Exchange Contracts, and Equity, Commodity and Other Contracts as this detail won't be reported for 051 filers.

UBPR Report Changes Due to Burden Reducing Call Report Changes for All Filers

Financial Institution Charge-Offs

Financial institution charge-offs will no longer be reported separately on Call Report Schedule RI-B for all filers but will be combined with Non-Depository, Other and Muni Loan charge-offs. As a result, the UBPR line item of Financial Institution Loan charge-offs on the Analysis of Credit Allowance and Loan Mix (UBPR Page 7) will be moved to be a sub-set of Non-Depository, Other, and Muni Loan charge-offs.

Non-Depository, Other, and Muni Loans
Financial Institution Loans

UBPRE412
UBPRFB66

The UBPR line item Financial Institution Loan charge offs will continue to report values for periods prior to March 2017; however, Null entries will be generated for March 2017 and future periods for all institutions as such data is no longer being reported in Call Reports.

New Threshold Limits for 031 Filers

Beginning March 2017 Call Report Schedule RC-E, Part II, Deposits in Foreign Offices, Line Items 1 through 5, will only be required to be completed by banks with \$10 billion or more in total assets. Previously, no asset size threshold existed. Consequently, UBPR line items whose formulas reference these Call Report line items will be missing such data. These UBPR line items are the first six UBPR line items on the UBPR Liquidity & Funding page (UBPR Page 10). These UBPR line items will only include domestic deposits for March 2017 and forward for institutions not reporting foreign deposits due to this new threshold. UBPR line items for prior periods will not be impacted.

UBPR Line Items Expected to be Null for 051 Filers

UBPR Page	UBPR Line Item	UBPR Concept
Page 1	<i>No Line Items expected to be Null on this page</i>	
Page 2	Trading Account Income	RIAD4069
Page 2	Int on Deposits in Foreign Off	RIAD4172
Page 2	Int Trad Liab & Oth Borrowings	RIAD4185
Page 2	Int on Sub Notes & Debentures	RIAD4200
Page 3	Loans in Foreign Offices	UBPRE098
Page 3	Foreign Office Deposits	UBPRE111
Page 3	Other Borrowed Money	UBPRE113
Page 3	Subord Notes & Debentures	UBPRE114
Page 4	LN&LS in Foreign Offices	UBPRE118
Page 5	Amount Conveyed to Others	UBPRE270
Page 5	Amount of Recourse Exposure	UBPRE273
Page 5	Credit Derivatives Bank as Guarantor	UBPRE274
Page 5	Credit Derivatives Bank as Beneficiary	UBPRE275
Page 5	Amount Conveyed to Others	UBPRE226
Page 5	Amount of Recourse Exposure	UBPRE228
Page 5	Credit Derivatives Bank as Guarantor	UBPRA534
Page 5	Credit Derivatives Bank as Beneficiary	UBPRA535
Page 5a	Foreign Exchange Contracts	UBPRE280
Page 5a	Equity, Comm & Oth Contracts	UBPRE281
Page 5a	Future and Forwards	UBPRE282
Page 5a	Written Options	UBPRE283
Page 5a	Exchange Traded	UBPRE284
Page 5a	Over-the-Counter	UBPRE285
Page 5a	Purchased Options	UBPRE286
Page 5a	Exchange Traded	UBPRE287
Page 5a	Over-the-Counter	UBPRE288
Page 5a	Swaps	UBPRE289
Page 5a	Foreign Exchange Contracts	UBPRA127
Page 5a	Equity, Comm & Oth Contracts	UBPRD508
Page 5a	Foreign Exchange Contracts	UBPR8726
Page 5a	Equity, Comm & Oth Contracts	UBPRE292
Page 5a	Memo: Marked-to-Market	UBPRE293

Page 5a	Gross Negative Fair Value	UBPRE298
Page 5a	Gross Positive Fair Value	UBPRE299
Page 5a	Held-for-Trading	UBPRE300
Page 5a	Non-Traded	UBPRE301
Page 5a	Memo: Marked-to-Market	UBPRE302
Page 5a	Credit Losses Off_BS Derivatives	UBPRA251
Page 5a	Fair Value Carried as Assets	UBPR3530
Page 5a	Increase (Decr) in Interest Inc	UBPR8761
Page 5a	Increase (Decr) in Interest Exp	UBPR8762
Page 5a	Increase (Decr) in Nonint ALLOC	RIAD8763
Page 5a	Increase (Decr) in Net Income	UBPRE303
Page 5b	Foreign Exchange Contracts	UBPRE305
Page 5b	Equity, Comm & Oth Contracts	UBPRE306
Page 5b	Futures and Forwards	UBPRE307
Page 5b	Written Options	UBPRE308
Page 5b	Exchange Traded	UBPRE309
Page 5b	Over-the-Counter	UBPRE310
Page 5b	Purchased Options	UBPRE311
Page 5b	Exchange Traded	UBPRE312
Page 5b	Over-the-Counter	UBPRE313
Page 5b	Swaps	UBPRE314
Page 5b	Foreign Exchange Contracts	UBPRE317
Page 5b	Equity, Comm & Oth Contracts	UBPRE318
Page 5b	Foreign Exchange Contracts	UBPRE321
Page 5b	Equity, Comm & Oth Contracts	UBPRE322
Page 5b	Memo: Marked-to-Market	UBPRE323
Page 5b	Gross Negative Fair Value	UBPRE328
Page 5b	Gross Positive Fair Value	UBPRE329
Page 5b	Gross Negative Fair Value (x)	UBPRE330
Page 5b	Gross Positive Fair Value (x)	UBPRE331
Page 5b	Held-for-Trading (x)	UBPRE332
Page 5b	Non-Traded (x)	UBPRE333
Page 5b	Non-Traded Marked-to-Mkt(x)	UBPRE334
Page 5b	Credit Losses on Derivatives	UBPRE336
Page 5b	Fair Value Carried as Assets	UBPRE337
Page 5b	Credit Losses on Derivatives/CR Allow	UBPRE339
Page 5b	Incr(Dec) Interest Inc/Net Inc	UBPRE341
Page 5b	Incr(Dec) Interest Exp/Net Inc	UBPRE342
Page 5b	Incr(Dec) Nonint ALLOC/Net Inc	UBPRE343
Page 5b	Incr(Dec) Net Income/Net Inc	UBPRE344

Page 6

No Line Items expected to be Null on this Page

Page 7	Financial Institution Loans	UBPRFB66
Page 7	Loans to Foreign Governments	UBPRE413
Page 7	Leases to Individuals	UBPRFB69
Page 7	All Other Leases	UBPRFB70
Page 7a	Loans to Foreign Governments	UBPRE431
Page 7a	Leases to Individuals	UBPRFB76
Page 7a	All Other Leases	UBPRFB77
Page 7a	Mortgage Servicing w/ Recourse	UBPRE445
Page 7a	Mortgage Servicing w/o Recourse	UBPRE446
Page 7a	Other Financial Assets	UBPRE447
Page 7b	Loans to Foreign Governments	UBPRE894
Page 7b	Leases to Individuals	UBPRFB82
Page 7b	All Other Leases	UBPRFB83
Page 8a	Leases to Individuals-90+ Days P/D	UBPRFC15
Page 8a	-Nonaccrual	UBPRFC16
Page 8a	-Total	UBPRFC17
Page 8a	-30-89 DAYS P/D	UBPRFC18
Page 8a	All Other Leases-90+ Days P/D	UBPRFC19
Page 8a	-Nonaccrual	UBPRFC20
Page 8a	-Total	UBPRFC21
Page 8a	-30-89 DAYS P/D	UBPRFC22
Page 9	<i>No Line Items expected to be Null on this Page</i>	
Pages 10, 10a	<i>No Line Items expected to be Null on these Pages</i>	
Pages 11, 11a,11b, 11c	<i>Capital Pages Unaffected by Changes</i>	
Page 12	Loans in Foreign Offices	UBPRE693
Page 12	Foreign Office Deposits	UBPRE706
Page 12	Other Borrowed Money	UBPRE708
Page 12	Subord Notes & Debentures	UBPRE709
Page 13, 13a, 13b	<i>Nearly All Line Items expected to be Null on these Pages</i>	
	<i>Fiduciary and Related Services Unaffected by Changes</i>	