



DATE: September 17, 2019

TO: All Uniform Bank Performance Report (UBPR) Users

FROM: Thomas Wilderman, UBPR Coordinator

SUBJECT: September 2019 UBPR Impact from Call Report Changes

Starting with the September 2019 quarter, certain data that had been reported quarterly on the 051 Call Report will only be required semiannually. Call Report items used as input to a UBPR reported line item only produce data for those quarters when the underlying Call Report data is provided by the institution. Eligible banks completing the 051 Call Report will notice many UBPR line items returning a Null value for the first and third quarters where a zero or other value was previously reported. A list of UBPR line items expected to be Null for 051 filers meeting the Call Report reporting criteria in the first and third quarters is provided on the next page of this memo.

Current UBPR Peer and Rank calculations will not change though users should understand that Null values are not considered in peer and rank calculations while zeros or amounts are considered in these calculations. If an institution filing a 041 Call Report for September 2019 is in a peer group where many of its 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 first and third quarters beginning in the September 2019 quarter from previous quarters.

UBPR users should address any questions to the CDR helpdesk at cdr.help@ffiec.gov or 888-237-3111.

UBPR Line Items Expected to be Null for Eligible 051 Filers in the First and Third Quarters

UBPR Page	UBPR Line Item	UBPR Concept
Page 5	Memo: Unused Commit w/mat GT 1 YR	UBPR3833
Page 5a	Derivative Contracts \$ (RBC Def)	UBPRE294
Page 5a	One Year or Less	UBPRE295
Page 5a	Over 1 Year to 5 Years	UBPRE296
Page 5a	Over 5 Years	UBPRE297
Page 5a	Current Credit Exposure All Derivatives	UBPR8764
Page 5b	Derivative Contracts % (RBC Def)	UBPRE324
Page 5b	One Year or Less	UBPRE325
Page 5b	Over 1 Year to 5 Years	UBPRE326
Page 5b	Over 5 Years	UBPRE327
Page 5b	Current Credit Exposure (x)	UBPRE335
Page 5b	Cur Credit Exposure/Risk WT AST	UBPRE338
Page 8	Current 1-4 Family Restru LN&LS	RCONF576
Page 8	Current Other Restructured LN&LS	UBPR1616
Page 11b	<i>All Line Items are Expected to be Null on Capital Page 11b Except UBPRS581, UBPRE654, UBPR222, UBPR3128, UBPRE660 for Eligible Filers</i>	
Page 11c	Category Two - 20%	UBPRD654
Page 11c	Category Three - 50%	UBPRF860
Page 11c	Category Four - 100%	UBPR5340
Page 11c	Total On-Balance Sheet	UBPRE648
Page 11c	Memo: Category One - 0%	UBPR5320
Page 11c	Category Two - 20%	UBPRE649
Page 11c	Category Three - 50%	UBPRE650
Page 11c	Category Four - 100%	UBPRE651
Page 11c	Total Off-Balance Sheet	UBPRE652
Page 11c	Memo: Category One - 0%	UBPRE653
Fiduciary Pages1 and 2	<i>All Fiduciary and Related Services UBPR Lines are Expected to be Null for Eligible Filers Except Gross Fiduciary Income Dollar (UBPRE940) and Ratio (UBPRE934)</i>	