



DATE: March 29, 2023

TO: All Uniform Bank Performance Report (UBPR) Users

FROM: Jonathan Toman, Chairman, FFIEC Task Force on Surveillance Systems
Thomas Wilderman, FFIEC UBPR Coordinator

SUBJECT: UBPR Income Statement Related Content Changes Effective April 1st

As part of an ongoing multiyear review of UBPR content, the financial institution regulatory agencies under the direction of the FFIEC Task Force on Surveillance Systems (TFSS) will be making changes to the income statement content of the UBPR effective April 1st. More specifically:

- a new UBPR Page 2a displaying quarter-to-date income statement figures will be added to supplement the existing Page 2 that displays the traditional year-to-date figures as reported on the call report
- Page 3 (Noninterest Income, Expenses, and Yields) will be split into two pages with expanded content. Page 3 will cover non-interest income and expenses. Page 3a will cover asset yields and funding costs. Expanded content will include noninterest income line item ratios as a percentage of average assets (Page 3) and asset/liability balances as a percentage of average assets to give a better sense of how material a particular yield or funding cost is to the institution (Page 3a)

The new pages will have the same charting and other functionality of the other pages. The new layouts of Pages 3 and 3a are displayed in the appendix.

UBPR users should expect to see further changes over the next few years as part of this multi-year review. We will issue future announcements as these changes are implemented.

Who do I Contact with Questions?

UBPR users should address any UBPR related questions including questions about this enhancement to the CDR helpdesk at cdr.help@cdr.ffiec.gov or 1-888-237-3111.

Appendix A

FDIC Certificate #	FRB District/ID_RSSD /			BANK						Noninterest Income and Expenses		
OCC Charter #	County:			Noninterest Income and Expenses--Page 3								
Public Report												
	12/31/2022			12/31/2021			12/31/2020			12/31/2019		
PERCENT OF AVERAGE ASSETS:	BANK	PG	PCT	BANK	PG	PCT	BANK	PG	PCT	BANK	PG	PCT
Personnel Expense	1.01	1.46	11	1.05	1.49	10	1.5	1.57	50	1.6	1.82	37
Occupancy Expense	0.23	0.32	50	0.25	0.32	42	0.33	0.29	60	0.38	0.37	48
Other Oper Exp (Incl Intangibles)	0.66	0.78	33	0.65	0.79	31	1.07	0.81	80	1.12	1	66
Total Overhead Expense	1.9	2.56	22	1.94	2.6	15	2.89	2.7	60	3.1	3.17	51
NON-INTEREST EXPENSES:												
Personnel Expense		2,585			2,391			2,512			2,106	
Occupancy Expense		601			566			554			497	
Goodwill Impairment		0			0			0			0	
Other Intangible Amortiz		0			0			26			39	
Other Oper Exp(incl Intangibles)		1,686			1,478			1,761			1,433	
Non-Interest Expense		4,872			4,435			4,853			4,075	
PERCENT OF AVERAGE ASSETS:												
Fiduciary Activities	0	0.09	88	0	0.08	89	0	0.02	85	0	0.02	88
Deposit Service Charges	0.04	0.1	33	0.04	0.1	31	0.05	0.09	35	0.1	0.12	37
Trading, Vent Cap, Securitz Inc	0	0.01	66	0	0.01	73	0	0	75	0	0.01	77
Inv Banking, Advisory Inc	0	0.01	66	0	0.01	73	0	0	75	0	0.01	77
Insurance Comm & Fees	0	0	66	0	0	73	0	0	70	0	0	74
Net Service Fees	0	0.01	77	0.01	0.01	78	0.01	0.01	80	0.02	0.01	81
Loan & Lse Net Gains/Loss	0	0.01	77	0	0.02	68	0	0.02	65	0	0.05	55
Other Net Gains/Losses	0	0.07	61	0	0.01	52	0	0	30	0.04	0	92
Other Non-Interest Income	0.3	0.23	77	0.33	0.21	78	0.35	0.17	80	0.42	0.22	81
Non Interest Income	0.34	0.51	50	0.38	0.43	57	0.41	0.37	60	0.58	0.59	59
NON-INTEREST INCOME:												
Fiduciary Activities		0			0			0			0	
Deposit Service Charges		111			99			90			125	
Trading, Vent Cap, Securitz Inc		0			0			0			0	
Inv Banking, Advisory Inc		0			0			0			0	
Insurance Comm & Fees		0			0			0			0	
Net Servicing Fees		8			18			21			27	
Loan & Lse Net Gains/Loss		0			0			0			0	
Other Net Gains/Losses		0			0			-2			58	
Other Non-Interest Income		764			746			585			549	
Non Interest Income		883			863			694			759	
OTHER INCOME & EXPENSE RATIOS:												
Overhead Less Non-int Inc	1.55	2.05	22	1.56	2.18	21	2.48	2.25	55	2.52	2.52	55
Efficiency Ratio	60.83	72.8	22	64.2	79.49	26	72.94	75.5	45	66.7	72.26	29
Avg Persnl Exp Per Empl (\$000)	83.39	89.33	50	85.39	87.25	57	89.71	81.99	70	75.21	85.33	44
Assets Per Employee (\$Million)	7.93	6.2	83	8.84	6.29	84	6.79	5.68	75	5.02	4.82	59
Domestic Banking Offices (#)		4			4			4			4	
Foreign Branches (#)		0			0			0			0	
Assets Per Domestic Office		61,494			61,860			47,502			35,114	

Appendix A

FDIC Certificate #	FRB District/ID_RSSD /			BANK						Asset Yields and Funding Costs		
OCC Charter #	County:			Asset Yields & Funding Costs--Page 3a								
Public Report												
	12/31/2022			12/31/2021			12/31/2020			12/31/2019		
YIELD ON OR COST OF:	BANK	PG 6	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT	BANK	PG 6	PCT
Total Loan & Leases (TE)	5.16	4.96	55	5.72	5.16	78	5.42	5.06	65	5.93	5.58	62
Loans in Domestic Offices	5.12	4.96	55	5.68	5.16	73	5.38	5.05	65	5.88	5.58	62
Real Estate	4.99	4.92	50	5.02	4.94	52	5.23	5.04	55	5.49	5.49	48
Secured by 1-4 Fam Resi Prop	3.87	5.01	16	4.54	4.44	57	4.86	4.9	55	5.13	5.22	48
All Other Loans Sec Real Estate	5.28	5.13	50	5.1	5.31	42	5.32	5.25	50	5.59	5.72	44
Commercial & Industrial	5.81	6.34	38	7.22	6.62	63	5.6	5.1	65	6.98	6.14	80
Individual	4.86	6.4	35	4.56	5.37	23	5.18	6	44	5.73	5.98	42
Credit Card	N/A	11.76	N/A	N/A	12.52	N/A	N/A	16.62	N/A	N/A	17.33	N/A
Agricultural	N/A	4.67	N/A	N/A	4.49	N/A	N/A	4.72	N/A	N/A	5.31	N/A
Loans in Foreign Offices	N/A	0	N/A	N/A	1.77	N/A	N/A	0	N/A	N/A	0	N/A
Total Investment Securities (TE)	1.79	2	44	1.68	1.66	47	2.42	2.17	65	2.81	2.6	65
Total Investment Securities (Book)	1.7	1.9	38	1.54	1.55	36	2.24	2	70	2.65	2.46	73
US Treas & Agency (Excl MBS)	1.28	1.69	29	0.77	1.2	18	1.37	1.65	17	2.6	2.31	81
Mortgage Backed Securities	1.53	1.72	46	0.71	1.18	21	1.4	1.51	35	2	2.2	33
All Other Securities	2.18	2.48	50	2.15	2.29	46	2.54	2.93	52	2.84	4.56	52
Interest-Bearing Bank Balances	1.45	1.81	55	0.24	0.23	78	0.77	0.44	85	2.26	2.26	59
Federal Funds Sold & Resales	2.16	1.49	88	0.03	0.07	40	0.39	0.31	63	2.14	1.87	66
Total Interest Bearing Deposits	0.22	0.37	38	0.15	0.32	15	0.23	0.57	20	0.36	0.91	22
Transaction accounts	0.12	0.19	44	0.07	0.16	31	0.14	0.22	45	0.26	0.34	50
Other Savings Deposits	0.27	0.23	61	0.16	0.14	63	0.21	0.24	45	0.35	0.52	44
Time Deposits	0.53	0.77	22	0.76	0.86	52	1.08	1.33	30	0.92	1.61	11
Foreign Office Deposits	N/A	0	N/A	N/A	0	N/A	N/A	0	N/A	N/A	0	N/A
Federal Funds Purchased & Repos	N/A	0.35	N/A	N/A	0.18	N/A	0	0.61	20	0	0.76	44
Other Borrowed Money	N/A	3.85	N/A	N/A	4.3	N/A	N/A	2.48	N/A	N/A	3.55	N/A
Subord Notes & Debentures	N/A	0	N/A	N/A	0	N/A	N/A	0	N/A	N/A	0	N/A
Other Interest Expense	2.75	1.97	75	3.04	1.04	88	3.16	1.15	90	4.11	2.33	91
All Interest-Bearing Funds	0.23	0.39	38	0.17	0.34	15	0.26	0.6	25	0.39	0.95	22
Memo: Interest on Time Dep Over Ins	0	0.77	5	0.99	0.92	57	1.41	1.35	50	1.39	1.72	33
PERCENT OF AVERAGE ASSETS:												
Total Loans & Leases (TE)	36.55	51.85	22	37.73	54.07	21	53.91	58.89	30	55.86	66.26	25
Loans in Domestic Offices	36.55	51.84	22	37.73	53.98	21	53.91	58.83	30	55.86	66.22	25
Real Estate:	27.05	43.46	27	25.07	43.8	15	30.71	46.46	20	37.88	53.95	25
Secured by 1-4 Fam Resi Prop	5.6	18.16	33	3.83	13.43	36	5.71	13.4	30	7.84	16.8	33
All Other Loans Sec Real Estate	21.44	25.3	44	21.24	30.36	31	25	31.07	35	30.04	35.93	40
Commercial & Industrial	7	4.79	72	10.89	6.83	78	20.55	7.7	95	15.32	6.75	85
Individual	0.32	1.03	44	0.43	0.71	57	0.75	0.79	60	0.56	1.63	44
Credit Card	0	0.01	83	0	0.01	84	0	0.01	80	0	0.02	81
Agricultural	N/A	9.37	N/A	N/A	10.31	N/A	N/A	17.08	N/A	N/A	13.84	N/A
Loans in Foreign Offices	N/A	0	N/A	N/A	1.07	N/A	N/A	0	N/A	N/A	0	N/A
Total Investment Securities	42.48	24.64	88	31.2	18.15	84	30.01	15.7	80	29.34	15.12	85
US Treas & Agency(Excl MBS)	18.66	8.92	94	6.99	3.59	78	1.74	2.99	60	2.74	4.81	48
Mortgage Backed Securities	5.75	6.47	55	6.51	5.24	73	6.06	3.58	80	6.09	3.09	74
All Other Securities	18.07	9.25	66	17.71	9.33	73	22.22	7.03	95	20.51	5.42	92
Interest Bearing Bank Balances	16.93	15.26	66	23.81	18.17	68	6.38	13	20	6.35	10.29	40
Federal Funds Sold & Resales	0.77	1.58	77	1.44	2.2	73	2.16	1.34	70	1.14	0.85	70
Total Interest Bearing Deposits	61.28	64.25	33	58.33	61.59	42	61.31	60.98	40	62.2	63.37	40
Transaction Accounts	24.17	15.14	83	23.52	12.61	84	26.17	11.33	90	24.9	11.2	85
Other Savings Deposits	34.9	32.03	55	32.21	32.01	42	31.32	29.76	40	31.96	28.18	55
Time Deposits	2.21	17.08	5	2.6	16.96	5	3.82	15.57	5	5.34	21.87	7
Foreign Office Deposits	N/A	0.13	N/A	N/A	0.13	N/A	N/A	0	N/A	N/A	0	N/A
Federal Funds Purchased & Repos	0	0.34	72	0	0.3	68	0	0.07	80	0	0.07	77
Other Borrowed Money	0.23	1.01	61	0.35	1.33	63	0.55	1.91	50	0.46	1.57	59
Subord Notes & Debentures	0	0	94	0	0	94	0	0	95	0	0	96
Other Interest Expense	0.23	1.01	61	0.35	1.33	63	0.55	1.91	50	0.46	1.57	59
All Interest-Bearing Funds	61.5	65.61	33	58.68	63.22	42	61.86	63.73	40	62.67	65.79	37
Memo: Interest on Time Dep Over Ins	0.12	4.95	5	0.27	4.57	5	0.42	3.89	15	0.55	5.39	7