



DATE: March 28, 2018
TO: All Uniform Bank Performance Report (UBPR) Users
FROM: David Vallee, UBPR Coordinator
SUBJECT: March 2018 UBPR Changes

Beginning April 2018 there will be several UBPR line items and formula changes related to reporting changes to the March 2018 Call Report Schedules RI-Income Statement, RC-Balance Sheet, RC-B-Securities, RC-F-Other Assets, RC-K-Quarterly Averages and Schedule RC-R, Part II Risk-Weighted Assets. These changes are primarily related to changes in the accounting for equity securities (FASB ASU 2016-01, “Recognition and Measurement of Financial Assets and Liabilities”) and one change is related to the opening up of a Call Report line item on Schedule RC-R, Part II Risk-Weighted Assets.

Summary Ratios-Page 1

One new line item is added to the top section of the page after existing line item titled “+ Realized Gains/Losses Sec”. The new line is named “+ Unrealized Gains / Losses Equity Sec” and references new Call Report line item RI-8.b. Unrealized holding gains (losses) on equity securities not held for trading or RIADHT70. Below is an example of the affected UBPR page before and after the changes.

Existing	New
Summary Ratios-Page 1	Summary Ratios-Page 1
Percent of Average Assets	Percent of Average Assets
+ Realized Gains/Losses Sec	+ Realized Gains/Losses Sec
Pretax Net Operating Income (TE)	+ Unrealized Gains / Losses Equity Sec
Net Operating Income	Pretax Net Operating Income (TE)
	Net Operating Income

Income Statement-Page 2

One new line item is added to the middle of the page after existing line item titled “Realized G/L Avail-for Sale Sec”. The new line is named “Unrealized G/L Equity Securities” and references new Call Report line item RI-8.b. Unrealized holding gains (losses) on equity securities not held for trading or RIADHT70. Below is an example of the affected UBPR page before and after the changes.

Existing		New
Income Statement-Page 2		Income Statement-Page 2
Realized G/L Hld-to-Maturity Sec		Realized G/L Hld-to-Maturity Sec
Realized G/L Avail-for Sale Sec		Realized G/L Avail-for Sale Sec
Pretax Net Operating Inc (TE)		Unrealized G/L Equity Securities
		Pretax Net Operating Inc (TE)

Balance Sheet Percentage Composition-Page 6

One new line item is added to the top of the page after existing line item titled “Available-for-Sale Securities”. The new line is named “Marketable Equity Sec at FV” and references new Call Report line item RC-2.c. Equity securities with readily determinable fair values not held for trading or RCON/RCFDJA22. Below is an example of the affected UBPR page before and after the changes.

Existing		New
Balance Sheet Percentage Composition-Page 6		Balance Sheet Percentage Composition-Page 6
Percent of Average Assets		Percent of Average Assets
Trading Account Assets		Trading Account Assets
Held-to-Maturity Securities		Held-to-Maturity Securities
Available-for-Sale Securities		Available-for-Sale Securities
		Marketable Equity Sec at FV

Capital Analysis-Page 11B

One new UBPR line item is added to the page to reflect the opening up of a cell contained on Call Report Schedule RC-R, Part II, Risk-Weighted Assets. More specifically, beginning March 2018 banks will be able to report balances for on balance sheet assets at the 250% risk-weight category. Consequently, the UBPR has been updated and now includes one new line item under the “On BS Assets and Securitization Exp” section. This new UBPR line item is named “250% Category” and references Call Report Schedule RC-R, Part II, Risk-Weighted Assets line item 11 Total balance sheet assets, Column K, or RCON/RCFDS504. Below is an example of the affected UBPR page before and after the changes.

Existing		New
Capital Analysis-Page 11B		Capital Analysis-Page 11B
On BS Assets and Securitization Exp		On BS Assets and Securitization Exp
2% Category		2% Category
4% Category		4% Category
20% Category		20% Category
50% Category		50% Category
100% Category		100% Category
150% Category		150% Category
300% Category		250% Category
		300% Category

One Quarter Annualized Income Analysis-Page 12

One new line item is added to the top of the page after existing line item titled “+ Realized Gains/Losses Sec”. The new line is named “+ Unrealized Gains / Losses Equity Sec” and references new Call Report line item RI-8.b. Unrealized holding gains (losses) on equity securities not held for trading or RIADHT70. Below is an example of the affected UBPR page before and after the changes.

Existing		Existing
One Quarter Annualized Income Analysis-Page 12		One Quarter Annualized Income Analysis-Page 12
Percent of Average Assets		Percent of Average Assets
Pretax Operating Income (TE)		Pretax Operating Income (TE)
+ Realized Gains/Losses Sec		+ Realized Gains/Losses Sec
Pretax Net Operating Income (TE)		+ Unrealized Gains / Losses Equity Sec
		Pretax Net Operating Income (TE)