



DATE: March 22, 2024

TO: All Uniform Bank Performance Report (UBPR) Users

FROM: David Vallee, UBPR Coordinator

SUBJECT: UBPR CECL nomenclature, Loan Modifications & Other changes

Beginning March 25th 2024 there will be several changes to the UBPR necessitated by the March 2024 Call Report changes in nomenclature related to FASB Accounting Standards Update (ASU) No. 2016-13, "Measurement of Credit Losses on Financial Instruments." In addition, changes are being made in response to ASU 2022-02, "Financial Instruments—Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures." The affected UBPR pages and new UBPR line items are detailed below.

1. UBPR Pages 8 & 8A

The following six UBPR line items will be added towards the bottom of page 8:

- Modified LN&LS 90+ Days P/D
- Modified LN&LS Nonaccrual
- Modified LN&LS 30-89 Days P/D
- Current 1-4 Family Modified LN&LS
- Current Other Modified LN&LS
- Current Total Modified LN&LS

The following four UBPR line items will be added towards the bottom of page 8A:

- Mod+Nonac+RE Acq to Eqcap+ACL on LN&LS
- Non-Curr Modified Debt/Gr LN&LS
- Curr+Non-Curr Modified/GR LN&LS
- Current Modified LN&LS/Total LN&LS

Data will be reported in the above line items when an institution began to report loan modifications. The following existing UBPR line items for troubled debt restructurings will remain on the pages 8 and 8A for approximately five years for historical data analysis purposes with data ceasing to be reported at the time an institution first reported loan modifications.

UBPR Page 8

- Restructured LN&LS 90+ Days P/D
- Restructured LN&LS Nonaccrual
- Restructured LN&LS 30-89 Days P/D
- Current 1-4 Family Restru LN&LS
- Current Other Restructured LN&LS

- Current Total Restructured LN&LS

UBPR Page 8A

- Rest+Nonac+RE Acq to Eqcap+ACL on LN&LS
- Non-Curr Restruct Debt/Gr LN&LS
- Curr+Non-Curr Restruct/GR LN&LS
- Current Restruct LN&LS/Total LN&LS

2. UBPR Pages 1, 2, 2A, 4, 6, 7, 7B, 8A, 11A, 11B, 11C, and 12

CECL adoption by all institutions as of December 2023 resulted in nomenclature changes to the March 2024 Call Reports. As such, many UBPR line item descriptions were changed to better align to the new nomenclature used on the Call Reports. For example, UBPR references to “Provision: Loan & Leases Losses” will change to “Provision: Credit Losses” and “LN&LS Allowance” will change to “ACL on LN&LS”. ACL is the abbreviation to be used in the UBPR for Allowance for Credit Losses.

3. UBPR Page 4 – Balance Sheet

A new line item named “Net Securities” will be added after line item “HTM Securities Allowance” to add more clarity to users trying to reconcile securities and total investments.