



DATE: May 6, 2019

TO: All Uniform Bank Performance Report (UBPR) Users

FROM: David Vallee, UBPR Coordinator

SUBJECT: UBPR CECL Changes

Beginning April 9th 2019 there were several changes to the UBPR necessitated by the March 2019 Call Report changes related to FASB ASU No. 2016-13, “Measurement of Credit Losses on Financial Instruments,” which introduces the current expected credit losses methodology (CECL) for estimating allowances for credit losses. The affected UBPR pages and new UBPR line items are detailed below.

1. UBPR Pages 1, 2 & 12
 - a. Added “**Provision: Credit Loss Oth Assets**” immediately after “Provision: Loan & Lease Losses”. This new line item includes provisions for credit losses on held to maturity debt securities (RIADJH90), available for sale debt securities (RIADJH96) and other assets (RIADJJ02) from Call Report Schedule RI-B.
2. UBPR Pages 4 & 6
 - a. Added “**HTM Securities Allowance**” immediately after “All other Securities” on UBPR Page 4 and “Held-to-Maturity Securities” on UBPR Page 6. For UBPR Page 4 this new line items is necessary so that all asset categories on the page when totaled will equal total assets reported on Call Report Schedule RC and on UBPR page 4. For UBPR Page 6 this new line item is necessary so that all asset category percentages will total to 100 percent on the page. These new line items are derived from Call Report Schedule RI-B, Part II, Item 7, Column B “Balance end of current period held to maturity debt securities” (RIADJH93)
3. UBPR Pages 7
 - a. Changed section header on bottom of page 7 from “Change: Credit Allowance (\$000)”to “Change: **Loan** Allowance (\$000)”.