



**Memorandum**

To: All UBPR Users  
 From: David E. Vallee, UBPR Coordinator  
 Thomas Wilderman, UBPR Coordinator  
 Date: May 2, 2014  
 Subject: 2014 UBPR Changes

Beginning March 31, 2014, the UBPR reflects two types of changes as a result of the Call Report changes for that period. With the addition of Schedule RC-R Part 1.B for Advanced Approaches Institutions, the UBPR changed so that:

1. The formulas for existing UBPR line items now reference data from either Schedule RC-R Part 1.A or 1.B, depending on whether the reporting institution is an Advanced Approaches Institution.
2. Seven new line items have been added for Advanced Approaches Institutions derived from Schedule RC-R Part 1.B. Only Advanced Approaches Institutions report the necessary data for these new ratios in 2014.

1. UBPR Formula Changes

Ratio and dollar amount formulas were modified for UBPR line items that use RC-R reported dollar amounts for tier 1 capital, tier 2 capital, and total capital to utilize the new MDRMs for Advanced Approaches Institutions for periods beginning March 31, 2014. The UBPR retained the original MDRMs for all institutions for all periods and Advanced Approaches Institutions for all periods prior to March 31, 2014.

	<b>Advanced Approaches Institutions beginning March 31, 2014</b>	<b>All institutions all periods and Advanced Approaches Institutions for periods prior to March 31, 2014</b>
Tier 1 Capital	RCFA/RCOA 8274	RCON/RCFD 8274
Tier 2 Capital	RCFA/RCOA 5311	RCON/RCFD 5311
Total Capital	RCFA/RCOA 3792	RCON/RCFD 3792

Formulas for UBPR line items containing these capital components reference the new Call Report mnemonics RCFA/RCOA from RC-R, Part 1.B for periods beginning March 31, 2014 and reference existing mnemonics RCFA/RCON from RC-R, Part 1.A for periods prior to March 31, 2014. For example, ratios presented on UBPR Analysis of Concentrations of Credit—Page 7B will use RCFA/RCOA 3792 for total capital in the denominator for periods beginning March 31, 2014 and RCFD/RCON 3792 for total capital in the denominator for periods prior to March 31, 2014.

Formulas were modified for three UBPR line items that pull capital ratios directly from the Call Report to utilize the new MDRMs for Advanced Approaches Institutions, while retaining the original MDRMs for all institutions for all periods and Advanced Approaches Institutions for all periods prior to March 31, 2014.

	<b>Advanced Approaches Institutions beginning March 31, 2014</b>	<b>All institutions all periods and Advanced Approaches Institutions for periods prior to March 31, 2014</b>
Tier One RBC to RWA	RCFA/RCOA 7206 (column A)	RCON/RCFD 7206
Total RBC to RWA	RCFA/RCOA 7205 (column A)	RCON/RCFD 7205
Tier One Leverage Capital	RCFA/RCOA 7204	RCON/RCFD 7204

## 2. New UBPR Line Items

Beginning March 31, 2014, the following risk based capital ratios from RC-R, Part 1.B were added to the UBPR Capital Analysis—Page 11. Only Advanced Approaches Institutions report the necessary data for these new ratios in 2014. The ratios will appear immediately below the last ratio on the page titled “Def Tax Asset to T1 Cap”.

<b>UBPR Concept # and Line Item Description</b>	<b>Formula</b>	<b>Description</b>
<b>UBPRR029</b> Com Equity Tier 1 Cap Ratio (Col A)	031 Banks: RCFAP793 041 Banks: RCOAP793	Common Equity Tier 1 Capital Ratio (Column A) – Advanced Approaches Institutions
<b>UBPRR030</b> Com Equity Tier 1 Cap Ratio (Col B)	031 Banks: RCFWP793 041 Banks: RCOWP793	Common Equity Tier 1 Capital Ratio (Column B) – Advanced Approaches Institutions that exit parallel run only
<b>UBPRR031</b> Tier 1 Capital Ratio (Column A)	031 Banks: RCFA7206 041 Banks: RCOA7206	Tier 1 Capital Ratio (Column A) – Advanced Approaches Institutions
<b>UBPRR032</b> Tier 1 Capital Ratio (Column B)	031 Banks: RCFW7206 041 Banks: RCOW7206	Tier 1 Capital Ratio (Column B) – Advanced Approaches Institutions that exit parallel run only
<b>UBPRR033</b> Total Capital Ratio (Column A)	031 Banks: RCFA7205 041 Banks: RCOA7205	Total Capital Ratio (Column A) – Advanced Approaches Institutions
<b>UBPRR034</b> Total Capital Ratio (Column B)	031 Banks: RCFW7205 041 Banks: RCOW7205	Total Capital Ratio (Column B) – Advanced Approaches Institutions that exit parallel run only
<b>UBPRR035</b> Tier One Leverage Capital	031 Banks: RCFA7204 041 Banks: RCOA7204	Tier One Leverage Capital Ratio – Advanced Approaches Institutions