



DATE: July 9, 2026

TO: All Uniform Bank Performance Report (UBPR) Users

THROUGH: Brian Happell, Chair, FFIEC Task Force on Surveillance Systems

FROM: Rene Switzer, FFIEC UBPR Coordinator

SUBJECT: Changes to the UBPR – Presentation and Liquidity & Funding Page 10

UBPR Presentation Titles – Loan Categories

The financial institution regulatory agencies, under the direction of the FFIEC Task Force on Surveillance Systems, identified inconsistencies in UBPR line item titles on the asset quality pages (7, 7A, 7B, 8, and 8A) of the UBPR. To improve clarity and consistency, titles derived from identical loan Call Report concepts will be aligned accordingly. Additional UBPR pages using loan Call Report concepts will also be revised, as shown in Attachment 1 on the following pages. These changes affect UBPR presentation nomenclature only and do not alter any underlying ratios or numbers. Further, the UBPR bulk downloads will not be impacted by these changes.

Liquidity Page 10 – Additional Wholesale Funding Ratio and Ratio Realignment

An additional wholesale funding ratio, defined as Wholesale Funding + Public Funds to Total Assets (new ratio), will be incorporated into the UBPR. This metric will include deposits from states and political subdivisions held in domestic offices within the numerator. In addition, several ratios on this page will be realigned. These changes are shown in Attachment 2.

These updates will take effect on or around August 10, 2026. The new ratio will be populated only for five quarters until September 2026 when 21 periods of data will be made available.

Who do I Contact with Questions?

UBPR users should direct any questions related to the UBPR, including inquiries regarding these updates, to the CDR Helpdesk at cdr.help@cdr.ffiec.gov or 1-888-237-3111.

ATTACHMENT 1 – UBPR Title Changes

UBPR loan-related values are based on the loan categories in Call Report Schedule RC-C Part I – Loans and Leases (RC-C). Other schedules, including RI-B Part I – Charge-offs and Recoveries on Loans and Leases and Changes in Allowances for Credit Losses and RC-N – Past Due and Nonaccrual Loans, Leases, and Other Assets, generally follow the same RC-C categorization. The schedule’s level of detail varies by report form required (031, 041, 051), total assets, and other reporting requirements. The table below identifies RC-C categories used in the UBPR, the current and revised UBPR titles associated with each category, and the pages where titles will be updated for consistency. Abbreviations may be necessary on some line items because of length, such as on past due titles on pages 8 and 8A.

RC-C Line #	RC-C Loan Category	Current UBPR Title(s)	Revised UBPR Title	Pages impacted
1	Loans secured by real estate	Real Estate, Real Estate Loans	“Loans” removed from most titles as implied	7, 7A, 7B, 8
1a	Construction, land development, and other land loans	Construction & Development, Construction and Land Development, Const & Land Dev	Construction & Development	7, 7A, 8
1a1	1-4 family residential construction loans	1-4 Fam Residential Const & Land, 1-4 Family Construction, 1-4 Fam Cons & L Dev	1-4 Family Construction	5, 8
1a2	Other construction loans and all land development and other land loans	Other Construction & Land, Other Const & Land Development, Other Const & Land Dev	Other Const & Development	7, 7A, 7B, 8
1b	Secured by farmland (including farm residential and other improvements)	Farmland, Secured by Farmland	Farmland	7, 7A, 7B, 8
1c	Secured by 1-4 family residential properties	Secured by 1-4 Fam Resi Prop, 1-4 Family Residential, 1-4 Family Residential Loans, 1-4 Family, 1-4 Family Mtg	1-4 Family Residential	3A, 7, 7A, 8, 8A, 12
1c1	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	Home Equity (1-4 Family), Home Equity Loans, Home Equity Lines	Home Equity	5, 7, 7A, 7B, 8, 13, 13A, 13B
1c2a	Closed-end loans secured by 1-4 family residential properties: Secured by first liens	1-4 Family 1st Lien Loans, 1-4 Family 1st Lien Lns	1-4 Family 1st Lien	7, 7A, 7B, 8
1c2b	Closed-end loans secured by 1-4 family residential properties: Secured by junior liens	1-4 Family Jr Lien Loans, 1-4 Family Jr Lien Lns	1-4 Family Jr Lien	7, 7A, 7B, 8
1d	Secured by multifamily (5 or more) residential properties	Multifamily Loans, Multifamily	Multifamily	7, 8
1e	Secured by nonfarm nonresidential properties	Non-Farm Non-Residential, Non-Farm Non-Residential Mtg, Non-Farm Non-Res Mtg	NonFarm NonResidential	4, 7, 7A, 7B, 8
1e1	Loans secured by owner-occupied nonfarm nonresidential properties	Owner Occupied Nonfarm Nonresidential, Owner Occupied Non-Farm Non-Residential, Own Occ Non-Farm Non-Res	Own-Occ NonFarm NonResidential	7, 7A, 7B, 8
1e2	Loans secured by other nonfarm nonresidential properties	Other Nonfarm Nonresidential, Other Non-Farm Non-Residential, Other Non-Farm Non-Res	Other NonFarm NonResidential	7, 7A, 7B, 8

ATTACHMENT 1 – UBPR Title Changes

RC-C Line #	RC-C Loan Category	Current UBPR Title(s)	Revised UBPR Title	Pages impacted
2	Loans to depository institutions and acceptances of other banks	Financial Institution Loans	Depository Institutions	7A, 7B, 8A
3	Loans to finance agricultural production and other loans to farmers	Agricultural, Agricultural Loans	Agricultural	4, 7, 7A, 7B, 8A
4	Commercial and industrial loans	Commercial & Industrial, Commercial and Industrial Loans, Commercial & Industrial Loans	Commercial & Industrial	7, 7A, 7B, 8A, 13, 13A, 13B
6	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):	Individual, Individual Loans, Loans to Individuals	Consumer	3A, 4, 7, 7A, 7B, 8A, 12
6a	Credit cards	Credit Card Loans, Credit Card, Credit Card Plans, Credit Card Receivables	Credit Card	7, 7A, 7B, 8A, 13, 13A, 13B
6b	Other revolving credit plans	N/A - not broken out in UBPR		
6c	Automobile loans	Auto Loans	Auto	7, 7A, 7B, 8A, 13, 13A, 13B
7	Loans to foreign governments and official institutions (including foreign central banks)	Loans to Foreign Governments	No changes	
8	Obligations (other than securities and leases) of states and political subdivisions in the U.S.	Municipal Loans	Municipal	7A, 7B
9	Loans to nondepository financial institutions and other loans	Non-Depository and Other	NDFI & Other	7A, 7B
10	Lease financing receivables (net of unearned income)	Lease Financing, Lease Financing Receivables	Lease Financing Receivables	7, 8A
10a	Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	Leases to Individuals	No Changes	Only 031 & 041 filers
10b	All other leases	All Other Leases	No Changes	Only 031 & 041 filers

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RC-C Line # (1)	RC-C Loan Category	Current UBPR Title(s)	Revised UBPR Title	Pages impacted
2,4	Loans to depository institutions and acceptances of other banks; and Commercial and Industrial Loans	Commercial Loans	Coml & Indust + Dep Institutions	4
2,8,9&3	Includes loans to depository institutions and acceptances of other banks; obligations of states and political subdivisions in the U.S; loans to nondepository institutions and other loans; and for 041 & 051 filers, loans to finance agriculture for banks with < \$300 million in total assets and < 5% in loans to finance agriculture production and other loans to farmers	Non-Depository, Other & Muni Loans	NDFI, Dep Inst, Muni & Other	7
8,9	Includes obligations of states and political subdivisions in the U.S and loans to nondepository institutions and other loans	Non-depository, Other and Muni	NDFI, Muni & Other	8A
1a,1d,1e2, M3	Includes construction, land development, and other land loans; loans secured by multifamily properties; loans secured by other nonfarm nonresidential properties; and loans to finance commercial real estate, construction, and land development activities (not secured by real estate)	Non-owner OCC Commercial Real Estate	NonOwner-Occupied CRE	7B
Misc	Loans and leases in foreign offices are determined by subtracting domestic loans from total loans	Foreign Office Loans & Leases, Loans in Foreign Offices, LN&LS in Foreign Offices, Foreign Offices	Loans in Foreign Offices	4, 7A, 7B
M3	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9	Commercial RE Not Secured by RE, Loans to Finance Comm1 Real Estate, Loans to Finance Comm1 Real Est, Loans to Finance Commercial Real Estate, LNS Fin Coml RE	LNS Fin CRE Not Secured by RE	5, 7, 7A, 7B, 8

(1) Several UBPR concepts aggregate loan categories.

Attachment 2 – Liquidity Page 10 Changes

Detail of Revised Liquidity & Funding Page 10 * Highlighted Text Reflects Changes				
Line #	Current Layout	UBPR#	Revised Layout	UBPR#
1	Percent of Total Assets	Section Title	Percent of Total Assets	Section Title
2	Liquid Assets FV % Total Assets	QE15	Liquid Assets FV % Total Assets	QE15
3	Cash & Due From Banks	QE16	Cash & Due From Banks	QE16
4	Interest-Bearing Bank Balances	QE17	Interest-Bearing Bank Balances	QE17
5	AFS Sec Fair Value	QE18	AFS Sec Fair Value	QE18
6	HTM Sec Fair Value	QE19	HTM Sec Fair Value	QE19
7	Fed Funds Sold & Resales	QE20	Fed Funds Sold & Resales	QE20
8				
9	Wholesale Funding % Total Assets	QE22	Memo:Liq Assts(HTM AC) - Pldg Sec/TA	QE30
10	Fed Funds Purch & Repos	QE23		
11	FHLB Advances	QE24	Wholesale Funding % Total Assets	QE22
12	Other Borrowings	QE25	Fed Funds Purch & Repos	QE23
13	Brokered Deposits	QE26	FHLB Advances	QE24
14	Listing Service Deposits	QE27	Other Borrowings	QE25
15	Foreign Office Deposits	QE28	Brokered Deposits	QE26
16			Listing Service Deposits	QE27
17	Liq Assets Less Wholesle Funding	QE29	Foreign Office Deposits	QE28
18	Liq Assets Less Wholesle Fund<1 YR	QE86		
19			Wholesale Fund + Public Dep % Assts	QN03(New)
20	Memo:Liq Assts(HTM AC) - Pldg Sec/TA	QE30		
21			Liq Assets Less Wholesle Funding	QE29
22	Large Deposits % Total Assets:	Header	Liq Assets Less Wholesle Fund<1 YR	QE86
23	Time Deposits > \$250M	QE31		
24	Estimate of Uninsured Deposits	QE32	Remaining Maturity % Total Assets:	Header
25	Non-retirement Deposits > \$250M	QE33	Borrowings < 1 Year	QE45
26			Brokered Deps < 1 Year	QE46
27	Other Deposits % Total Assets:	Header	Borrowings > 1 Year	QE47
28	U.S. Govt Deposits (Domestic)	QE35	Brokered Deps > 1 Year	QE48
29	States & Political Deposits (Domestic)	QE36		
30	Sweep Deposits (Not Brokered)	QE37	Large Deposits % Total Assets:	Header
31	Reciprocal Deposits	QE38	Time Deposits > \$250M	QE31
32	Reciprocal Brokered Deposits	QE39	Estimate of Uninsured Deposits	QE32
33			Non-retirement Deposits > \$250M	QE33
34	Deposit Composition % Total Assets:	Header		
35	Non-maturity Deposits	PY66	Other Deposits % Total Assets:	Header
36	Transaction Accounts	QE40	U.S. Govt Deposits (Domestic)	QE35
37	Money Market Deposit Accounts	QE41	States & Political Deposits (Domestic)	QE36
38	Other Savings Deposits	QE42	Sweep Deposits (Not Brokered)	QE37

Attachment 2 – Liquidity Page 10 Changes

Detail of Revised Liquidity & Funding Page 10				
39	Time Deposits	QE43	Reciprocal Deposits	QE38
40			Reciprocal Brokered Deposits	QE39
41	Cost of Funding 1 Qtr Annualized:	Header		
42	Int Expense/Avg Assets	E666	Deposit Composition % Total Assets:	Header
43	Int Expense/Avg Earn Assets	E679	Non-maturity Deposits	PY66
44	All Interest-Bearing Funds	E710	Transaction Accounts	QE40
45	Total Interest-Bearing Deposits	E701	Money Market Deposit Accounts	QE41
46	Transaction Accounts	E702	Other Savings Deposits	QE42
47	Savings & MMDA	E703	Time Deposits	QE43
48	Time Deposits	HR60		
49	Fed Funds Purch & Repos	E707	Cost of Funding 1 Qtr Annualized:	Header
50	Borrowed Money	E708	Int Expense/Avg Assets	E666
51	Memo: NonIntBearing Deps/Total Assets	QE44	Int Expense/Avg Earn Assets	E679
52			All Interest-Bearing Funds	E710
53	Remaining Maturity % Total Assets:	Header	Total Interest-Bearing Deposits	E701
54	Borrowings < 1 Year	QE45	Transaction Accounts	QE40
55	Brokered Deps < 1 Year	QE46	Savings & MMDA	E703
56	Borrowings > 1 Year	QE47	Time Deposits	HR60
57	Brokered Deps > 1 Year	QE48	Fed Funds Purch & Repos	QE23
58			Borrowed Money	E708
59	Net Non Core Fund Dep \$250M	K447	Memo: NonIntBearing Deps/Total Assets	QE44
60	Net Noncore Fund Dep Components:	Section Title		
61	Fully Insured Brokered Deposits	2366	Net Non Core Fund Dep \$250M	K447
62	Time Deposits Above Insurance Limit	K437	Net Noncore Fund Dep Components:	Section Title
63	Fed Funds Purch & Repos	F858	Fully Insured Brokered Deposits	2366
64	FHLB Advances & Other Borrowings	3190	Time Deposits Above Insurance Limit	K437
65	Foreign Office Deposits	D078	Fed Funds Purch & Repos	F858
66	Less: Interest Bearing Bank Balances	0071	FHLB Advances & Other Borrowings	3190
67	Less: Fed Funds Sold & Resales	D493	Foreign Office Deposits	D078
68	Less: Debt Securities < 1 Year	A248	Less: Interest Bearing Bank Balances	0071
69	Numerator: Net NonCore Funding	K446	Less: Fed Funds Sold & Resales	D493
70	Net Loans & Sec >1 Year	D587	Less: Debt Securities < 1 Year	A248
71	Other Real Estate Owned	E130	Numerator: Net NonCore Funding	K446
72	Denominator: Long Term Assets	D584	Net Loans & Sec >1 Year	D587
73			Other Real Estate Owned	E130
74	Memo Items:	Header	Denominator: Long Term Assets	D584
75	Non-retirement Dep > \$250M Avg Size	QE34		
76			Memo Items:	Header
77			Non-retirement Dep > \$250M Avg Size	QE34