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MEMORANDUM

To: All Uniform Bank Performance Report (UBPR) Users

Date: May 5, 2015

From: David E. Vallee, UBPR Coordinator Subject: 2015 UBPR changes

Thomas Wilderman, UBPR Coordinator

Beginning March 31, 2015, the UBPR reflects two primary changes as a result of certain changes to the Consolidated Reports of Condition and Income (Call Report) Schedule RC-R that begin to take effect as of March 31, 2015: 1) Addition of many new UBPR line items on existing and newly created UBPR capital pages and 2) UBPR formula changes for existing UBPR line items. This memo summarizes the existing UBPR line items that underwent a formula change. Table below lists each UBPR line item that underwent a formula change by UBPR Page. For each UBPR line item both the prior (prior to March 2015) and new Call Report MDRMs used are shown. Formulas for each UBPR line items are not shown due to the length and complexity of some the formulas. Consequently, more specifics on each UBPR line item formula can be found by selecting each UBPR line item on the online UBPR User's Guide.

Page	UBPR Line Item	Prior March 2015	March 2015
1	Tier One Leverage Capital	RCON/RCFD 7204	RCOA/RCFA 7204
1	Tier One Capital	RCON/RCFD 8274	RCOA/RCFA 8274
5	Outstanding (% of Total Assets)		
5	All Oth Off-Balance Sheet Items	RCON/RCFD 3429 removed	
5	Off-Balance Sheet Items	RCON/RCFD 3429 removed	
5	Outstanding (\$000)		
5	All Oth Off-Balance Sheet Items	RCON/RCFD 3429 removed	

¹ Please note that Advanced Approaches Institutions began using the new MDRMs for Tier 1 and Total Capital in 2014.

5	Off-Balance Sheet Items	RCON/RCFD 3429 removed	
5A	Derivative Contracts (RBC Def)	RCON/RCFD 3809, 3812,	RCON/RCFD S582,
		8771, 8774, 8777, A000,	S585, S594, S597,
		8766, 8769, 8772. 8775,	S600, S603, S606,
		8778, A001, 8767, 8770,	S609, S615, S618,
		8773, 8776, 8779, A002	S621, S583, S586,
			S595, S598, S601,
			S604, S607, S616,
			S619, S622, S584,
			S587, S596, S599,
			S602, S605, S608,
			S617, S620, S623
5A	One Year or Less	RCON/RCFD 3809, 3812,	RCON/RCFD S582,
		8771, 8774, 8777, A000	S585, S594, S597,
			S600, S603, S606,
			S609, S615, S618,
			S621
5A	Over 1 Year to 5 Years	RCON/RCFD 8766, 8769,	RCON/RCFD S583,
		8772. 8775, 8778, A001	S586, S595, S598,
			S601, S604, S607,
			S616, S619, S622
5A	Over 5 Years	RCON/RCFD 8767, 8770,	RCON/RCFD S584,
		8773, 8776, 8779, A002	S587, S596, S599,
			S602, S605, S608,
			S617, S620, S623
5A	Current Credit Exposure all Derivatives	RCON/RCFD 8764	RCON/RCFD G642
5B	Percent of Notional Amounts		
5B	Derivative Contracts (RBC Def)	DCON/DCED 2000, 2012	RCON/RCFD S582,
) D	Derivative Contracts (RDC Der)	RCON/RCFD 3809, 3812, 8771, 8774, 8777, A000,	S585, S594, S597,
		8766, 8769, 8772. 8775,	S600, S603, S606,
		8778, A001, 8767, 8770,	S609, S615, S618,
			·
		8773, 8776, 8779, A002	S621, S583, S586,
			S595, S598, S601,
			S604, S607, S616,
			S619, S622, S584,
			S587, S596, S599,
			S602, S605, S608,
5B	One Year or Less	DCON/DCED 2000 2012	S617, S620, S623
ЭĎ	One real of less	RCON/RCFD 3809, 3812,	RCON/RCFD S582,

		8771, 8774, 8777, A000	S585, S594, S597, S600, S603, S606, S609, S615, S618, S621
5B	Over 1 Year to 5 Years	RCON/RCFD 8766, 8769, 8772. 8775, 8778, A001	RCON/RCFD S583, S586, S595, S598, S601, S604, S607, S616, S619, S622
5B	Over 5 Years	RCON/RCFD 8767, 8770, 8773, 8776, 8779, A002	RCON/RCFD S584, S587, S596, S599, S602, S605, S608, S617, S620, S623
5B	By Tier One Capital:		
5B	Gross Negative Fair value (x)	RCON/RCFD 8274	RCOA/RCFA 8274
5B	Gross Positive Fair value (x)	RCON/RCFD 8274	RCOA/RCFA 8274
5B	Held-for-trading (x)	RCON/RCFD 8274	RCOA/RCFA 8274
5B	Non-traded (x)	RCON/RCFD 8274	RCOA/RCFA 8274
5B	Non-Traded Marked-to-Market (x)	RCON/RCFD 8274	RCOA/RCFA 8274
5B	Current Credit Exposure (x)	RCON/RCFD 8274, 8764	RCOA/RCFA 8274, RCON/RCFD G642
5B	Credit Losses on Derivatives	RCON/RCFD 8274	RCOA/RCFA 8274
5B	Past Due Derivative Instruments:	·	,
5B	Fair value Carried as Assets	RCON/RCFD 8274	RCOA/RCFA 8274
5B	Other Ratios:	·	
5B	Cur Credit Exposure/Risk WT AST	RCON/RCFD 8764, A223	RCON/RCFD G642, G641
7 D	, , , , , , , , , , , , , , , , , , ,	DCON /DCED 2702	DCO A /DCE A 2502
7B	Loan & Leases as a % of Total Capital	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Construction & Development	RCON/RCFD 3792	RCOA/RCFA 3792
7B	1-4 Family Construction	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Other Const & Land Development	RCON/RCFD 3792	RCOA/RCFA 3792
7B	1-4 Family Residential	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Home Equity Loans	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Other Real Estate Loans	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Farmland	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Multifamily	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Non-Farm Non-Residential	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Owner Occupied Non-Farm Non-residential	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Other Non-Farm Non-Residential	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Total Real Estate	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Financial Institution Loans	RCON/RCFD 3792	RCOA/RCFA 3792

7B	Agriculture Loans	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Commercial & Industrial Loans	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Loans to Individuals	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Credit Card Loans	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Municipal Loans	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Foreign Office Loans & Leases	RCON/RCFD 3792	RCOA/RCFA 3792
7B	All Other Loans	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Lease Financing Receivables	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Supplemental:		
7B	Loans to Foreign Governments	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Loans to Finance Commercial Real estate	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Commercial Real Estate Loans as a % of Total Capital:		
7B	Non-Owner OCC Commercial Real estate	RCON/RCFD 3792	RCOA/RCFA 3792
7B	Total Commercial Real Estate	RCON/RCFD 3792	RCOA/RCFA 3792
9	Off Balance Sheet	RCON/RCFD 3429 removed	
9	Unrealized App/Dep % Tier One Cap	RCON/RCFD 8274	RCOA/RCFA 8274
9	As % Tier 1 capital		
9	Structured Notes	RCON/RCFD 8274	RCOA/RCFA 8274
9	Mortgage Servicing (FV)	RCON/RCFD 8274	RCOA/RCFA 8274
9	Total	RCON/RCFD 8274	RCOA/RCFA 8274
10A	Liquidity/Securities Ratios:		
10A	App(Dep) Hi Risk & Struc/T1 Cap	RCON/RCFD 8274	RCOA/RCFA 8274
13A	Percent of Tier 1 capital	RCON/RCFD 8274	RCOA/RCFA 8274
13A	Total Retained Interest	RCON/RCFD 8274	RCOA/RCFA 8274
13A	Retained Interest-Only Strips	RCON/RCFD 8274	RCOA/RCFA 8274
13A	Retained Credit Enhancements	RCON/RCFD 8274	RCOA/RCFA 8274